

IMPORTANT / DISCLAIMER

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

PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet together with the general and specific terms and condition attached herewith (if any) before you apply and decide to subscribe Affin Islamic Restricted Investment Account-i (Mudarabah).

**AFFIN ISLAMIC
RESTRICTED INVESTMENT
ACCOUNT-i
November 2017**

*Not Eligible for protection by
PIDM.*

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

Applicable Shariah Contract

- This product is based on Shariah principles of *Mudarabah*, under the category of *Mudarabah Muqayyadah (Restricted Mudarabah)*.
- *Mudarabah* is a contract between a Customer as an Investor (capital provider - *Rabbul Mal*) and the Bank (entrepreneur - *Mudarib*) under which the *Rabbul Mal* provides capital to be managed by the *Mudarib*.
- Any profit generated from the capital is shared between the *Rabbul Mal* and *Mudarib* according to mutually agreed profit sharing ratio (PSR) whilst financial losses are borne by the *Rabbul Mal* provided that such losses are not due to the *Mudarib*'s misconduct, negligence or breach of specified terms.

Type of Product

- AFFIN ISLAMIC Restricted Investment Account-i (AFFIN ISLAMIC RIA-i – Mudarabah) refers to a type of specific investment account where the Customer as an Investor agreed to specific investment mandate for the Bank to invest and utilize the funds from this accounts in specific Shariah compliant business activities in accordance to its role as the *Mudarib* i.e. towards specific financing projects which require special arrangement of funding.
- This product is **NOT ELIGIBLE** for protection by the Perbadanan Insurans Deposit Malaysia (PIDM).

Parties Involved in the Investment Activities, Roles and Responsibilities

- Parties involved in this investment are the Customer as the Investment Account Holder (*Rabbul mal*) and the Bank as the entrepreneur (*Mudarib*), where:
- The Customer will invest their money in AFFIN ISLAMIC RIA-i (“the Fund”).
 - The Fund is then invested by the Bank into specific Bank’s asset.

	<ul style="list-style-type: none"> • The profit generated from the investment is to be distributed to the Customer and the Bank based on an agreed PSR. Please refer to the “Profit Distribution Frequency” section below for details. • This investment is tied to the performance of the underlying assets, and the principal and returns are not guaranteed by the Bank. • The financial losses associated with the investment (if any) are to be borne by the Customer whilst the Bank may suffer losses in term of costs and time. The losses shall also be borne by the Bank should such losses are due to the Bank’s misconduct, negligence or breach of specified terms.
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PRODUCT SUITABILITY

2. Who is this product suitable for?

<p>Type of Investor</p>	<p>AFFIN ISLAMIC RIA-i (<u>Mudarabah</u>) product suits the following type of Customer that able to take the risk on the investment as the return of this account will be solely based on the performance of investment asset:</p> <ul style="list-style-type: none"> • Individual investor. • Corporate investor, including SMEs and Institutions.
<p>Return Objectives</p>	<p>The profit or returns, if any, are dependent on the performance of the Investment Asset. Although the Indicative Return (IR) may appear to be higher as compared to the rate of returns of standard deposit or fixed deposit product offered by banks, the Indicative Return (IR) is provided for indicative purpose and does not constitute the Bank’s obligation to generate or pay such profit.</p>
<p>Holding Period For Investment</p>	<p>Redemption shall be upon maturity or redemption of financing facility (by the customer of the Bank). However, as this is a specific arrangement of restricted investment, pre-mature or partial withdrawal of the investment by the Customer is not allowed within the specified investment tenure.</p>

Principal Investment	<ul style="list-style-type: none"> This account is classified under “Investment” product based on the Mudarabah contract which is not principally guaranteed and the return or profit (if any) will be based on the investment activities. Principal is NOT GUARANTEED by the Bank and <u>NOT ELIGIBLE</u> for protection by PIDM. <p>Any negative returns or losses may jeopardize part or entire Investment Amount and the losses shall be borne by IAH (“Investment Account Holder”)</p>
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Investment Limit	<table border="1" style="width: 100%;"> <tr> <td>Minimum Investment Limit</td> <td>:</td> <td>RM5,000.00</td> </tr> <tr> <td>Maximum Investment Limit</td> <td>:</td> <td>RM3,300,000.00</td> </tr> </table>	Minimum Investment Limit	:	RM5,000.00	Maximum Investment Limit	:	RM3,300,000.00
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KEY PRODUCT FEATURES

