

IMPORTANT/ DISCLAIMER

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A DEPOSIT PRODUCT.

PRODUCT DISCLOSURE SHEET

Kindly read and understand this Product Disclosure Sheet before you apply and decide to accept the Mudarabah Investment Account. Be sure to also read the general terms and conditions.

PRODUCT NAME :
GENERAL INVESTMENT ACCOUNT-i (“GIA-i”)

BRIEF INFORMATION ON THE PRODUCT
What is this product about?

Applicable Shariah Contract	<ul style="list-style-type: none"> • Mudarabah. This is a contract between the capital provider (rabbul mal) and an entrepreneur (mudarib) under which the rabbul mal provides capital to be invested in a Mudarabah venture that is managed by the mudarib. Any profit generated from the venture is shared between the rabbul mal and the mudarib according to a mutually agreed Profit Sharing Ratio (“PSR”) whilst financial losses are borne by the rabbul mal provided that such losses are not due to the mudarib’s misconduct (ta’adi), negligence (taqsir) or breach of specific terms (mukhalafah al-shurut).
Type of Product	<ul style="list-style-type: none"> • This is an unrestricted investment account known as Mudarabah Investment Account, where the customers provide the Bank with the mandate to make the investment decision without specifying any particular restrictions or conditions. • The Bank will invest in the Bank’s selected portfolio of Shariah compliant assets, which may potentially provide customers with higher returns. • This is applicable to Mudarabah Investment Account product under Term Fund-i, General Investment Account-i (“GIA-i”).
Parties Involved In The Investment Activities, Roles and Responsibilities	<p>Parties involved in this investment are the customer as the Investment Account Holder (“IAH”) (rabbul mal) and the Bank as the entrepreneur (mudarib), where:</p> <ul style="list-style-type: none"> • The customers will invest their money in Term Fund-i (“the Fund”). • The Fund is then invested by the Bank into a portfolio of the Bank’s assets. • The profits generated from the investment are to be distributed to the customers and the Bank based on an agreed PSR. Please refer to the “Profit Distribution Frequency” section below for details. • This investment is tied to the performance of the underlying assets, and the principal and returns are not guaranteed by the Bank. • The financial losses associated with the investment (if any) are to be borne by the customers whilst the Bank may suffer losses in term of costs and time.

PRODUCT SUITABILITY
Who is this product suitable for?

Type of Investor	<ul style="list-style-type: none"> • All segments, individuals and non-individuals.
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Return Objectives	<ul style="list-style-type: none"> The Fund's objective is to preserve capital while providing stable returns through low to moderate risk investments. 																
KEY PRODUCT FEATURES																	
What am I investing in?																	
Investment Strategy	<ul style="list-style-type: none"> The Fund will be invested in a blended portfolio of the Bank's assets. This is a low to moderate risk investment to achieve capital preservation and steady returns. 																
Operational Features	<ul style="list-style-type: none"> Similar operational features with term deposit accounts whereby customers will be able to withdraw anytime via over-the-counter and internet banking with the option to renew and extend the placement. 																
Eligibility	<ul style="list-style-type: none"> Individuals / Joint / Partnerships / Sole Proprietor Companies / Clubs / Societies / Associations 																
Minimum initial placement	<ul style="list-style-type: none"> Subject to tenure, ranging from RM1,000 to RM5,000 																
Tenure	<ul style="list-style-type: none"> 1 month up to 60 months 																
Profit Distribution Frequency	<ul style="list-style-type: none"> Monthly 																
Indicative Profit Rate	<ul style="list-style-type: none"> To be declared on a monthly basis and to be published on the website, branch premises and any other means that the Bank deems fit 																
Profit Sharing Ratio ("PSR")	<ul style="list-style-type: none"> As published on the website, branch premises and any other means that the Bank deems fit 																
Sample Profit Calculation	<p>Sample of profit calculation is as per the table below <i>(Numbers are for illustration purpose only)</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Date of placement</td> <td>16/11/2020</td> <td>Profit Sharing Ratio ("PSR")</td> <td>Customer:Bank 25:75</td> </tr> <tr> <td>Investment amount (Principal)</td> <td>RM 20,000</td> <td>Profit Rate to Customer (p.a.)</td> <td>1.00% (After PSR)</td> </tr> <tr> <td>Date of maturity</td> <td>15/12/2020</td> <td></td> <td></td> </tr> <tr> <td>Investment Tenure</td> <td>1 month</td> <td></td> <td></td> </tr> </table> <p>Note: Profit Rate to Customer = Profit Sharing Ratio x Net Yield</p> <p>Profit Calculation: Principal x Profit Rate to Customer x No. of Days/366 Profit Payable to the Customer : RM 20,000 x 1.00% x 30/366 = RM 16.39</p>	Date of placement	16/11/2020	Profit Sharing Ratio ("PSR")	Customer:Bank 25:75	Investment amount (Principal)	RM 20,000	Profit Rate to Customer (p.a.)	1.00% (After PSR)	Date of maturity	15/12/2020			Investment Tenure	1 month		
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Opening of Account	<ul style="list-style-type: none"> Over-the-counter (OTC) and Maybank2u (for existing customers only) 																
Closing of Account / withdrawal	<ul style="list-style-type: none"> Customer may withdraw their funds and close their accounts at any time. For premature withdrawals, please refer to the Terms and Conditions Governing Mudarabah Investment Account for Islamic Banking stated under section 'Premature Withdrawals.' The closing and withdrawal of funds can be made via various channels such as over-the-counter and internet banking. 																

