

# 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.**

## 1 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 Jiddiyah* 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 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	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.

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.

### 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 not allowed.**
- BMMB will absorb the brokerage fee.
- The customer will receive a Placement Application Acknowledgement upon account opening / deposit placement.
- 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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## 3 KNOW YOUR RISKS

### 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.
- c) 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:



Call us at:  
03-26005500



Visit us at:  
[e-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: **1<sup>st</sup> January 2026.**