3. What am I investing in?

Investment Terms	<table border="1" style="width: 100%;"> <thead> <tr> <th>Item</th> <th>:</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Investment Strategy</td> <td>:</td> <td>Investment of the Fund is limited to specific mandate agreed by Investor based on: i) Purpose of investment ii) Asset Class iii) Industry iv) Other details (if applicable)</td> </tr> <tr> <td>Project Name</td> <td>:</td> <td>Serving dietetic food by Segi Seri Sdn Bhd</td> </tr> <tr> <td>Purpose of Investment</td> <td>:</td> <td>To part finance preliminary, renovation and operating cost related to contract known as “Perkhidmatan Penyediaan dan Penghidangan Makanan Pesakit di Pusat Perubatan Universiti Malaya (PPUM)”.</td> </tr> <tr> <td>Industry</td> <td>:</td> <td>Wholesale and Retail Trade</td> </tr> <tr> <td>Investment Underlying Asset</td> <td>:</td> <td>Tawarruq Term Financing Facility to M/s Segi Seri Sdn Bhd</td> </tr> <tr> <td>Fund Raising Amount</td> <td>:</td> <td>RM3,300,000.00</td> </tr> <tr> <td>Investment Tenure</td> <td>:</td> <td>Max 33 months</td> </tr> </tbody> </table>	Item	:	Description	Investment Strategy	:	Investment of the Fund is limited to specific mandate agreed by Investor based on: i) Purpose of investment ii) Asset Class iii) Industry iv) Other details (if applicable)	Project Name	:	Serving dietetic food by Segi Seri Sdn Bhd	Purpose of Investment	:	To part finance preliminary, renovation and operating cost related to contract known as “Perkhidmatan Penyediaan dan Penghidangan Makanan Pesakit di Pusat Perubatan Universiti Malaya (PPUM)”.	Industry	:	Wholesale and Retail Trade	Investment Underlying Asset	:	Tawarruq Term Financing Facility to M/s Segi Seri Sdn Bhd	Fund Raising Amount	:	RM3,300,000.00	Investment Tenure	:	Max 33 months
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**Current Investment Project :
Serving dietetic food by Segi Seri Sdn Bhd**

Indicative Return (IR)	<ul style="list-style-type: none"> 7.00% per annum on the outstanding amount. The IR is not guaranteed. The IR provided is an indicative rate based on prevailing conditions. 												
Eligibility	<ul style="list-style-type: none"> Individuals / Joint / Partnerships / Sole Proprietor Companies / Clubs / Societies / Associations 												
Minimum Initial Placement	RM5,000.00												
Tenure	Max of 33 months. No pre-matured withdrawal is allowed.												
Profit Sharing Ratio (PSR)	<table border="1" data-bbox="675 645 1217 730"> <tr> <td>Investor (%)</td> <td>Bank (%)</td> </tr> <tr> <td>85</td> <td>15</td> </tr> </table> <p>The IAH shall be entitled to the effective yield generated from the Investment Asset and subject to the performance of the Investment Asset and agreed PSR (Profit Sharing Ratio)</p>	Investor (%)	Bank (%)	85	15								
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Sample Profit Calculation	<table border="1" data-bbox="667 931 1430 1256"> <tr> <td>Date of placement</td> <td>1/12/2017</td> <td>Profit Payment Mode</td> <td>Monthly</td> </tr> <tr> <td>Date of first profit payable</td> <td>31/1/2017</td> <td>Profit Sharing Ratio</td> <td>Customer : Bank 85:15</td> </tr> <tr> <td>Investment amount (Principal)</td> <td>RM5,000.00</td> <td>IR</td> <td>7.00% pa</td> </tr> </table> <p>Formula for Profit Calculation: $\text{Principal} \times \text{PSR} \times \text{IR} \times \frac{31}{365}$ Days</p> <p><u>Eg : Profit Payable to Customer based on Investment of RM5,000.00:</u> $\text{RM5,000.00} \times 85\% \times 8.21\% \times \frac{31}{365} = \text{RM29.63}$</p> <p>Note: The illustration on profit and principal amount payment for investment amount of RM3.3 million can be referred to Investment Underlying Asset: Financing Facility Terms (Payment) information in this Product Disclosure Sheet</p>	Date of placement	1/12/2017	Profit Payment Mode	Monthly	Date of first profit payable	31/1/2017	Profit Sharing Ratio	Customer : Bank 85:15	Investment amount (Principal)	RM5,000.00	IR	7.00% pa
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Investment amount (Principal)	RM5,000.00	IR	7.00% pa										
Investment Profit	<ul style="list-style-type: none"> Investment profit is not guaranteed because it depends on the performance of the underlying assets. The Bank's ability to pay the profit depends entirely on the repayment of term financing facility it receives paid by the Venture which is the underlying asset for this investment. 												

