

## MUAMALAT MUTUAL-I ADVANTAGE TERMS AND CONDITIONS

The following terms and conditions (T&Cs) apply to MUAMALAT MUTUAL-I ADVANTAGE offered by Bank Muamalat Malaysia Berhad (BMMB) (6175-W).

1. The MUAMALAT MUTUAL-I ADVANTAGE will run from **13 September 2018 until 31 October 2018**.
2. MUAMALAT MUTUAL-I ADVANTAGE is open to all eligible account holders as described in these Terms and Conditions only, which are in good standing at all times during MUAMALAT MUTUAL-I ADVANTAGE as determined by BMMB at its sole and absolute discretion.
3. MUAMALAT MUTUAL-I ADVANTAGE is open to unit trust investment made by eligible account holders with the following products:
  - 3 months Tawarruq Fixed Term Account (FTA)
  - 6 months Tawarruq Fixed Term Account (FTA)
  - Savings Account
  - Current Account
4. The following person(s) and/or organisation(s) are eligible to participate in MUAMALAT MUTUAL-I ADVANTAGE:
  - 4.1 All eligible new and existing accountholders including accounts held by the employees of BMMB whether on permanent or contractual basis, family members including spouse(s), parents, parents in law and etc;
  - 4.2 Business, society, association or corporation duly registered or incorporated in Malaysia under the Laws of Malaysia (which may consist of individuals, sole proprietorships, clubs, associations, societies, corporations or partnerships) of Savings Accounts and/or Current Accounts of BMMB
5. The following person(s) and/or organisation(s) are not eligible to participate in MUAMALAT MUTUAL-I ADVANTAGE:-
  - 5.1 Customers whose accounts with BMMB have been frozen by BMMB;
  - 5.2 Customers whose accounts with BMMB have been suspended by BMMB;
  - 5.3 Customers whose accounts with BMMB have been terminated by BMMB ; and
  - 5.4 Customers who have breached any other agreement with BMMB.
6. Pursuant to clause 5, BMMB further reserve the right to refuse any application for a product or service relating to MUAMALAT MUTUAL-I ADVANTAGE.
7. Minimum investment for MUAMALAT MUTUAL-I ADVANTAGE is RM 20,000. 40% of this amount will be placed/earmarked for 3 or 6 months in Fixed Term Account, Current and Savings account, from the entry date while the balance of 60% must be invested in full in selected Unit Trust Funds with 5.00% sales charge and above distributed by BMMB only.

### **Example 1:**

Customer A invests RM 20,000 through MUAMALAT MUTUAL-I ADVANTAGE. 60% (RM12,000) will be placed in Unit trust Fund and 40% (RM8,000) is placed in 3 Months FTA and the indicative rate of return for the FTA amount is as illustrated in item 8.

**Example 2:**

Customer A invests RM 20,000 through MUAMALAT MUTUAL-I ADVANTAGE. 60% (RM 12,000) will be placed in Unit trust Fund and 40% (RM8,000) is placed in Savings Accounts and it will be earmarked for 3 months from the day of inception and the indicative return for deposit account illustrated in item 8.

**Example 3:**

Customer A invests RM 20,000 through MUAMALAT MUTUAL-I ADVANTAGE. 60% (RM 12,000) will be placed in Unit trust Fund and 40% (RM8,000) is placed in Current Account and it will be earmarked for 3 months from the day of inception and the indicative return for deposit account illustrated in item 8.

8. In determining MUAMALAT MUTUAL-I ADVANTAGE indicative returns (for deposit account only), the customer's entry point is applied according to the type of investment(s) as illustrated below :

| MUAMALAT MUTUAL-I ADVANTAGE Illustration |             |                   |              |              |
|--|-------------|-------------------|--------------|--------------|
| Total Amount                             | FTA Amount  | Unit Trust Amount | 3 Months FTA | 6 Months FTA |
| RM 20,000.00                             | RM 8,000.00 | RM 12,000         | 6.10%*       | 4.77%*       |

\*Indicative annualized rate based on investment in a 5.00% sales charge unit trust

| MUAMALAT MUTUAL-I ADVANTAGE Illustration |                        |                   |                  |                 |
|--|------------------------|-------------------|------------------|-----------------|
| Total Amount                             | Savings Account Amount | Unit Trust Amount | 3 Months Savings | 6 month Savings |
| RM 20,000.00                             | RM 8,000.00            | RM 12,000         | 7.70%*           | 4.85%*          |