Premature withdrawal	<ul style="list-style-type: none"> In the event of premature withdrawal prior to maturity, please be guided by following conditions : 																				
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	<ul style="list-style-type: none"> The above conditions does not apply for 1 month placement. Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment. 																				

Coverage by PIDM	<ul style="list-style-type: none"> This product is not protected by Perbadanan Insurans Deposit Malaysia ("PIDM")
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What are the possible outcomes of my investment?

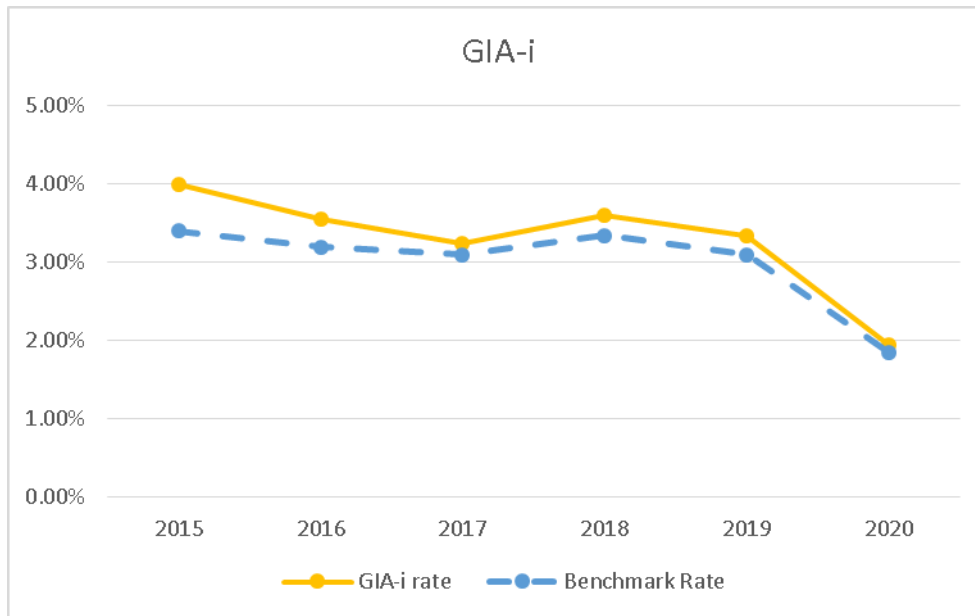
- Customer may potentially receive higher returns compared to a term deposit.
 - The principal and returns of the investment are not guaranteed in the event the Fund incurs losses or does not perform as expected.
- a) Possible future gains and losses

Table 1: Best Market Simulation		Table 2: Worst Market Simulation	
Date	Rate of Return to Investor	Date	Rate of Return to Investor
July 2015	4.00% p.a.	July 2020	1.95% p.a.