	<ul style="list-style-type: none"> Profit payment of this investment is affected by many factors, such as a company's current financial condition and general economic conditions. There is no assurance that this investment is principal guaranteed.
Payment Distribution Frequency	Profit (if any) is payable to IAH on monthly basis commencing from the end of the first month after the Effective Date, and subject to receipt of profit payment under the Financing Facility.
Opening of Account (CASA-i)	Over-the-counter (OTC).
Documents Required For Account Opening	<p><u>Individual</u></p> <ul style="list-style-type: none"> (i) Mykad/MyTentera/MyPR/Army ID/Police ID (ii) Passport (for Non-Resident) <p><u>Non-individual</u></p> <ul style="list-style-type: none"> (i) Business / Organisation Registration Number (ii) Board of Directors' Resolution (iii) Apart from the above, the IAH must also produce any other documents as required by IAP Integrated Sdn Bhd (IAP) and Bank.
Closing of Account / Redemption	<p>Redemption of the Fund:-</p> <ul style="list-style-type: none"> (i) Redemption only upon maturity of underlying assets. (ii) Redemption upon full settlement of underlying assets. (iii) Redemption only upon sale / realization of assets to a third party (other than the Bank). (iv) Partial / Pre-mature redemption by IAH is not allowed. (v) The closing and redemption of funds can be made via over-the-counter.

Product Features

Features	Description
Investment Structure and Period	<p>The investment structure is divided into two distinct investment periods:</p> <ul style="list-style-type: none"> Campaign Period <p>The first period is between the date when the IAH places the Investment Amount with the Bank ("Investment Date") at any point of time during the fund raising period ("Campaign Period") until the end of Campaign Period. On the Investment Date, the IAH shall deposit the Investment Amount into the IAH's Current Account or Savings Account ("CASA/CASA-i") with the Bank and the amount will be earmarked by the Bank until the end of the Campaign Period.</p> <p>The IAH is not allowed to withdraw the investment during the Campaign</p>

	<p>Period as the funds have been earmarked by the Bank throughout the Campaign Period. In the event the fundraising is cancelled, the funds will be released by the Bank and can be withdrawn by the IAH.</p> <ul style="list-style-type: none"> Investment Period The second period is between the day after the end of Campaign Period) ("Effective Date") until the maturity date of the investment ("Investment Tenure"). On the Effective Date, the Bank shall debit the Investment Amount from the IAH's CASA/CASA-i (which amount had been earmarked earlier), create RIA-I and invest the Investment amount into the Investment Asset on behalf of the IAH. <p>The IAH is not allowed to withdraw the investment until maturity of the investment. Principal and profit will be paid on monthly basis or any other payment frequency as per the Investment Terms via the IAH's CASA/CASA-i.</p> <p>The investment into the Investment Asset between IAH and the Bank shall be done by way of Mudharabah.</p>
CASA/CASA-i	<p>As a requirement for investing in RIA-i, the IAH is encouraged to have an existing CASA/CASA-i with the Bank, otherwise the IAH is encouraged to open CASA-i with the Bank prior to investment in RIA-i.</p> <p><u>Rationale</u></p> <ul style="list-style-type: none"> The IAH's CASA/CASA-i shall be debited with the Investment Amount during the creation of RIA-i. The IAH's CASA/CASA-i shall be credited with the profit or principal of the RIA-i, if any, upon maturity of the investment or any other payment frequency as per the Investment Terms. The IAH's CASA/CASA-i shall be debited with fees and charges (if any)
Payment Method	<p>The investment in RIA-i shall be made by way of debiting the IAH's CASA/CASA-i. Profit payment (if any) shall be credited into the IAH's CASA/CASA-i</p>

