PRODUCT DISCLOSURE SHEET



Date:

Dear Customer,

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



WHAT IS e-FIXED TERM ACCOUNT-i (eFTA-i)

e-Fixed Term Account-i (eFTA-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 12 months. This e-Fixed Term Account-i product is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM 250,000 for each depositor. eFTA-i 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.

eFTA-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 and Corporate	1 Month	5,000
	2 Months and above	1,000
Corporate Wholesale	1 day to 1 year	100,000

(b) Tenure and profit payment options:

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		

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.

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 of		
_	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.
- $b) \, \textbf{Joint account is not allowed}.$
- c) $\ensuremath{\mathsf{BMMB}}$ will absorb the brokerage fee.
- d) The customer will receive a Placement Application Acknowledgement upon account opening / deposit placement.
- e) The customer may retrieve the confirmation and particulars of the placement at any time via i-Muamalat in the Accounts Summary page.

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What are the risks might arise?

You 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

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.
- For auto-renewal, the profit is based on the BMMB's prevailing profit rate at the point of renewal

Option for different tenure.

If the customer wishes to opt for different tenure upon maturity, then they should make a new placement via i-Muamalat for the execution of rollover.

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

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Call us at:	Visit us at:	Email us at:				
03-26005500	e-Fixed Term Account-i	feedback@muamalat.com.r				
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 prejudice his/her rights to seek resubsequent dispute over the product	edress in the event of Name:					

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