Note : Based on past performance of GIA-i.

b) Fund Performance

General Investment Account-i (“GIA-i”):
Return vs Benchmark



Past Performance

	2015	2016	2017	2018	2019	2020
Profit Rate to IAH (p.a.)	4.00%	3.55%	3.25%	3.60%	3.35%	1.95%
Benchmark Rate (p.a.)	3.40%	3.20%	3.10%	3.35%	3.10%	1.85%

- Performance data represents the net profit rate (after applying PSR) of 12-months tenure, based on net yield generated by the Fund.
- Benchmark rate is based on the Bank’s historical Term Deposit rate of returns at 12-months tenure.
- **“Past performance of the investment is not an indication of its future performance.”**

RISKS DISCLOSURE STATEMENT

What are the key risks associated with this fund?

Notwithstanding that the Bank shall emphasise on safe and minimal risk investment strategy to ensure preservation of capital and maximisation of profit, customers should be aware of the various risk factors associated with Mudarabah Investment Accounts as follows:

1. Risk of capital loss - any investment carries the risk of reduction in the value of purchasing power. Hence, the Bank will only invest the Fund in diversified assets with low risk attributes and apply sound investment management standards.
2. Market Risk - Invested assets are subjected to fluctuations in market rates, which may impact the overall income performance of the Fund. This risk shall be managed by the Bank in accordance with its overall hedging strategy.

3. Liquidity Risk- Such risk occurs when withdrawals/redemptions exceed total investments. The risk shall be managed by the Bank in accordance with its overall liquidity management strategy.

4. Credit Risk - This risk may arise when substantial amount of assets for the Fund goes into default. This shall be managed by the Bank by prudent selection of diversified asset portfolios and close monitoring of the performance of the selected assets.

5. Investment Decision Risk - This risk applies in the event the allocation of assets to be invested is not aligned with the market movement. Hence, careful selection and strict governance shall be applied by the Bank in the decision making process.

6. Regulatory Non-Compliance Risk - Such situation occurs when the investment fails to adhere to the investment parameters set forth by the relevant regulators. The risk shall be managed by the Bank in accordance with its overall policies and procedures.

7. Shariah Non-Compliance Risk - Failure to comply with the Shariah rulings of Shariah Advisory Council of BNM may result in a breach. Such occurrence shall be closely supervised by the Shariah Committee of the Bank.

8. Country Risk - Political and economic stability of the country may influence the growth and performance of the investment asset.

9. Industry/Sector Risk - Every industry/sector is exposed to various risk elements. As such, diversification and careful selection of such industry/sector are critical to the Bank in managing such risk.

“You are advised to carefully consider all risk factors before making an investment decision”

FEES AND CHARGES

What are the fee and charges involved?

- The fees and charges imposed for this product are available at the Bank’s website and as displayed at branches.

VALUATIONS

- The Bank will perform valuation of the underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards (“MFRS”) which will be carried out on a monthly basis.
- The Fund performance report will be made available alongside the quarterly financial statements at all branches and published via website accessible at www.maybank.com.my/islamic

CONTACT INFORMATION

What do I need to do if there are changes to my contact details?

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

Who should I contact for further information or to lodge a complaint?

- Maybank Group Customer Care,
Lot 12, Jalan Astaka U8/84,

Section U8, Bukit Jelutong,
40150 Shah Alam,
Selangor.
Tel : 1-300-88-6688/03-78443696
Website : www.maybank.com.my/islamic

- b. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the BNM TELELINK
- i. Via phone to : 1-300-88-5465 (1-300-88-LINK)
 - ii. Via fax to : +603-2174-1515
 - iii. Via email to : bnmtelelink@bnm.gov.my
 - iv. Via letter to : Laman Informasi Nasihat dan Khidmat (LINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (“PIDM”).

The information provided in this disclosure sheet is valid as at 5 February 2021

PENTING/PENAFIAN

INI IALAH PRODUK AKAUN PELABURAN YANG TERIKAT DENGAN PRESTASI ASET-ASET SANDARAN, DAN BUKAN PRODUK DEPOSIT.

HELAIAN PENDEDAHAN PRODUK

Sila baca dan fahami Helaian Pendedahan Produk ini sebelum membuat permohonan dan memutuskan untuk menerima Akaun Pelaburan Mudarabah. Juga pastikan yang anda membaca terma dan syarat umum.

NAMA PRODUK:
GENERAL INVESTMENT ACCOUNT-i (GIA-i)

MAKLUMAT RINGKAS MENGENAI PRODUK
1. Apakah maklumat berkaitan dengan produk ini?

