

**Frequently Asked Questions (FAQs)**  
**Term Investment Account-i (TIA-i) Campaign**

1	<b>What is Term Investment Account-i (TIA)?</b>										
	TIA is an unrestricted investment account product based on the Shariah concept of Wakalah Bi Al-Istithmar. The objective is to invest into a low to moderate risk investment avenue and generate moderate returns (if any) over agreed period of the investment based on the underlying risk profile of the assets.										
2	<b>What is the promotion period of the TIA-i Campaign</b>										
	The campaign runs from 1st January 2026 until 30th June 2026										
3	<b>Who is eligible to join the TIA-i Campaign?</b>										
	<ul style="list-style-type: none"><li>Individual<ul style="list-style-type: none"><li>a) Open to residents and non-residents aged 18 and above.</li></ul></li><li>Sole Proprietorship</li></ul>										
4	<b>What are the rates, tenures and minimum placement of the Campaign?</b>										
	<table><tr><th>Tenure</th><th>Minimum Investment (RM)</th><th>Campaign Expected Profit Rates (p.a)</th></tr><tr><td>6 months</td><td rowspan="2">8,888</td><td>3.68%</td></tr><tr><td>12 months</td><td>3.78% &amp; *3.88%</td></tr></table> <p><i>*(Early Bird) placement must be made at RM500,000 per customer, capped at RM50million during campaign period</i></p>			Tenure	Minimum Investment (RM)	Campaign Expected Profit Rates (p.a)	6 months	8,888	3.68%	12 months	3.78% & *3.88%
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6 months	8,888	3.68%									
12 months		3.78% & *3.88%									
5	<b>Is early withdrawal allowed?</b>										
	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.										
6	<b>Is partial withdrawal allowed?</b>										
	No, partial withdrawal is not allowed										
7	<b>What are the available channels to make the placement?</b>										
	Over-The-Counter (OTC) at any Bank Muamalat branch.										

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**8 What are the documents required during the application?**

Type of Customer	Required Documents
<b>Individual</b>	<ul style="list-style-type: none"> <li>• Manual Application form</li> <li>• MyKad/MyPR/MyTentera/ Army ID</li> <li>• Mykid or Birth Certificate</li> <li>• Passport with Valid VISA</li> </ul>
<b>Sole Proprietorship</b>	<ul style="list-style-type: none"> <li>• Manual Application Form</li> <li>• Mykad/MyPR/MyTentera/ Army ID/ /Passport</li> <li>• Form B</li> <li>• Form D</li> <li>• PNA 23</li> </ul>

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

No, TIA is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

**10 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 January 2026
Maturity Date	:	14 July 2026
Premature Redemption Date	:	5 April 2026
Early Withdrawal Rate	:	1%
Total Investment Days	:	80 days

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Completed Months Entitled for Early Withdrawal Rate:

1 <sup>st</sup> Month	:	15 January 2026 – 14 February 2026 (31 days)
2 <sup>nd</sup> Month	:	15 February 2026 – 14 March 2026 (28 days)

Total Profitable Investment Days	:	59 days
<b><u>15 January 2026 – 31 January 2026</u></b>		
Days	:	17 days
Profit proceeds for IAH	:	RM10,000 x 1% x (17/365)
		<b>= RM4.66</b>
<b><u>1 February 2026 – 14 March 2026</u></b>		
Days	:	42 days
Profit proceeds for IAH	:	RM10,000 x 1% x (42/365)
		<b>= RM11.51</b>
Total profit proceeds for IAH	:	RM4.66 + RM11.51
		<b>=RM16.17</b>
Total investment + profit	:	RM10,000 + RM16.17
		<b><u>=RM10,016.17</u></b>

**11 Is Term Investment Account (TIA) available in foreign currency?**

Term Investment Account (TIA) is available in Malaysian Ringgit (MYR) only.

**12 What are the fees and charges imposed?**

None

**13 Who is responsible for any loss incurred from this investment product?**

- 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**.