





Above. **Beyond**

When you're at the top of your game, you get to see the world from a different perspective.

It's no longer about scaling heights; it's about what you'll conquer next.

It's no longer about the landscape; it's about what's waiting over the horizon.

And it's no longer about making your mark; it's about doing something that's never been done before.

For that, you'll need a partner who doesn't just recognise how far you've come, but who'll be with you no matter how far you want to go.

One who understands your priorities in life, and makes YOU their priority.

One who appreciates the heights of what you've accomplished, and is ready to go above -and beyond - to make that next big possibility happen.

We are **Muamalat Beyond**, experience Malaysian full-fledged Islamic Premier Banking like never before.

Ready to go **BEYOND**?

Beyond Words

Welcome to the Islamic Premier Banking that is dedicated to fulfilling and exceeding your expectations.

That's why we call it **Muamalat Beyond**; it's built on our commitment towards taking Islamic Banking to new heights, a revolutionary new concept that's nonetheless grounded in classic grassroots values – care, respect, integrity, innovation, and a dedication to exceptional service.

Within these pages, you'll discover all the ***privileges and prestige*** that comes with being part of this unprecedented Islamic Banking experience. We hope you will be delighted to know that we will be extending our Premier Banking Services, not only to esteemed customers like yourself, but to your life partner and selected beneficiaries as well.

Because when we say we go beyond, it's not just another word; it's a **promise**.

Read on to find out more, or speak to your dedicated Relationship Manager for all the answers you need.



At **Muamalat Beyond**, we believe it's not just what we do, but how we do it. That's why everything we do is centered on a set of guiding principles that helps keep us grounded, focused and committed while inspiring us to always go the distance – and further

Care

Businesses are built on transactions, but real relationships are built up with care. That's why care is at the heart of all our interactions; by showing compassion, consideration, understanding, appreciation and empathy, we are able to do what's best – and what's right – for everyone, always.

Respect

While it's true that respect is meant to be earned, we believe that sometimes it should first be given, simply because it's such a given. Respect is the acknowledgement that everyone has the right to their own beliefs, opinions and principles; by practicing mutual respect, we embrace the beauty and power of diversity, and in the process, enrich ourselves.

Integrity

At **Muamalat Beyond**, we believe not just in doing things well, but in doing them right. Transparency, accountability and fairness are, after all, hallmarks of Islamic banking; holding ourselves to the highest standard of behaviour isn't a requirement – it's a responsibility.

Service-Oriented

What we do in service of others, we really do in service to ourselves. In other words, the more we put into ensuring the needs of others – particularly our customers and stakeholders – are fulfilled, the more we're doing to fulfill our own needs. Where there's exceptional service, there's exceptional satisfaction, which in turn leads to exceptional well-being.

Innovative

We can only go beyond the status quo by championing new ways of thinking; by bringing new perspectives to the table; by embracing fresh ideas and advancements, technological or otherwise; by riding the crest of change and staying ahead of the game; and by doing and delivering bigger, better things for customers, stakeholders, the community as well as ourselves.

Beyond Values



What It Takes To Go **Beyond**

Gain access to the unique and exclusive privileges of **Muamalat Beyond** Premier Banking by fulfilling any one of these qualifying criteria*:

- **Maintain an Average of RM200,000 Deposit Annually**
- **Earn an Annual Income of at Least RM300,000 Per Annum, Excluding Bonuses**
- **Hold a High-Ranking Position in the Corporate or Public Sector**

* Eligibility for **Muamalat Beyond** is based on a thorough internal evaluation and is subject to terms and conditions.



Beyond Service

As a **Muamalat Beyond** customer, you'll find that service takes on a whole new dimension. Your Dedicated Relationship Manager will always keep you updated on your financial position, and is on hand at all times to ensure your needs are taken care of.

From building and managing your portfolio, to overseeing and implementing transactions, to providing sound and professional financial and investment advice, your Relationship Manager is a living extension of **Muamalat Beyond's** commitment to making your financial aspirations a reality.



Beyond Comfort

Along with your Dedicated Relationship Manager comes a dedicated space designed exclusively for your comfort and security. The first **Muamalat Beyond** Premier Banking Centre will be located at Ampang Point, with other centres already in the pipeline to provide further convenience to our valued customers. Step in any time to enjoy attentive, professional service in a private yet cosy space, equipped with top-notch facilities for you to conduct all your financial affairs.

Beyond Convenience

Being a **Muamalat Beyond** comes with the privilege of using our exclusive reserved parking facilities. Each of our centres comes with exclusive reserved parking spaces for those with access to **Muamalat Beyond**, so visiting us will always be hassle-free.

Speaking of hassle-free, you'll have speedy green lane priority processing for your application, whether it's for mortgage, hire purchase or personal financing. This convenience is also extended throughout our branches nationwide and available through our specially assigned QMS 'premier touch points'.