\*Indicative annualized rate based on investment in a 5.00% sales charge unit trust

| MUAMALAT MUTUAL-I ADVANTAGE Illustration |                        |                   |                  |                 |
|--|------------------------|-------------------|------------------|-----------------|
| Total Amount                             | Current Account Amount | Unit Trust Amount | 3 Months Current | 6 month Current |
| RM 20,000.00                             | RM 8,000.00            | RM 12,000         | 6.10%*           | 3.25%*          |

\*Indicative annualized rate based on investment in a 5.00% sales charge unit trust

9. All customers who have duly met the MUAMALAT MUTUAL-I ADVANTAGE terms and eligibility criteria are required to sign :
- Letter of Authorization of Unit Trust & Irrevocable Letter of Authorization (**Unit Trust & CASA**)
  - Letter of Authorization of Unit Trust & Letter of deposit Authorization (**Unit Trust & FTA**)
10. The FTA profit rate is applicable to the initial placement only. Upon maturity of the 3 months or 6 months FTA, the FTA profit Rate shall cease to apply and BMMB's prevailing board rate for FTA shall apply to any roll-overs and/or renewals.
11. Dividend from Saving Accounts and /or Current Accounts will be calculated on a daily basis and the return will be credited into the accountholder's existing Savings Account and/or Current Accounts on a monthly basis. However the gift (Hibah) from 60% invested in the Unit Trust will only be deposited into the account holder's Savings Account and/or Current Accounts after the expiry date.
12. Dividend from the FTA will be calculated and the return will be credited into the accountholder's existing Savings Accounts and/or Current Accounts at the end of the FTA Term (expiry date). The gift (Hibah) from the 60% invested in Unit Trust will also be deposited into the account holder's Savings Accounts and/or Current Accounts after the expiry of the FTA placement.
13. The specific as well as general terms and conditions of respective products (FTA and Unit Trust) shall form part of the eligibility criteria for the MUAMALAT MUTUAL-I ADVANTAGE.

14. The specific as well as general terms and conditions of respective products (Savings/Current and Unit Trust) shall form part of the eligibility criteria for MUAMALAT MUTUAL-I ADVANTAGE.
15. Investments in the Equity Unit Trust Fund(s) is not obligation of, deposits in, guaranteed or insured by the Bank and are subject to investment risks, including the possible loss of the principal amount invested. Eligible accountholders are advised to read the Prospectus of the Equity Unit Trust Fund(s) before investing. Eligible accountholders should also consider all fees and charges involved before investing. Past performance of the Equity Unit Trust fund(s) is not an indication of future performance and income distributions are not guaranteed. Eligible accountholders should rely on their own evaluation to assess the merits and risks of any investment. Eligible accountholders who are in doubt as to the action to be taken should consult their professional advisers immediately.
16. BMMB reserves the right to forfeit or reclaim the profit in the event of early upliftment (before the expiry date) of the CASA's & FTA or if a customer is subsequently found to be ineligible to participate in MUAMALAT MUTUAL-I ADVANTAGE
17. By participating in MUAMALAT MUTUAL-I ADVANTAGE, the customers are deemed to have read and understood and have agreed to be bound by the BMMB's terms and conditions
18. In the event of any inconsistency or discrepancy between the English version of these T&Cs and the translation of these terms and conditions in any other language, the English version shall prevail. In the event of any inconsistency between these T&Cs and any brochures, marketing and promotional materials relating to the MUAMALAT MUTUAL-I ADVANTAGE or its promotion, these T&Cs shall prevail.
19. MUAMALAT MUTUAL-I ADVANTAGE is not applicable to funds or monies disbursed from EPF Investment schemes.
20. BMMB reserves the right to withdraw, cancel ,suspend, extend or terminate MUAMALAT MUTUAL-I ADVANTAGE earlier in whole or in part and BMMB reserves that right to vary , supplement, delete , amend and/or modify any of the Terms and Conditions from time to time by giving at least minimum of five (5) day prior notice thereof and the notice shall be posted through BMMB website at [www.muamalat.com.my](http://www.muamalat.com.my) and/or through any other channel(s) that BMMB may deem as appropriate.
21. BMMB reserves the right as it deems fit to vary or change any of these T & C with notice. These T & Cs may be varied or changed by BMMB by way of posting on BMMB website at [www.muamalat.com.my](http://www.muamalat.com.my) or in any other manner deemed suitable by BMMB. Customers who had participated in MUAMALAT MUTUAL-I ADVANTAGE are deemed to have accessed BMMB's website and to have knowledge of and to have agreed to any changes or variations to these T & Cs. Customers agree that their continued participation in MUAMALAT MUTUAL-I ADVANTAGE will constitute their acceptance of these T & Cs (as varied or changed).
22. The gifts are based on availability of stock and BMMB reserve the rights to cease or substitute the gift with any gift with any gift of equivalent value as and when the need arises.