

# PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

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

## 1 WHAT IS FIXED TERM ACCOUNT-I (FTA-I)

**Fixed Term Account-i (FTA-i)** is a capital guaranteed deposit with fixed profit return that allows you the flexibility of managing funds according to your short or long-term needs; such as minimum term of 1 month and up to maximum of 60 months. This Fixed Term Account-i product is **protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM 250,000 for each depositor.** This deposit account is suitable for the customers with short to medium investor and looking to earn competitive return on deposit, regardless whether they are Muslim or non-Muslim.

FTA-i is based on Shariah concept of Tawarruq concept where it involves you buying a commodity and then selling it at cost plus profit. You will receive the proceeds of your sale in cash on deferred terms. This product is structured under the concept of *Tawarruq* and employs a hybrid of Shariah contracts including *Murabahah*, *Wakalah* and *Hamish Jiddiyyah* combined with a promise under *Wa'd* concept.

## 2 KNOW YOUR OBLIGATIONS

(a) Minimum initial placement are as follows:

Type of Customer	Tenure	RM
Retail & Corporate	1 Month	5,000
	2 Months and above	1,000
Corporate Wholesale	1 day to 1 year	100,000

*Note: No maximum placement amount.*

(b) Tenure:

Type of Customer	Tenure Options
Retail	1 to 60 months (in multiple of 1 month)
Corporate	1 to 12 months (in multiple of 1 month), 18, 24, 36, 48 & 60 months
Corporate Wholesale	Overnight to 1 year (in multiple of 1 day)

(c) Maturity Date:

- If the placement is made before 1 February 2025, maturity date refers to the date as specified in the Deposit/Renewal Acknowledgment Slip.
- If the placement is made on 1 February 2025 onwards, maturity date refers to the next working day after the FTA-i is matures.

It is your responsibilities to:



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



Make sure the account has sufficient **minimum balance** whenever you want to make any transaction with the account.



**Contact us immediately** if you cannot access the bank account like usual to avoid any unprecedented issue.

### Calculation on Profit

**Total Profit** = Total Placement x Profit Rate x Tenure (in days) / No. of Days in Particular Year (365 or 366 days)

Illustration for 1 year placement of RM1,000 at a rate of 2% p.a.:

**Total Profit** =  $\frac{RM1,000 \times 2\% \text{ p.a.} \times 365 \text{ days}}{365 \text{ days}}$   
 = RM20

### Important Note:

- The above criteria are subject to the Bank's policy from time to time.
- Joint account is allowed.
- For children below eighteen (18) years old (minors), the account must be opened and operated in the name of the parent or legal guardian upon providing the Birth Certificate/MyKid.
- BMMB will absorb the brokerage fee.
- The customer will receive a Deposit / Renewal Acknowledgement Slip (DRAS) upon account opening / deposit placement / deposit renewal.

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What if you want to renew your account?

**Auto Renewal**

- a) Allowed for the same deposit amount and for the same tenure.
- b) Allowed for the deposit amount plus profit and for the same tenure.
- c) For auto renewal, the profit is based on the BMMB's prevailing profit rate at the point of renewal.

**Option for different tenure.**

- a) You should come to the nearest Branch for further instruction.

## 3 KNOW YOUR RISKS

What are the risks might arise?

- a) The customer shall experience the risk associated with conducting pre-mature withdrawal. You are advised to deliberate in considering all risks factors before making a deposit decision.

## 4 OTHER KEY TERMS

For tenure above 1 year, the customer may choose the profit payment options as follows:

- Monthly
- Quarterly
- Semi-annually
- Annually
- Upon Maturity

If you have any questions or require assistance on your Fixed Term Account-i, you can:



Call us at:  
03-26005500



Visit us at:  
[Fixed Term Account-i](#)



Email us at:  
[feedback@muamalat.com.my](mailto: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.