**Kontrak Syariah yang
 diguna pakai**

- Mudarabah. Ini adalah kontrak di antara pemilik modal (rabbul mal) dan pengusaha (mudarib) yang mana rabbul mal menyediakan modal untuk dilaburkan di dalam usaha niaga Mudarabah dan diuruskan oleh mudarib. Sebarang keuntungan yang diperolehi daripada usaha niaga tersebut dikongsi di antara rabbul mal dan mudarib mengikut nisbah perkongsian keuntungan ("PSR") yang telah dipersetujui bersama manakala kerugian akan ditanggung oleh rabbul mal dengan syarat kerugian itu tidak disebabkan oleh salah laku (ta'adi), kecuiaan (taqsir) atau pelanggaran sebarang terma tertentu (mukhalafah al-shurut) oleh mudarib.

Jenis Produk

- Ini adalah akaun pelaburan tidak terhad dikenali sebagai Akaun Pelaburan Mudarabah, yang mana pelanggan memberi mandat kepada Bank untuk membuat keputusan pelaburan tanpa menentukan sekatan atau syarat tertentu.
- Bank akan melabur dalam portfolio aset patuh Syariah milik Bank yang terpilih, yang berpotensi memberikan pulangan lebih tinggi.
- Ini adalah produk Akaun Pelaburan Mudarabah di bawah kategori dana Term Fund-i, produk General Investment Account-i.

**Pihak-pihak yang
 Terlibat Dalam Aktiviti
 Pelaburan, Peranan dan
 Tanggungjawab**

- Pihak-pihak yang terlibat dalam pelaburan ini adalah pelanggan sebagai Pemegang Akaun Pelaburan (rabbul mal) dan Bank sebagai usahawan (mudarib), yang mana:
- Pelanggan melabur dalam Term Fund-i ("Dana")
 - Dana itu kemudian dilaburkan oleh Bank ke dalam portfolio asset milik Bank
 - Keuntungan yang dijana daripada pelaburan itu akan diagihkan di antara pelanggan dan Bank berdasarkan kepada PSR yang telah dipersetujui. Sila rujuk kepada "Kekerapan Pengagihan Keuntungan" di bawah untuk maklumat lanjut.
 - Pelaburan ini terikat kepada prestasi aset sandaran, dan prinsipal dan pulangan tidak dijamin oleh Bank.
 - Kerugian kewangan yang berkaitan dengan pelaburan ini (jika ada) hendaklah ditanggung oleh pelanggan manakala Bank mungkin mengalami kerugian dari segi kos dan masa.

KESESUAIAN PRODUK

Siapakah yang sesuai dengan produk ini?