Investment Underlying Asset: Financing Facility Terms

Venture	Segi Seri Sdn Bhd (Company Registration No : 609041-M)
Financing Type	Tawarruq Term Financing-i
Amount	Up to RM3,300,000.00
Tenure	Max of 33 months
Purpose	To part finance preliminary, renovation and operating cost related to contract known as "Perkhidmatan Penyediaan dan Penghidangan Makanan Pesakit di Pusat Perubatan Universiti Malaya (PPUM)".

Profit rate	BFR + 1.50% pa = 8.21% pa The Bank's prevailing BFR is 6.71% pa																																																																																																																																				
Payment	<p>The principal and profit payments of the Term Financing shall be sourced from the Escrow Account whereby all proceeds from Contract Awardee in respect of the project shall be captured into this Escrow Account.</p> <p>Principal and profit shall be paid on monthly basis and the breakdown is as follows :</p> <table border="1" data-bbox="571 636 1171 2002"> <thead> <tr> <th><u>No</u></th> <th><u>Principal</u></th> <th><u>Profit</u></th> <th><u>Instalment</u></th> </tr> </thead> <tbody> <tr><td>1</td><td>89,476.50</td><td>22,577.50</td><td>112,054.00</td></tr> <tr><td>2</td><td>90,088.67</td><td>21,965.33</td><td>112,054.00</td></tr> <tr><td>3</td><td>90,705.03</td><td>21,348.97</td><td>112,054.00</td></tr> <tr><td>4</td><td>91,325.60</td><td>20,728.40</td><td>112,054.00</td></tr> <tr><td>5</td><td>91,950.42</td><td>20,103.58</td><td>112,054.00</td></tr> <tr><td>6</td><td>92,579.51</td><td>19,474.49</td><td>112,054.00</td></tr> <tr><td>7</td><td>93,212.91</td><td>18,841.09</td><td>112,054.00</td></tr> <tr><td>8</td><td>93,850.64</td><td>18,203.36</td><td>112,054.00</td></tr> <tr><td>9</td><td>94,492.74</td><td>17,561.26</td><td>112,054.00</td></tr> <tr><td>10</td><td>95,139.22</td><td>16,914.78</td><td>112,054.00</td></tr> <tr><td>11</td><td>95,790.14</td><td>16,263.86</td><td>112,054.00</td></tr> <tr><td>12</td><td>96,445.50</td><td>15,608.50</td><td>112,054.00</td></tr> <tr><td>13</td><td>97,105.35</td><td>14,948.65</td><td>112,054.00</td></tr> <tr><td>14</td><td>97,769.71</td><td>14,284.29</td><td>112,054.00</td></tr> <tr><td>15</td><td>98,438.62</td><td>13,615.38</td><td>112,054.00</td></tr> <tr><td>16</td><td>99,112.10</td><td>12,941.90</td><td>112,054.00</td></tr> <tr><td>17</td><td>99,790.19</td><td>12,263.81</td><td>112,054.00</td></tr> <tr><td>18</td><td>100,472.93</td><td>11,581.07</td><td>112,054.00</td></tr> <tr><td>19</td><td>101,160.33</td><td>10,893.67</td><td>112,054.00</td></tr> <tr><td>20</td><td>101,852.43</td><td>10,201.57</td><td>112,054.00</td></tr> <tr><td>21</td><td>102,549.27</td><td>9,504.73</td><td>112,054.00</td></tr> <tr><td>22</td><td>103,250.88</td><td>8,803.12</td><td>112,054.00</td></tr> <tr><td>23</td><td>103,957.29</td><td>8,096.71</td><td>112,054.00</td></tr> <tr><td>24</td><td>104,668.53</td><td>7,385.47</td><td>112,054.00</td></tr> <tr><td>25</td><td>105,384.64</td><td>6,669.36</td><td>112,054.00</td></tr> <tr><td>26</td><td>106,105.64</td><td>5,948.36</td><td>112,054.00</td></tr> <tr><td>27</td><td>106,831.58</td><td>5,222.42</td><td>112,054.00</td></tr> <tr><td>28</td><td>107,562.49</td><td>4,491.51</td><td>112,054.00</td></tr> <tr><td>29</td><td>108,298.40</td><td>3,755.60</td><td>112,054.00</td></tr> <tr><td>30</td><td>109,039.34</td><td>3,014.66</td><td>112,054.00</td></tr> <tr><td>31</td><td>109,785.35</td><td>2,268.65</td><td>112,054.00</td></tr> <tr><td>32</td><td>110,536.46</td><td>1,517.54</td><td>112,054.00</td></tr> </tbody> </table>	<u>No</u>	<u>Principal</u>	<u>Profit</u>	<u>Instalment</u>	