

## IMPORTANT/DISCLAIMER: THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING INVESTMENT ASSETS, AND IS NOT A DEPOSIT PRODUCT.

### PRODUCT DISCLOSURE SHEET (PDS)

(Please read and understand this Product Disclosure Sheet together with the Terms and Conditions Governing Term Investment Account-i before you apply and decide to invest in the Term Investment Account-i.)

Public Islamic Bank Berhad 197301001433 (14328-V)

**TERM INVESTMENT ACCOUNT-i (WAKALAH)**

**Date:**

**This product is not protected by PIDM.**

### 1. What is this product about?

Applicable Shariah Contracts	<ul style="list-style-type: none"> <li><i>Wakalah</i> refers to a contract in which a party, as principal (<i>muwakkil</i>) authorises another party as his/her/their agent (<i>wakil</i>) to perform a particular task in matters that may be delegated with or without imposition of a fee.</li> <li><i>Wakalah bi al-Istithmar</i> refers to agency (<i>wakalah</i>) contract for investment. The Bank shall earn an agency fee for the services rendered as agent.</li> <li><i>Ju'alah</i> refers to a contract where one of the parties (<i>ja'il</i>) offers specified compensation (<i>ju'l</i>) to anyone (<i>'amil</i>) who will achieve a determine result in a known or unknown period.</li> </ul> <p>Under this Term Investment Account-i, the Investment Account Holder (IAH) as the <i>muwakkil</i> or principal authorises the Bank as <i>wakil</i> or agent to undertake investment activities and in return the Bank will receive a fee for the services provided.</p>
Type of Investment Account	This is an unrestricted investment account where the IAH provides the Bank with the mandate to make the ultimate decision without specifying any particular restrictions or conditions.
Parties Involved in the Investment Activities and Their Roles and Responsibilities	<p>The parties involved will be the IAH and the Bank, where:</p> <ul style="list-style-type: none"> <li>The IAH (<i>muwakkil</i>) will appoint the Bank as his/her/their agent (<i>wakil</i>) and the IAH will provide the mandate and authorise the Bank to manage the investment funds and carry out the Shariah-compliant investment activities for the IAH. The IAH will not involve in the investment activities.</li> <li><i>Wakalah</i> fee will be deducted upfront from the investment funds received by the Bank from the IAH in accordance with the Terms and Conditions Governing Term Investment Account-i.</li> <li>Investment funds (after deduction of <i>Wakalah</i> fee) will be invested into the Bank's specified Shariah-compliant portfolio.</li> <li>The returns generated from the investment will be distributed to the IAH based on the realised returns generated by the Bank.</li> <li>This investment is tied to the performance of the underlying investment assets, and the investment principal and its returns are not guaranteed by the Bank.</li> </ul>

### 2. Who is suitable for this product?

Types of Investors	<ul style="list-style-type: none"> <li>Individuals aged 18 years and above.</li> <li>Non-Individuals i.e. Sole-Proprietors, Partnerships, Corporate Entities, Associations, Club, Societies and Schools.</li> <li>Malaysian residents.</li> </ul>
Investment Objective	Preserve capital whilst providing steady returns through low to moderate risk investments.
Risk on Investment	The investment principal and its returns are not guaranteed.
Maximum Investment Fund Size	RM200 million