Jenis Pelabur	<ul style="list-style-type: none"> Semua segmen, Individu dan Bukan Individu 																
Objektif Pulangan	<ul style="list-style-type: none"> Objektif Dana adalah mengekalkan modal dan menyediakan pulangan yang stabil melalui pelaburan berisiko rendah ke sederhana. 																
CIRI-CIRI UTAMA DANA																	
Apakah ciri-ciri pelaburan saya?																	
Strategi Pelaburan	<ul style="list-style-type: none"> Dana ini akan dilaburkan dalam campuran portfolio aset milik Bank. Ini merupakan pelaburan berisiko rendah ke sederhana untuk mengekalkan modal dan mendapat pulangan stabil. 																
Ciri-ciri Operasi	<ul style="list-style-type: none"> Ciri-ciri operasi adalah sama dengan akaun deposit berjangka yang mana pelanggan boleh mengeluarkan wang pada bila-bila masa di kaunter Bank dan perbankan Internet dengan pilihan untuk memperbaharui dan melanjutkan pelaburan. 																
Kelayakan	<ul style="list-style-type: none"> Individu / Bersama /Perkongsian / Pemilik Tunggal Syarikat / Kelab / Pertubuhan / Persatuan 																
Pelaburan permulaan minimum	<ul style="list-style-type: none"> Di antara RM1,000 hingga RM5,000, tertakluk kepada tempoh pelaburan 																
Tempoh Pelaburan	<ul style="list-style-type: none"> 1 bulan hingga 60 bulan 																
Kekerapan Pengagihan Keuntungan	<ul style="list-style-type: none"> Bulanan 																
Jangkaan Kadar Pulangan	<ul style="list-style-type: none"> Diumumkan setiap bulan dan dipamerkan di laman sesawang, cawangan Bank dan cara lain yang ditentukan oleh pihak Bank 																
Nisbah Perkongsian Keuntungan ("PSR")	<ul style="list-style-type: none"> Seperti yang dipamerkan dalam laman sesawang, cawangan Bank dan cara lain yang ditentukan oleh pihak Bank 																
Contoh Pengiraan Keuntungan	<p>Contoh pengiraan keuntungan adalah seperti jadual di bawah <i>(Pengiraan ini hanya untuk tujuan ilustrasi sahaja)</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Tarikh pelaburan</td> <td>16/11/2020</td> <td>Nisbah Perkongsian Keuntungan (PSR)</td> <td>Pelanggan:Bank 25:75</td> </tr> <tr> <td>Amaun Pelaburan (Prinsipal)</td> <td>RM20,000</td> <td>Kadar Pulangan kepada pelanggan (p.a.)</td> <td>1.00% (Selepas PSR)</td> </tr> <tr> <td>Tarikh matang</td> <td>15/12/2020</td> <td></td> <td></td> </tr> <tr> <td>Tempoh pelaburan</td> <td>1 bulan</td> <td></td> <td></td> </tr> </table> <p>Nota: Kadar Pulangan kepada Pelanggan = PSR x Hasil Bersih</p> <p>Pengiraan Keuntungan: Prinsipal x Kadar Pulangan kepada Pelanggan x Bilangan Hari/366 Keuntungan yang Dibayar kepada Pelanggan : $RM\ 20,000 \times 1.00\% \times 30/366 = RM\ 16.39$</p>	Tarikh pelaburan	16/11/2020	Nisbah Perkongsian Keuntungan (PSR)	Pelanggan:Bank 25:75	Amaun Pelaburan (Prinsipal)	RM20,000	Kadar Pulangan kepada pelanggan (p.a.)	1.00% (Selepas PSR)	Tarikh matang	15/12/2020			Tempoh pelaburan	1 bulan		
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Pembukaan Akaun	<ul style="list-style-type: none"> Di kaunter bank dan Maybank2u (untuk Pelanggan yang sedia ada) 																
Penutupan akaun / pengeluaran	<ul style="list-style-type: none"> Pelanggan boleh mengeluarkan dana dan menutup akaun mereka pada bila-bila masa. Untuk pengeluaran pra-matang, sila rujuk kepada Terma dan Syarat Akaun Pelaburan Mudarabah Bagi Perbankan Islam di bawah 'Pengeluaran Pra-matang.' Penutupan dan pengeluaran dana boleh dibuat melalui pelbagai saluran seperti di kaunter bank dan perbankan Internet. 																

