

PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet before you decide to take out the Commodity Murabahah Savings Account (CM SA). Be sure to also read the Terms and Conditions Governing Deposit Accounts for Islamic Banking

**MAYBANK ISLAMIC BERHAD
COMMODITY MURABAHAH SAVINGS
ACCOUNT
01/07/2022**

1. What is this product about?

Commodity Murabahah Savings Account (CM SA) is a savings account that based on the Shariah contract of Commodity Murabahah. Savings account refers to a deposit product without checking facility. The Commodity involved in the Commodity Murabahah transaction is capable of being physically delivered and all costs associated with the physical delivery of the Commodity to be borne by Customer. CM SA is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

The following deposit products are categorised under CM SA:

1. Basic Savings Account-i
2. Savings Account-i
3. Yippie-i
4. imteen-i
5. Personal Savers-i (including its sub account, Flexi Savers-i)
6. Maybank2u Savers-i
7. Premier Account-i

2. What is the Shariah concept applicable?

The Shariah concept applicable is Commodity Murabahah, whereby a specific asset as the Bank's deem fit will be identified and used as an underlying asset for the sale and purchase transactions between the Bank and the Customer. For Commodity Murabahah trading purposes, the Bank shall at all times be your non-exclusive agent to undertake the required Commodity Murabahah transactions related to the placement.

3. What do I get from this product?

Features of each CM SA products are as follows:

Deposit Product	Basic Savings Account-i	Savings Account-i	Yippie-i	imteen-i	Premier Account-i ³	Maybank2u Savers-i	Personal Saver-i	Flexi Saver-i
Initial Deposit	RM20	RM50 (Employment Letter) RM250 (Others)	RM1	RM50	RM1	RM250	No initial deposit	RM50 for monthly contribution
Minimum Balance in Account	RM20	RM1	RM1	RM1	-	RM250	RM1	Not applicable
Passbook	No	Yes, upon request	Yes	No	No	No	No	No
Account Statement	Quarterly	Quarterly	Quarterly	Quarterly	Monthly	Monthly	Quarterly	Not applicable
Profit Payment Frequency	Half yearly	Half yearly	Half yearly	Half yearly	Monthly	Monthly	Half yearly	Yearly (until its maturity)
PATC ¹	No	No	Up to RM100,000 ¹	Up to RM70,000 ¹		No	No	No
Medical Benefits	No	No	Up to RM1,000 ²			No	No	No
Funeral Expenses	No	No	RM1,000 ²			No	No	No
Cash Award	No	No	Yes, cash award ² for academic excellence			No	No	No

Note

1. PATC is acronym of Personal Accident Takaful Coverage and the coverage is subjected to the terms and conditions.
2. Terms and conditions apply
3. Premier Account-i is no longer offered for new account opening. Its alternate products are Yippie-i and imteen-i.

4. What are the other key terms and conditions of this product that I should know?

- A new yearly account statement containing all information related to CM selling price, rate, rebate amount and others will be introduced and generated to customer starting from January 2022.
- CM transaction will be performed by the Bank at Ceiling Profit Rate (CPR) and customer will earn the profit at Effective Profit Rate (EPR).
- The customer is deemed to grant a rebate (ibra') to the Bank based on the variance between CPR and EPR.
- For Children deposit products i.e. Yippie-i and imteen-i, customers will earn a lower effective profit instead of EPR if more than one (1) withdrawal is performed in a month within 6 months.

5. What are the fees and charges I have to pay?

- Replacement of ATM Card is RM12.
- Cash withdrawals at ATM via MEPs is RM1 per transaction.
- Replacement of lost savings passbook is RM15 including stamp duty.
- Replacement of savings passbook due to poor handling is RM10.
- Any early closure of account within 3 months' account opening will be charged with RM20 fee.
- Maybank2u Savers-i accountholders will be charged RM5 fee for transaction over the counter if similar transaction can be done online.

Please refer to www.maybank2u.com.my for other banking fees and charges.

6. What are the risks involved?

- Daily withdrawal limit for imteen-i is RM500.
- Personal Saver-i will be auto-closed by the Bank after two (2) months the account balance remains zero.

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

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

8. Where can I get further information?

Should you require additional information about the product, please refer to the product brochure, available at all our branches and website. If you have any inquiry, please contact us at:

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
E-mel : mgcc@maybank.com.my

9. Other Commodity Murabahah Deposit Products Available

Commodity Murabahah Current Account
Islamic Fixed Deposit-i
Prosperous Now Account-i

The information provided in this disclosure sheet is valid as at 01 July 2022.