### 3. What am I investing in?

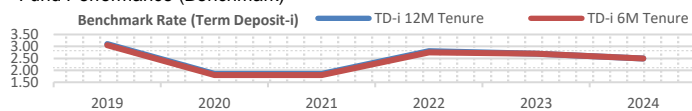
Investment Objective	This is a low to moderate risk investment to achieve steady returns.												
Investment Strategy	The funds will be invested in the Bank's selected portfolio of retail Shariah compliant assets i.e. Personal Financing-i (PF-i).												
Currency	Malaysia Ringgit only												
Investment Assets Performance Risk	Assessment and details of the investment portfolio can be viewed in the Fund Performance Report made available on a quarterly basis via the PIBB website ( <a href="http://www.publicislamicbank.com.my">www.publicislamicbank.com.my</a> ).												
Minimum Investment	RM1,000.00												
Investment Tenure	3, 6 and 9 months												
Return Payment Method Calculation	<p>Rate of return rates are as published on PIBB website. Returns shall be distributed based on the following circumstances:</p> <p>a) If the Actual Rate of Return is <b>above</b> or <b>equal</b> to the Expected Rate of Return (ERR);</p> <ul style="list-style-type: none"> <li>The Bank will pay the ERR to the IAH; and</li> <li>Any excess will be retained by the Bank as a performance incentive fee (<i>Ju'alah</i>).</li> </ul> <p>b) If the Actual Rate of Return is <b>below</b> the ERR;</p> <ul style="list-style-type: none"> <li>The Bank will pay the investment capital (depending on the performance of the underlying investment asset) plus the Actual Return (if any) to the IAH; and</li> <li>Losses (if any) shall be borne by the IAH provided that such losses are not due to the Bank's misconduct, negligence or breach of specified terms.</li> </ul> <div style="border: 1px solid black; padding: 5px;"> <p><b>Return Calculation:</b></p> <p><b>Return Proceeds = Investment Amount x Return Rate x Tenure / 365*</b></p> <p>* Note: Days in a calendar year (365/366)</p> <p><b>Sample Calculation:</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Date of Placement</td> <td style="width: 30%;">: 1/11/2025</td> <td style="width: 30%;">Date of Maturity</td> <td style="width: 10%;">: 31/1/2026</td> </tr> <tr> <td>Investment Amount</td> <td>: RM50,000</td> <td>Investment Tenure</td> <td>: 92 days</td> </tr> <tr> <td>Expected Return</td> <td>: 3.40%</td> <td></td> <td></td> </tr> </table> <p><b>Illustration 1 (Actual Return higher than Expected Return):</b></p> <p>Actual return: 3.50%</p> <p>Return proceeds: <math>RM50,000 \times 3.40\% \times 92 \text{ days}/365 = RM428.50</math></p> <p><b>Illustration 2 (Actual Return lower than Expected Return):</b></p> <p>Actual return: 3.30%</p> <p>Return proceeds: <math>RM50,000 \times 3.30\% \times 92 \text{ days}/365 = RM415.90</math></p> </div>	Date of Placement	: 1/11/2025	Date of Maturity	: 31/1/2026	Investment Amount	: RM50,000	Investment Tenure	: 92 days	Expected Return	: 3.40%		
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Expected Return	: 3.40%												
Return Distribution Method Withdrawal/Redemption	<p>The returns will be automatically credited to Savings/Current Account-i (CASA-i) on maturity date.</p> <ul style="list-style-type: none"> <li><b>Upon Maturity:</b> The IAH may redeem the investment at maturity where the IAH may receive the principal amount according to the performance of the underlying investment asset together with the returns (if any).</li> <li><b>Early Redemption:</b> In the event that the IAH redeems the investment prematurely i.e. before maturity date, the IAH shall agree to waive the right to receive all attributed returns. IAH may receive a sum less than their initial investment principal subject to the performance of the underlying investment asset.</li> <li><b>Partial Redemption:</b> Partial redemption is not allowed.</li> </ul>												

**3. What am I investing in?, cont.**

Reinvestment Procedures	<ul style="list-style-type: none"> <li>The IAH may reinvest the principal amount only or the principal amount together with the returns received.</li> <li>Unless otherwise requested by the IAH, the Bank shall automatically renew the account upon the expiry date of the prevailing placement period.</li> <li>Any changes to the return rate of the renewed accounts will be as per the Bank's prevailing board Expected Return Rate. The changes to the return rate will only take effect upon expiry of the existing placement tenure.</li> </ul>
Opening of Account	<ul style="list-style-type: none"> <li>Over-the-counter (OTC) at PIBB Branches or PIBB branches co-located at PBB branches.</li> <li>The IAH is required to open CASA-i with the Bank.</li> </ul>
Coverage by PIDM	<ul style="list-style-type: none"> <li>This product is <b>NOT</b> Protected by PIDM.</li> </ul>

**4. What are the possible outcomes of my investment?**

The IAH may potentially get the Expected Return or may lose the principal amount depending on the performance of the asset. The principal and returns of the investment are not guaranteed.

**4.1 Fund Performance (Benchmark)**


- Benchmark rate is based on the Bank's historical Term Deposit-i (TD-i) for 12 months and 6 months tenure returns.

