



<p>PRODUCT DISCLOSURE SHEET (PDS)</p> <p>(Read this Product Disclosure Sheet before you decide to take up the Term Deposit-i. Be sure to also read the general terms and conditions.)</p>	<p>Public Islamic Bank Berhad 197301001433 (14328-V)</p> <p>Term Deposit-i (TD-i)</p> <p>Date:</p>
<p>1. What is this product about?</p> <p>1.1 Term Deposit-i (TD-i) is an Islamic term deposit product with a fixed rate of return via buying and selling of commodities as an underlying asset transaction at an Islamic Commodity market.</p> <p>1.2 This product is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.</p>	
<p>2. What is the Shariah concept applicable?</p> <p>2.1 <i>Murabahah</i> (cost plus profit sale) is a sale of a commodity at cost price plus at an agreed profit margin. The seller (customer) expressly mentions the cost incurred in the sale of the commodity and sells it to the buyer (Bank) at a mark-up which is known to the buyer.</p> <p>2.2 <i>Tawarruq</i> is a transaction where the Bank buys the commodity on a deferred payment basis at cost price plus profit margin and then sells the same commodity to a third party on a spot payment basis at the cost price for the purpose of getting immediate cash.</p> <p>2.3 <i>Wa'd</i> is a unilateral promise which refers to an expression of commitment given by one party to another to perform certain action(s) in the future.</p> <p>2.4 <i>Wakalah</i> (Agency) is a contract in which a party mandates another party as its agent to perform a particular task in matters that may be delegated voluntarily or with imposition of a fee.</p>	
<p>3. What do I get from this product?</p> <p>3.1 Minimum initial deposit amount:</p> <ul style="list-style-type: none"> ➤ Normal Tenure: 1 month is RM5,000.00. 2 to 60 months is RM1,000.00. ➤ For Odd Tenures: RM100,000.00. <p>3.2 Tenure of Deposit:</p> <ul style="list-style-type: none"> ➤ Normal Tenure: Range from 1 to 60 months (available in multiples of 1 month) – for retail customer. ➤ Odd Tenures: 1 month to 12 months, e.g. 32 days, 40 days, 100 days, 275 days and etc. – for corporate customer. <p>3.3 Payment of Profit:</p> <ul style="list-style-type: none"> ➤ For tenure up to 12 months – profit will be paid on maturity date. ➤ For above 12 months – interim profit is paid every 6 months. ➤ For Odd Tenures – upon maturity. <p>3.4 Profit Rate:</p> <ul style="list-style-type: none"> ➤ For Normal Tenure: to be quoted upfront on the placement tenure. ➤ For Odd Tenures: to be quoted by Treasury Division. <p>3.5 The profit amount shall be computed as follows:</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: 20px;"> $\text{Profit} = \text{Placement Amount} \times \text{Profit Rate (\%)} \times \text{Tenure} / 365 \text{ or } 366 \text{ days}$ </div>	



4. What are the other key terms and conditions of this product that I should know?

- 4.1 With Term Deposit-i, the Terms and Conditions is given to the customer to denote the Bank's and customer responsibility with regards to the deposit.
- 4.2 Customer must open and maintain either a Current/Savings Account-i (CA-i/SA-i) with the Bank for crediting of profit or debiting of any fee/charges.
- 4.3 Partial withdrawal is not allowed.
- 4.4 Renewal Option:
- For Normal Tenure:
Automatic renewal upon maturity at the prevailing rate.
 - For Odd Tenures:
No auto renewal upon maturity.
- 4.5 For Premature Withdrawal:
- The Customer consents to grant *Ibra'* (rebate) to the Bank on the whole part of the profit upon the withdrawal of the funds or deposits prior to the maturity date. No profit will be paid to the Customer in case of premature withdrawal.
 - Where the TD-i profit is credited into the Customer's Current/Savings Account-i on a monthly or six (6) monthly basis and the TD-i is withdrawn prematurely, such profit credited prior to withdrawal of the TD-i will be deducted from the principal before the TD-i withdrawal proceeds are released to the Customer.
- 4.6 Eligibility:
- For Normal Tenure:
 - (a) Individual: Personal aged 18 years old and above (resident/non-resident) or joint account, sole-proprietor, partnership or limited liability partnership account.
 - (b) Non-individual: Societies, Associations, Clubs, government agencies and business entities whose business activities are Shariah compliant.
 - For Odd Tenures:
Treasury Division's Corporate Customer only.
- 4.7 Documentation Required:
- (a) MyKad or valid passport and working permit for non-residents.
 - (b) For business enterprises/government agencies:
 - Company Memorandum and Article, Form 24 & 49 and Company's Resolution to open account (prior to the implementation of the Companies Act 2016).
 - Section 17 - Notice of Registration, Section 14 - Application for Registration of a Company, Section 58 & 236(2) - Notification of Appointment of the First Company Secretary, Board's Resolution to open account and a Constitution (after the implementation of the Companies Act 2016).
 - (c) For society/association: Certificate of Registration issued by the Registrar of Societies, Association Constitution/Rules and Regulation/By-Laws and their Resolution to open account.
 - (d) For sole-proprietor, partnership or limited liability partnership: A copy of the Business Information and Latest Owner Information and Form D.
- 4.8 Deposit/Placement of TD-i can be made through cash, debit savings/current account, cheque or fund transfer.



5. What are the fees and charges I have to pay?

- 5.1 RM10.00 Stamp Duty as per the Stamp Duty Act 1949 (Revised 1989) for the Letter of Indemnity for lost TD-i Receipt.
- 5.2 RM5.00 for replacement of TD-i Receipt due to lost, stolen or mutilated.
- 5.3 Commodity trading fee will be borne by the Bank.

For full list of fees and charges, please visit our website at www.publicislamicbank.com.my.

6. What are the risks involved?

There is no risk involved in this product. However, you may refer to item 4.5 for premature withdrawal conditions. You are advised to carefully consider any other risk factors before depositing your funds with the Bank.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us (written notice to be sent to the account holding branch) of any changes in your contact information to ensure that all correspondences reach you in a timely manner.

8. Where can I get assistance and redress?

- If you have any inquiries, please contact us at:

Public Islamic Bank Berhad
25th Floor, Menara Public Bank
146 Jalan Ampang
50450 Kuala Lumpur

Telephone : 03-2176 6000
Fax : 03-2162 2224
E-mail : islamicbkg@publicislamicbank.com.my
Website : <https://www.publicislamicbank.com.my>

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK at:

Customer Contact Centre (BNMLINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

Telephone : 1-300-88-5465 (1-300-88-LINK)
 : +603-2174 1717 (Call from overseas)
Fax : +603-2174 1515
Operating Hours : 9:00 a.m. – 5:00 p.m. (Monday – Friday except public holiday)
Web Form : bnmlink.bnm.gov.my

9. Where can I get further information?

- Should you require additional information, please refer to the Public Islamic Bank website at www.publicislamicbank.com.my.
- Approach the nearest Public Bank/Public Islamic Bank branch.



10. Other Deposit Account-i products available

For selected Corporates, the Bank offers the Short-Term Term Deposit-i (STTD-i).

WARNING

IF THE PLACEMENT IS WITHDRAWN EARLY, CUSTOMER MAY LOSE PART OF THE PROFIT EARNED.

IMPORTANT NOTE:

The information provided in this disclosure sheet is valid as at date hereof.

Signature/Date:

Dealer/Officer Name:

I confirm a copy of this disclosure form has been provided and briefed to the applicant.