1	89,476.50	22,577.50	112,054.00	2	90,088.67	21,965.33	112,054.00	3	90,705.03	21,348.97	112,054.00	4	91,325.60	20,728.40	112,054.00	5	91,950.42	20,103.58	112,054.00	6	92,579.51	19,474.49	112,054.00	7	93,212.91	18,841.09	112,054.00	8	93,850.64	18,203.36	112,054.00	9	94,492.74	17,561.26	112,054.00	10	95,139.22	16,914.78	112,054.00	11	95,790.14	16,263.86	112,054.00	12	96,445.50	15,608.50	112,054.00	13	97,105.35	14,948.65	112,054.00	14	97,769.71	14,284.29	112,054.00	15	98,438.62	13,615.38	112,054.00	16	99,112.10	12,941.90	112,054.00	17	99,790.19	12,263.81	112,054.00	18	100,472.93	11,581.07	112,054.00	19	101,160.33	10,893.67	112,054.00	20	101,852.43	10,201.57	112,054.00	21	102,549.27	9,504.73	112,054.00	22	103,250.88	8,803.12	112,054.00	23	103,957.29	8,096.71	112,054.00	24	104,668.53	7,385.47	112,054.00	25	105,384.64	6,669.36	112,054.00	26	106,105.64	5,948.36	112,054.00	27	106,831.58	5,222.42	112,054.00	28	107,562.49	4,491.51	112,054.00	29	108,298.40	3,755.60	112,054.00	30	109,039.34	3,014.66	112,054.00	31	109,785.35	2,268.65	112,054.00	32	110,536.46	1,517.54	112,054.00
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	<p>33 111,292.72 761.28 112,054.00</p> <p>Note : The illustration above also serves as reference on principal and profit portion payment for financing of RM3.3 million. For the Restricted Investment Account, IAH is entitled for 85% of the profit portion as Return on Investment.</p>						
<p>Security</p>	<p><u>Related to TF-i</u></p> <ol style="list-style-type: none"> 1. Open All Monies Tawarruq Term Financing-i Facilities Agreement to be executed between the Customer and the Bank and to be stamped up to the facilities amount of RM3,300,000.00 as principal instrument. 2. Specific Deed of Assignment between the Customer and the Bank related to the contract known as "Perkhidmatan Penyediaan dan Penghidangan Makanan Pesakit di Pusat Perubatan Universiti Malaya (PPUM)". 3. Notice of Assignment to be duly acknowledged by PPUM related to the contract known as "Perkhidmatan Penyediaan dan Penghidangan Makanan Pesakit di Pusat Perubatan Universiti Malaya (PPUM)". 4. Letter of Set Off and Memorandum of Deposit related to: <ol style="list-style-type: none"> a. Upfront deposit equivalent to 3 months instalment in Affin Islamic Term Deposit (AiTD). b. 5% Sinking Fund from contract value 5. Islamic Joint & Several Guarantee for RM3,300,000-00 is to be executed by the following person(s) in their personal capacity, namely: <table border="1" data-bbox="655 1301 1326 1491" style="margin-left: 40px;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Name</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Haji Azhar bin Haji Baharin</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Nur Farah Ain binti Haji Baharin</td> </tr> </tbody> </table> 		<u>Name</u>	1	Haji Azhar bin Haji Baharin	2	Nur Farah Ain binti Haji Baharin
	<u>Name</u>						
1	Haji Azhar bin Haji Baharin						
2	Nur Farah Ain binti Haji Baharin						
<p>Key Terms and Conditions</p>	<p><u>Issuance of Certificate</u></p> <ul style="list-style-type: none"> • An Investment Certificate will be issued to the IAH upon completion of the investment creation on the Effective Date which will incorporate the account number, investment amount and other details of the investment. <p><u>Redemption</u></p> <ul style="list-style-type: none"> • The IAH may only redeem the investment on the maturity date. Pre-mature redemption is NOT ALLOWED. • However, the IAH may withdraw the credited profit and principal from the IAH's CASA/ CASA-i depending on the payment frequency <p><u>Tax Incentive</u></p>						