<p>Pengeluaran Pra-matang</p>	<ul style="list-style-type: none"> Sekiranya Pengeluaran Pra-matang dibuat sebelum tempoh matang, sila rujuk kepada syarat-syarat dibawah : <table border="1" data-bbox="418 394 1549 1480"> <thead> <tr> <th data-bbox="418 394 576 569">Tarikh pelaburan atau diperbaharui</th> <th data-bbox="576 394 735 569">Tarikh Pengeluaran Pra-matang</th> <th data-bbox="735 394 1549 569">Keuntungan kepada pelanggan</th> </tr> </thead> <tbody> <tr> <td data-bbox="418 569 576 800" rowspan="2">Sebelum 1 November 2018</td> <td data-bbox="576 569 735 684">Sebelum 1 Januari 2019</td> <td data-bbox="735 569 1549 913" rowspan="3"> Peraturan terpakai yang sedia ada : - a. tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan Term Fund yang belum genap tempoh pemegangan penuh masing-masing; b. tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan Term Fund yang belum genap tempoh pemegangan penuh masing-masing; c. tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan Term Fund yang belum genap tempoh pemegangan penuh masing-masing; </td> </tr> <tr> <td data-bbox="576 684 735 800">Mulai 1 Januari 2019</td> </tr> <tr> <td data-bbox="418 800 576 913">Sebelum 1 Januari 2019</td> </tr> <tr> <td data-bbox="418 913 576 1480" rowspan="2">Mulai 1 November 2018</td> <td data-bbox="576 913 735 1480" rowspan="2">Mulai 1 Januari 2019</td> <td data-bbox="735 913 1549 1480"> Peraturan Pra-matang terpakai yang baharu : - <table border="1" data-bbox="748 947 1516 1444"> <thead> <tr> <th data-bbox="748 947 1029 1003">Premature Options</th> <th data-bbox="1029 947 1516 1003">Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="748 1003 1029 1129">Penarikan Balik Segera (tanpa notis bertulis awal)</td> <td data-bbox="1029 1003 1516 1129">Tiada keuntungan akan dibayar. Pelanggan bersetuju untuk melepaskan keseluruhan hak atas keuntungan yang dikontrakkan.</td> </tr> <tr> <td data-bbox="748 1129 1029 1444">Penarikan Balik (Dengan notis bertulis 31 hari awal)</td> <td data-bbox="1029 1129 1516 1444">Bank akan membayar 50% daripada keuntungan yang dikira berdasarkan tempoh bulan yang lengkap sehingga tarikh luput notis. Pelanggan bersetuju untuk melepaskan keseluruhan hak atas keuntungan yang tempoh peburannya adalah tidak lengkap. Pelanggan tidak boleh menarik balik pelaburan sehingga tarikh luput notis.</td> </tr> </tbody> </table> </td> </tr> </tbody> </table> <ul style="list-style-type: none"> Syarat-syarat di atas tidak terpakai untuk tempoh pelaburan 1 bulan. Pelanggan boleh menarik balik dana pelaburan bila-bila masa dan akan menerima keuntungan terakru (jika ada) berdasarkan jumlah hari pelaburan. 	Tarikh pelaburan atau diperbaharui	Tarikh Pengeluaran Pra-matang	Keuntungan kepada pelanggan	Sebelum 1 November 2018	Sebelum 1 Januari 2019	Peraturan terpakai yang sedia ada : - a. tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan Term Fund yang belum genap tempoh pemegangan penuh masing-masing; b. tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan Term Fund yang belum genap tempoh pemegangan penuh masing-masing; c. tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan Term Fund yang belum genap tempoh pemegangan penuh masing-masing;	Mulai 1 Januari 2019	Sebelum 1 Januari 2019	Mulai 1 November 2018	Mulai 1 Januari 2019	Peraturan Pra-matang terpakai yang baharu : - <table border="1" data-bbox="748 947 1516 1444"> <thead> <tr> <th data-bbox="748 947 1029 1003">Premature Options</th> <th data-bbox="1029 947 1516 1003">Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="748 1003 1029 1129">Penarikan Balik Segera (tanpa notis bertulis awal)</td> <td data-bbox="1029 1003 1516 1129">Tiada keuntungan akan dibayar. Pelanggan bersetuju untuk melepaskan keseluruhan hak atas keuntungan yang dikontrakkan.</td> </tr> <tr> <td data-bbox="748 1129 1029 1444">Penarikan Balik (Dengan notis bertulis 31 hari awal)</td> <td data-bbox="1029 1129 1516 1444">Bank akan membayar 50% daripada keuntungan yang dikira berdasarkan tempoh bulan yang lengkap sehingga tarikh luput notis. Pelanggan bersetuju untuk melepaskan keseluruhan hak atas keuntungan yang tempoh peburannya adalah tidak lengkap. Pelanggan tidak boleh menarik balik pelaburan sehingga tarikh luput notis.</td> </tr> </tbody> </table>	Premature Options	Details	Penarikan Balik Segera (tanpa notis bertulis awal)	Tiada keuntungan akan dibayar. Pelanggan bersetuju untuk melepaskan keseluruhan hak atas keuntungan yang dikontrakkan.	Penarikan Balik (Dengan notis bertulis 31 hari awal)	Bank akan membayar 50% daripada keuntungan yang dikira berdasarkan tempoh bulan yang lengkap sehingga tarikh luput notis. Pelanggan bersetuju untuk melepaskan keseluruhan hak atas keuntungan yang tempoh peburannya adalah tidak lengkap. Pelanggan tidak boleh menarik balik pelaburan sehingga tarikh luput notis.
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<p>Perlindungan PIDM</p>	<p>Produk ini tidak dilindungi oleh Perbadanan Insurans Deposit Malaysia (PIDM).</p>
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Apakah kemungkinan hasil daripada pelaburan saya?

- Pelanggan berpotensi menerima pulangan yang lebih tinggi berbanding deposit berjangka.
- Prinsipal dan pulangan pelaburan tidak dijamin sekiranya berlaku kerugian ke atas Dana atau tidak mencapai prestasi yang diharapkan.