Beyond Exclusivity

Muamalat Beyond is your gateway to exclusive, by-invitation-only events, previews, launches and private events. It's priority access reserved for our most treasured customers, just another example of how we're walking the talk when it comes to going beyond the conventional. Find out more about upcoming events on our website, or speak to your dedicated Relationship Manager for more details.

Learn more about our collaboration with selected partners on exclusive deals such as hotels, travel packages and many more. For more information, please kindly visit our website.

Business **Beyond** The Usual

At **Muamalat Beyond**, we invite you to focus on your bigger picture, and leave the rest to us. From dinner reservations, travel bookings and gift deliveries, to business arrangements and corporate ticketing, our concierge services* can help you sort out the nitty-gritty so you can spend time on the more important things – like taking your finances where you want them to go.

Talk to your dedicated Relationship Manager to find out how our concierge services can help make your life that much smoother.

* Concierge services are available upon request. All 3rd party expenses will be borne by customers.



RESERVED



Beyond Savings

Muamalat Beyond customers enjoy higher profit rates for tenured deposits.

Plus, get rewarded for doing, well, nothing – merely maintaining a particular amount in your savings or current account could earn you exclusive, high-value gifts.

Find out more about our deposit products and solutions from your dedicated Relationship Manager.

Beyond Wealth Accumulation

You've come so far in life; now allow us to help you take your wealth further. With **Muamalat Beyond**, you are given exclusive access to a host of specially-designed wealth products. Expand your financial footprint while caring for your loved ones with innovative Islamic Banking solutions that encompass every stage of your life, including:

Extended Estate Planning Solutions covering Trust Funds – Fixed & Liquid Assets, Gift/Hibah, Estate Administration, Absolute Assignment and Will Writing/Wasiat.

Unique Gold Investment Solutions such as Muamalat Gold-i, an investment product backed by physical 99.99% purity gold under LBMA which is accepted worldwide, and Muamalat Gold-i Savings that offers the flexibility of investing as frequently as you like.

Treasury & Capital Markets Products like Dual Currency Investment-i, which allows you to venture into other currencies, taking your investments outside Malaysia while you remain safely at home.

Find out how you can grow your wealth sustainably by speaking to your dedicated Relationship Manager.

Unit Trust Investments, with 20 fund houses, over 60 Shariah compliant unit trust funds to choose from coupled with an independent established fund analysis by iFast Capital Sdn Bhd, you can now invest in award winning as well as top performing funds in a true advisory model under one roof!

General and Family Protection, to cover you and your loved ones so that you can have peace of mind as you live your life to the fullest and concentrate on the things that matters the most to you.



Beyond Home Financing

Owning a home or investing in property is so much more rewarding with **Muamalat Beyond**. Priority customers enjoy a host of exclusive benefits with our unique financing products including:

- Waiver on Processing Fees
- Higher DSR – Up to 90%
- Minimal Documentation and Fast Processing
- Lower Profit Rates
- Easy Access to Standby Cash Facilities and much more based on promotions

Find out more about rewarding **Muamalat Beyond** home financing as well as vehicle and personal financing products by contacting your Relationship Manager now.

All **Muamalat Beyond** customers enjoy the full benefits of the MasterCard Premier Platinum Debit Card-i, which comes with a host of exclusive privileges including:

- **Wide Acceptance:** Use it at over 29 million MasterCard or MyDebit merchants worldwide
- **Unlimited Withdrawals:** Get any amount of cash, whenever you need it, at the Premier Centre and Priority Counters nationwide
- **Higher Daily Limits:** Withdraw up to RM20,000 a day
- **Immediate Notifications:** Receive instant SMS alerts on transactions
- **Hibah Benefit:** Daily basis profit will be credited at the end of every month
- **Overseas Transactions:** Activate your overseas flag to withdraw or make purchases abroad
- **Cash Back & Travel Privileges**
- **Online Shopping & Mail Order Telephone Order (MOTO)**
- **Mobile Banking:** Banking at your convenience with your smart phone

Learn more by visiting our website or speaking to your dedicated Relationship Manager.



A Banking Experience Beyond Expectations is Just a Phone Call Away.

Be part of the first full-fledged Islamic Premier Banking experience today by speaking to our Relationship Managers now, or visiting our Priority Banking Centres or counters.

We look forward to helping you and your loved ones go beyond what you thought possible.

Terms and Conditions

For more information on the T&C's pertaining to your Muamalat Beyond account as well as information on the Product Disclosure Sheet (PDS), kindly visit our website www.muamalatbeyond.com.my

Acknowledgement Receipt

I hereby confirm, agree and acknowledge that:-

I have read and understand the Product Disclosure Sheet (PDS) and Terms and Conditions (T&C);

I am fully aware that the risk and ownership of this Card shall immediately pass to me upon receiving the card.

I am fully aware of the fees and charges imposed as per stated in the PDS and T&C.

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Name :

NRIC :

GET THE PRIVILEGE YOU DESERVE

MUAMALAT BEYOND PREMIER BANKING

WELCOME TO THE NEXT LEVEL OF ISLAMIC BANKING