Years	2019	2020	2021	2022	2023	2024
<b>TD-i 12M Tenure</b>	3.10	1.85	1.85	2.80	2.70	2.50
<b>TD-i 6M Tenure</b>	3.05	1.80	1.80	2.75	2.70	2.50

**4.2 Possible future gains and losses (\*Important Notice: Past performance of the investment is not an indication of its future performance.)**
**Best Market**

OPR	Return Rate to IAH
3.50%	3.57%

**Worst Market**

OPR	Return Rate to IAH
1.75%	2.44%

**5. What are the key risks associated with this product?**

Notwithstanding that the Bank shall emphasis on safe and minimal risk investment strategy to ensure preservation of capital and maximisation of returns, the IAH should be aware of the various risk factors associated with this product:

- Risk of Capital Loss:** the risk of reduction in the value of the original investment amount. Hence, the Bank will invest in diversified assets with low risk attributes.
- Market Risk:** the risk of movements in financial market variables which may impact the overall investment performance. The risk shall be managed in accordance with the Bank's approved risk framework. The Bank will only invest in diversified assets portfolio with low to moderate risk attributes and ensure the risk remains within established risk tolerance level.
- Liquidity Risk:** the risk that the Bank will encounter difficulty to meet the withdrawals or redemptions from IAH. The risk shall be managed by the Bank in accordance with overall liquidity management strategy.
- Credit Risk:** the risk of financial loss resulting from substantial amount of underlying TIA-i assets goes into default. This risk shall be managed by prudent selection of diversified asset portfolios and ensure that the credit risk remains within established risk tolerance level.
- Operational Risk:** the risk of inadequate or failed internal processes, people, systems or from external events. The Bank will exercise operational controls as per the Bank's internal policy and guidelines.
- Shariah Non-Compliance Risk:** the risk of legal or regulatory sanctions, financial loss or non-financial implications arising from the failure to comply with the rulings of Shariah Advisory Council (SAC) of Bank Negara Malaysia and/or Securities Commission Malaysia, and any other applicable regulatory Shariah policies. This investment shall be closely supervised by the Shariah Committee of the Bank.
- Investment Decision Risk:** the risk of potential adverse consequences from misused or poorly designed/implemented models which can lead to financial loss, poor business or strategic decision making, or reputation loss. This risk shall be managed by prudent selection of asset portfolios and application of sound investment management practice.
- Regulatory Non-Compliance Risk:** the risk arising when the investment fails to adhere to the investment parameters set forth by the relevant regulators. The risk shall be managed in accordance with the Bank's as well as regulator's policies and procedures.
- Industry Risk:** the risk exposure to various risk elements in the investment asset's industry. This risk shall be managed by prudent selection of asset portfolios.

**Important Notice: You are advised to carefully consider all risk factors before making an investment decision.**

**6. What are the fees and charges involved?**

The fees and charges imposed for this product are available at the PIBB website ([www.publicislamicbank.com.my](http://www.publicislamicbank.com.my)) and as displayed at branches:

Item	Amount
Lost/Misplaced Term Investment Account-i (TIA-i) Receipt (upon execution of the Indemnity Form)	RM5.00 replacement service charge plus RM10.00 Stamp Duty for Indemnity Letter for Lost of TIA-i Receipt
Request for hardcopy statement	RM2.00 per page
Agency (Wakalah) fee	Waived by the Bank

**7. Valuation strategy adopted, frequency & publication**

Valuation of the investment assets will be carried out at minimum on a monthly basis in line with the recognition and measurement criteria of the applicable Malaysian Financial Reporting Standards (MFRS). IAH will be able to obtain information pertaining to the Investment Account via our PIBB website ([www.publicislamicbank.com.my](http://www.publicislamicbank.com.my)).

**8. 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.

**9. Who should I contact for further information or to lodge a complaint?**

If you have any questions or require assistance on the product you can contact:

**Public Islamic Bank Berhad**  
 25th Floor, Menara Public Bank, 146 Jalan Ampang,  
 50450 Kuala Lumpur  
 Tel.: 03-2170 8000 Fax: 03-2162 2224  
 E-mail: [islamicbkg@publicislamicbank.com.my](mailto:islamicbkg@publicislamicbank.com.my)  
 Website: <https://www.publicislamicbank.com.my>

**BNMLINK**  
 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn,  
 50480 Kuala Lumpur  
 Tel.: 1-300-88-5465  
 Fax: 03-2174 1515  
 Website: <https://www.bnmlink.bnm.gov.my>

**WARNING: THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING INVESTMENT ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).**