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.**



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.



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)

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.

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

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	RM1,000 x 2% p.a. x 365 days	
	365 days	
	= RM20	

Important Note:

- a) The above criteria are subject to the Bank's policy from time to time.
- b) Joint account is allowed.
- c) 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.
- d) BMMB will absorb the brokerage fee.
- e) 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

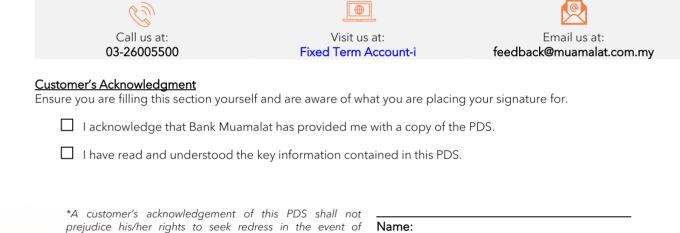
4 OTHER KEY TERMS

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. 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:



Date:

The information provided in this product disclosure sheet is valid effective: 1 February 2025

subsequent dispute over the product terms and conditions.