

**Frequently Asked Questions (FAQs)**  
**TIA-i Campaign 2026**

<b>1</b>	<b>What is Term Investment Account-i (TIA-i)?</b>									
	TIA-i 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.									
<b>2</b>	<b>What is the promotion period of the TIA-i Campaign 2026?</b>									
	The campaign runs from 1 <sup>st</sup> July 2026 until 30 <sup>th</sup> September 2026									
<b>3</b>	<b>Who is eligible to join the TIA-i Campaign 2026?</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>									
<b>4</b>	<b>What are the rates, tenures and minimum placement of the Campaign?</b>									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f4a460;"> <th style="text-align: center;">Minimum Amount</th> <th style="text-align: center;">Tenure</th> <th style="text-align: center;">*Campaign Expected Profit Rates (p.a.)</th> </tr> </thead> <tbody> <tr> <td rowspan="2" style="text-align: center;">RM 5,000</td> <td style="text-align: center;">6 months</td> <td style="text-align: center;">3.68%</td> </tr> <tr> <td style="text-align: center;">12 months</td> <td style="text-align: center;">3.78%</td> </tr> </tbody> </table> <p><i>*The Campaign Expected Profit Rates may be revised should there be a change in Overnight Policy Rate (OPR) or at the Bank's discretion.</i></p>		Minimum Amount	Tenure	*Campaign Expected Profit Rates (p.a.)	RM 5,000	6 months	3.68%	12 months	3.78%
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RM 5,000	6 months	3.68%								
	12 months	3.78%								
<b>6</b>	<b>Is partial withdrawal allowed?</b>									
	No, partial withdrawal is not allowed									
<b>7</b>	<b>Does this product allow premature redemption?</b>									
	<ul style="list-style-type: none"> <li>• 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.</li> </ul>									

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- Illustration:
 

<b>Investment Amount</b>	:	<b>RM10,000</b>
<b>Tenor</b>	:	<b>6 Months</b>
<b>Investment Date</b>	:	<b>15 July 2026</b>
<b>Maturity Date</b>	:	<b>15 January 2027</b>
<b>Premature Redemption Date</b>	:	<b>5 October 2026</b>
<b>Early Withdrawal Rate</b>	:	<b>1%</b>
<b>Total Investment Days</b>	:	<b>80 days</b>

Completed Months Entitled for Early Withdrawal Rate:

1 <sup>st</sup> Month	:	15 July 2026 – 14 August 2026 (31 days)
2 <sup>nd</sup> Month	:	16 August 2026 – 15 September 2026 (31 days)

Total Profitable Investment	:	62 days
<b><u>15 July 2026 – 31 July 2026</u></b>		
Days	:	17 days
Profit proceeds for IAH	:	RM 10,000 x 1% x (17/365) <b>= RM 4.66</b>
<b><u>1 August 2026 – 14 September 2026</u></b>		
Days	:	45 days
Profit proceeds for IAH	:	RM 10,000 x 1% x (45/365) <b>= RM 12.33</b>
<b>Total profit proceeds for IAH</b>	:	<b>RM 4.66 + RM 12.33 = RM 16.99</b>
<b>Total investment + profit</b>	:	<b>RM 10,000 + RM 16.99 = <u>RM 10,016.99</u></b>

8 **What are the available channels to make the placement?**

Over-The-Counter (OTC) at any Bank Muamalat branch.

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

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

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<b>10</b>	<b>What are the documents required during the application?</b>						
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<b>11</b>	<b>What are the Campaign profit payment terms?</b>						
	Upon Maturity						
<b>12</b>	<b>Is this product covered by Perbadanan Insurans Deposit Malaysia (PIDM)?</b>						
	No, TIA-i is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).						
<b>13</b>	<b>Is Term Investment Account-i (TIA-i) available in foreign currency?</b>						
	Term Investment Account-i (TIA-i) is available in Malaysian Ringgit (MYR) only						
<b>14</b>	<b>What are the fees and charges imposed?</b>						
	None						
<b>15</b>	<b>Who is responsible for any loss incurred from this investment product?</b>						
	<ul style="list-style-type: none"> <li>• The principal of this investment is not guaranteed.</li> <li>• 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.</li> <li>• Notwithstanding the above, in the case of any loss, the Bank shall furnish the reason for the occurrence of the loss.</li> </ul>						

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|  | <ul style="list-style-type: none"><li>• Any loss incurred for this product shall be fully borne by IAH.</li></ul> |
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For other queries, you may contact our Customer Care at **03-26005500**.