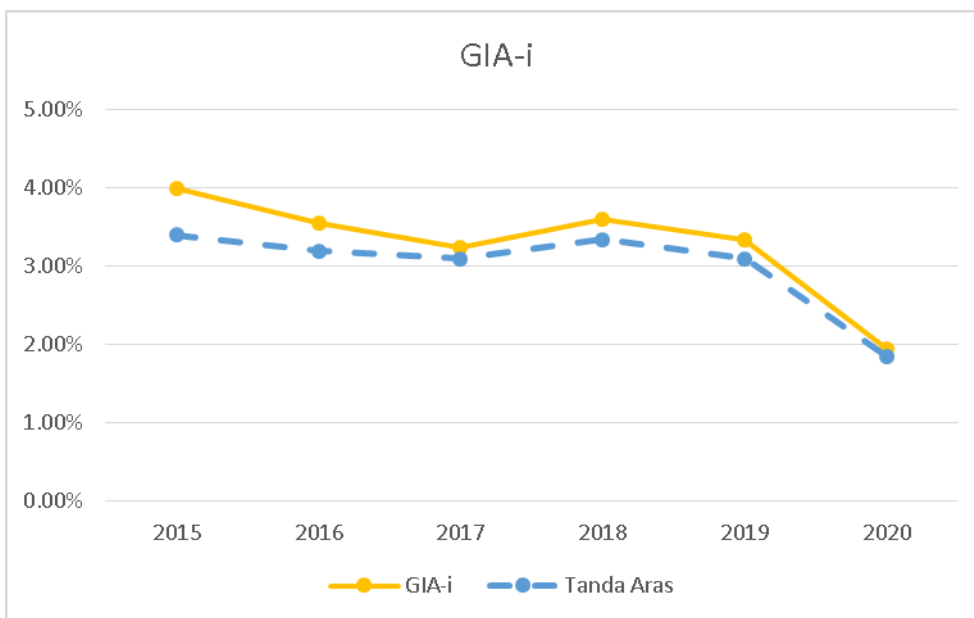
a) Jangkaan keuntungan dan kerugian

Jadual 1: Simulasi Pasaran Terbaik		Jadual 2: Simulasi Pasaran Terburuk	
Tarikh	Kadar Pulangan kepada Pelanggan	Tarikh	Kadar Pulangan kepada Pelanggan
Julai 2015	4.00% p.a.	Julai 2020	1.95% p.a.

Nota : Berdasarkan prestasi masa lalu General Investment Account-i-i.

b) Prestasi Dana

General Investment Account-i:
Pulangan vs Tanda Aras



Prestasi Dana

Tahun	2015	2016	2017	2018	2019	2020
Kadar Pulangan kepada pelabur (p.a.)	4.00%	3.55%	3.25%	3.60%	3.35%	1.95%
Kadar Tanda Aras (p.a.)	3.40%	3.20%	3.10%	3.35%	3.10%	1.85%

- Data prestasi mewakili kadar pulangan bersih (selepas Nisbah Perkongsian Keuntungan) tempoh 12 bulan, berdasarkan hasil bersih yang dijana oleh Dana.
- Kadar tanda aras adalah berdasarkan rekod lepas bagi kadar pulangan Deposit Berjangka bertempoh 12 bulan.
- **“Prestasi masa lalu tidak mencerminkan prestasi akan datang.”**

PENYATA PENDEDAHAN RISIKO**Apakah risiko utama yang berkaitan dengan Dana ini?**

Walaupun Bank memberi penekanan kepada strategi pelaburan yang selamat dan berisiko minima dalam memastikan pengkalan modal dan memaksimumkan keuntungan, pelanggan harus sedar mengenai faktor-faktor risiko berkaitan Akaun Pelaburan Mudarabah seperti yang berikut:

