

Frequently Asked Questions (FAQs) Term Investment Account-i (TIA-i) Campaign	
1	What is the Term Investment Account-i (TIA-i)? <p>The Term Investment Account-i (TIA-i) is an unrestricted investment account offered by Bank Muamalat Malaysia Berhad. It is based on the Shariah concept of Wakalah Bi Al-Istithmar, wherein the investor (Investment Account Holder or IAH) appoints the Bank as an agent (wakil) to manage the investment funds. The Bank invests these funds in a pool of Shariah-compliant assets, and profits are shared according to the agreed terms.</p>
2	What is the promotion period of the TIA-i Campaign? <ul style="list-style-type: none"> The campaign runs from 24th July 2025 until 31st December 2025
3	Who is eligible to join the Campaign? <p><u>Individual</u></p> <ul style="list-style-type: none"> All new and existing Customer aged 18 years and above Residing in Malaysia (including Non-Residents) <p><u>Non-individual</u></p> <ul style="list-style-type: none"> Sole Proprietorship Partnership Professional Agency Company (as per determined by Bank) Limited Liability Partnership (LLP) Cooperative Society Society / Association <p><u>Note:</u></p> <ul style="list-style-type: none"> Joint accounts are allowed. For children below eighteen (18) years old (minors), the account must be opened and operated by their parent or legal guardian upon providing the Birth Certificate / MyKid. The Investment Account Holder (IAH) is subject to IAH Suitability Assessment. The bank's standard account eligibility is also applicable to TIA account opening. The above criteria are subject to the Bank's policy from time to time.
4	What are the rates, tenures and minimum placement of the Campaign?

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	<table><tr><th>Tenure</th><th>Expected Profit Rates (p.a)</th><th>Minimum Placement * (RM)</th></tr><tr><td>6 months</td><td>3.65%</td><td rowspan="3">10,000</td></tr><tr><td>9 months</td><td>3.70%</td></tr><tr><td>12 months</td><td>4.00%</td></tr></table>	Tenure	Expected Profit Rates (p.a)	Minimum Placement * (RM)	6 months	3.65%	10,000	9 months	3.70%	12 months	4.00%
Tenure	Expected Profit Rates (p.a)	Minimum Placement * (RM)									
6 months	3.65%	10,000									
9 months	3.70%										
12 months	4.00%										
5	What is the minimum investment amount for the TIA-i campaign?										
	The minimum placement amount for TIA-i is RM10,000.										
6	Is a joint account allowed to invest into TIA-i?										
	Yes, a joint account is allowed to invest into TIA.										
7	Is early withdrawal allowed?										
	Early withdrawals are allowed and are not entitled to any profit; however, at the Bank’s discretion, the IAH may be granted a gift (hibah) of up to 1% provided a notice period of thirty-one (31) calendar days for premature redemption is served by the IAH. No profit will be paid for TIA investments with a tenor of one (1) month or less. The IAH shall waive their right (tanazul) to any profit from the Bank.										
8	What are the available channels to make the placement?										
	Over-The-Counter (OTC) at any Bank Muamalat branch.										
9	What is the Shariah concept underlying TIA-i?										
	<p>The Shariah features of this product include:</p> <ul style="list-style-type: none">• <i>Wakalah bi al-Istithmar</i> means a wakalah contract may be entered into for the purpose of investment.• <i>Wakalah</i> refers to a contract where a party, as principal (<i>muwakkil</i>) authorizes another party as his agent (<i>wakil</i>) to perform a particular task on matters that may be delegated, with or without imposition of a fee.										
10	What are the documents required during application?										

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Type of Customer	Required Documents
Individual / Joint Account / Trust Account / Minor / External Account	<ul style="list-style-type: none"> • Manual Application form • MyKad /MyPR/MyTentera/ Army ID • Mykid or Birth Certificate • Passport with Valid VISA
Sole Proprietorship	<ul style="list-style-type: none"> • Manual Application Form • Mykad/MyPR/MyTentera/ Army ID/ /Passport • Form B • Form D • PNA 23
Partnership	<ul style="list-style-type: none"> • Manual Application Form • Form B • Form D • PNA 23 • Copy of Partnership Deed • Mandate Form • Authorised Letter for Mandate
Professional Agency	<ul style="list-style-type: none"> • Manual Application Form • MyKad/MyPR/MyTentera/ Army ID/ /Passport • Professional membership confirmation by respective regulatory or authority
Company (Bhd/Sdn Bhd)	<ul style="list-style-type: none"> • Manual Application Form • MyKad/MyPR/MyTentera/ Army ID/ /Passport • Certified Copy of Resolution of Board of Director • Copy of Memorandum and Article of Association • Certificate of Incorporation • Certificate of Authority (Public Limited) • Form 24

11 Is this product covered by Perbadanan Insurans Deposit Malaysia (PIDM)?

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No, TIA is a non-principal guaranteed investment product, and it is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

12 What are the available modes of investment for Term Investment Account (TIA)?

Investment Mode	Effective Date
1. Cash	Immediate
2. House Cheque	Immediate
3. Local Cheque	Upon clearing date
4. Intrabank Transfer	Immediate

13 Does this product allow premature redemption?

Premature redemption is permitted; however, it does not entitle the Investment Account Holder (IAH) to any profit. At the Bank's discretion, a hibah of up to 1% may be granted, provided the IAH serves a notice period of thirty-one (31) calendar days prior to the redemption. No profit will be paid for TIA investments with a tenor of one (1) month. The IAH shall waive (tanazul) their rights to any profit from the Bank.

Illustration:

Investment Amount	:	RM10,000
Tenor	:	6 months
Investment Date	:	15 December 2025
Maturity Date	:	14 June 2026
Premature Redemption Date	:	5 March 2026
Early Withdrawal Rate	:	1.00%
Total Investment Days	:	80 days

Completed Months Entitled for Early Withdrawal Rate:

1 st month	:	15 December 2025 – 14 January 2026 (31 days)
2 nd month	:	15 January 2026 – 14 February 2026 (31 days)

Total Profitable Investment Days	:	62 days
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15 December 2025 to 31 December 2025

Days	:	17 days
Profit proceeds for IAH	:	RM10,000 x 1.00% x (17/365)

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	<p style="text-align: right;">= RM4.66</p> <p><u>1 January 2026 to 14 February 2026</u></p> <p>Days : 45 days</p> <p>Profit proceeds for IAH : $RM10,000 \times 1.00\% \times (45/365)$ = RM12.33</p> <p>Total profit proceeds for IAH : $RM4.66 + RM12.33$ = RM16.99</p> <p>Total investment + profit : $RM10,000 + RM16.99$ <u>= RM10,016.99</u></p>
14	Is Term Investment Account (TIA) available in foreign currency?
	Term Investment Account (TIA) is available in Malaysian Ringgit (MYR) only.
15	What are the fees and charges imposed?
	None.
16	Who is responsible for any loss incurred from this investment product?
	<ul style="list-style-type: none"> • The principal of this investment is not guaranteed. • The Bank shall not be liable for any impairment of asset unless such loss is due to the Bank's misconduct, negligence or breach of specified terms of the contract. • Notwithstanding the above, in the case of any loss, the Bank shall furnish the reason for the occurrence of the loss. • Any loss incurred for this product shall be fully borne by IAH.

For other queries, you may contact our Customer Care at **03-26005500**.