

PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Foreign Currency Account-i (FCA-i). Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS FOREIGN CURRENCY ACCOUNT-i (FCA-i)

Foreign Currency Account-i (FCA-i) is a Shariah-compliant deposit account denominated in a foreign currency. It is based on the concept of *Qard & Bai' Al-Sarf*.

"*Qard*" refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender.

"*Bai' al-Sarf*" refers to a contract of exchange of money for money of the same or different type.

This product allows you to deposit, hold and make payments in foreign currency.

The account supports multiple major foreign currencies as determined by the Bank from time to time.

This deposit product is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM 250,000 for each depositor.

2 KNOW YOUR OBLIGATIONS

Obligations

- The Customer shall maintain a MYR Current Account with the Bank for accommodating the transaction in MYR.
- The Customer must ensure compliance with all Bank Negara Malaysia (BNM) Foreign Exchange Policy (FEP) requirements
- The Customer shall not withdraw foreign currency in the form of notes or coins from this account
- The Customer must update the Bank on any changes to authorised signatories.

It is your responsibilities to:



Read and understand the **key terms** in the **contract** before you sign it.



Contact us immediately if you found any difficulties with the account

Product Features

- The Bank offers two (2) types of FCA-i:
 - Trade Foreign Currency Account (Trade FCA)
 - Investment Foreign Currency Account (Investment FCA)
- The initial deposit amount is 500 units for all supported currencies, except for Japanese Yen, which requires JPY5,000.
- No daily transaction limit. (Subject to BNM Foreign Exchange Policy (FEP) and AML/ CFT checks)
- Overnight balance limit in the FCA-i is subject to the Bank's internal policies and the prevailing BNM FEP requirements, or any subsequent directives issued by BNM.
- Hibah is not currently offered for FCA-i. If the Bank decides to grant hibah in future, it will be entirely at the Bank's discretion.
Hibah is given to customer based on the discretion of the Bank. Hibah is a transfer of ownership of an asset from a donor to a recipient without any consideration.
If hibah is granted, it will be calculated using the following formula:
(Daily Closing Balance × Hibah Rate) ÷ 365 @ 366 (For leap year)
**Note: The resulting amount will be rounded up to two decimal places.*
- The Bank will provide a monthly statement for the FCA-i, when there are transactions. In the absence of transactions, statement will be provided at least on a quarterly basis.

Fees and Charges

Type	Amount
Half yearly maintenance fee for account maintained	RM 30*

- Kindly refer to our website at www.muamalat.com.my for details of fees and charges.
- *The fees and charges are subject to the service tax (8%) imposed under the Service Tax Act 2018 (as amended), where applicable.

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3 KNOW YOUR RISKS

What are the major risks?

You are exposed to **foreign exchange risk**.

The value of your foreign currency balance may increase or decrease due to exchange rate movements. If the exchange rate moves against you, the value of your funds may be lower when converted to Ringgit Malaysia.

4 OTHER KEY TERMS

Be sure to also read the Terms and Conditions of the product

If you have any questions or require assistance on your Foreign Currency Account-i (FCA-i), you can:



Call us at:
03-26005500



Visit us at:
Foreign Currency Account-i (FCA-i)



Email us at:
feedback@muamalat.com.my

Customer's Acknowledgment

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Bank Muamalat has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

The information provided in this product disclosure sheet is valid effective: **1st January 2026**.