1. Risiko kehilangan modal - Pelaburan membawa risiko pengurangan dalam nilai kuasa membeli. Oleh itu, Bank hanya akan melaburkan Dana dalam pelbagai aset berisiko rendah dan menerapkan standard pengurusan pelaburan yang kukuh.
2. Risiko Pasaran - Aset yang dilaburkan tertakluk kepada turun naik kadar pasaran yang boleh memberi kesan kepada prestasi pendapatan keseluruhan Dana. Risiko ini akan diuruskan oleh Bank selaras dengan strategi keseluruhan perlindungan nilai.
3. Risiko Kecairan - Risiko ini berlaku apabila pengeluaran / penebusan melebihi jumlah pelaburan. Risiko ini akan diuruskan oleh Bank mengikut strategi keseluruhan pengurusan kecairan.
4. Risiko Kredit - Risiko ini mungkin timbul apabila sejumlah besar daripada aset Dana yang dilaburkan mengalami kegagalan. Risiko ini akan diuruskan oleh Bank dengan pemilihan berhemat pelbagai portfolio aset dan pengawasan yang teliti bagi prestasi aset terpilih.
5. Risiko Keputusan Pelaburan - Risiko ini berlaku sekiranya peruntukan aset untuk dilaburkan tidak sejajar dengan pergerakan pasaran. Oleh itu, pemilihan yang teliti dan tadbir urus yang ketat akan digunakan oleh Bank dalam proses membuat keputusan.
6. Risiko Tidak Patuh Pengawalseliaan - Keadaan ini berlaku apabila pelaburan gagal mematuhi parameter yang ditetapkan oleh pengawal selia berkenaan. Risiko ini akan diuruskan oleh Bank mengikut dasar dan prosedur keseluruhannya.
7. Risiko Tidak Patuh Syariah - Ia merujuk kepada kegagalan mematuhi peraturan Syariah Majlis Penasihat Syariah BNM. Perkara ini akan dipantau rapi oleh Jawatankuasa Syariah Bank.
8. Risiko Negara - Kestabilan politik dan ekonomi sesuatu negara boleh mempengaruhi pertumbuhan dan prestasi aset pelaburan.
9. Risiko Industri / Sektor - Setiap industri/sektor terdedah kepada pelbagai elemen risiko. Oleh itu, kepelbagaian dan pemilihan teliti terhadap sesuatu industri / sektor penting bagi Bank dalam menguruskan risiko tersebut

"Anda dinasihati supaya berhati-hati dalam mempertimbangkan semua faktor risiko sebelum membuat keputusan pelaburan"

FI DAN CAJ**Apakah fi dan caj yang berkaitan?**

- Fi dan caj yang dikenakan bagi produk ini boleh dilihat di laman sesawang Bank dan dipamerkan di cawangan-cawangan Bank.

PENILAIAN

- Bank akan membuat penilaian terhadap aset-aset sandaran dana selaras dengan Piawaian Pelaporan Kewangan Malaysia ("MFRS") yang akan dijalankan secara bulanan.
- Laporan prestasi dana akan disediakan bersama penyata kewangan suku tahunan di semua cawangan dan disiarkan melalui laman sesawang yang boleh diakses di www.maybank.com.my/islamic

MAKLUMAT HUBUNGAN**Apakah yang perlu saya lakukan jika terdapat perubahan dalam butiran peribadi saya?**

- Anda perlu memaklumkan kepada kami tentang sebarang perubahan mengenai maklumat anda bagi memastikan semua surat-menyurat sampai kepada anda tepat pada masanya.

Siapakah yang perlu saya hubungi untuk maklumat lanjut atau untuk membuat aduan?

- c. Maybank Group Customer Care,
Lot 12, Jalan Astaka U8/84,
Section U8, Bukit Jelutong,
40150 Shah Alam,
Selangor.
Tel : 1-300-88-6688/03-78443696
Laman sesawang : www.maybank.com.my/islamic
- b. Jika anda tidak berpuas hati dengan keputusan proses penyelesaian pertikaian, sila rujuk kepada BNM TELELINK
- v. Melalui telefon : 1-300-88-5465 (1-300-88-LINK)
 - vi. Melalui faks : +603-2174-1515
 - vii. Melalui emel: bnmtelelink@bnm.gov.my
 - viii. Melalui surat: Laman Informasi Nasihat dan Khidmat (LINK)

Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

PERINGATAN

PULANGAN DARIPADA AKAUN PELABURAN INI DIPENGARUHI OLEH PRESTASI ASET SANDARAN. PRINSIPAL DAN PULANGAN TIDAK DIJAMIN DAN PELANGGAN MENGHADAPI RISIKO TIDAK MENDAPAT SABARANG PULANGAN. AKAUN PELABURAN INI TIDAK DILINDUNGI OLEH PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").