	<ul style="list-style-type: none"> Individual investors are given income tax exemption on profits earned from qualifying investments for three (3) consecutive years. <p>Note: This exemption applies to investments made from year 2015 to 2018.</p> <p><u>Sale and transferability of the investment</u></p> <ul style="list-style-type: none"> The investment is not a negotiable instrument <p><u>Account Statement</u></p> <ul style="list-style-type: none"> Will be provided on monthly basis
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4. What are the possible outcomes of the investment?

- IAH may potentially gain higher profit from the positive performance of the specific underlying asset. However, IAH may also lose any of or all the investment in case of failure of the specific underlying asset.
- The principal and returns of the investment are not guaranteed in the event the Fund incurs losses or does not perform as expected or due to reduction in BFR under the Financing Facility.
- Any losses arising from the investment and business under the *Mudarabah* shall be borne by the customer, as capital provider unless they are due to the mismanagement of fund by the Bank.

KEY RISKS

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

Notwithstanding that the Bank shall emphasize on risk management control over legal and operational activities, asset allocation, investment objective, valuation, performance and monitoring, and others as per guided in BNM's Investment Policy, **Customer is advised to carefully consider and should be aware of all various following risk factors associated with AFFIN ISLAMIC RIA-i (Mudarabah) before making an investment.**

The following risk may occur which may cause losses to Investment:-

Risk of capital loss	Any investment may expose Customer to risk of capital loss, subject to performance of underlying asset.
Market Risk	<p>Market risk includes the risk that the value of your investment will fluctuate because of changes in the underlying value of the assets. Market risk is influenced by changeable economic, technological, political and legal conditions, and sentiment.</p> <p>Invested assets are subjected to fluctuations in market rates, which have potential impact of price movement (profit rate, exchange rate - if any) and overall income performance of the Fund.</p>

Liquidity Risk	The investment assets are not listed, non-transferable and non-tradeable investment product. Hence, it carries the risks stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to prevent or minimise a loss or optimise any gain.
Credit Risk	This risk may arise when the financing asset goes into default. Hence, careful selection and strict governance shall be applied by the Bank in the decision making process.
Operational Risk	Potential loss resulting from inadequate or failed of internal process, people, systems or external events.
Regulatory Non-Compliance Risk	Such situation occurs when the investment fails to adhere to the investment parameters set forth by the relevant regulators. The risk shall be managed by the Bank in accordance with its overall policies and procedures.
Shariah Non-Compliance Risk	Failure to comply with the Shariah rulings of Shariah Advisory Council of BNM may result in a breach. Endorsement from Shariah for Disclosure documents, policies and procedures, manual, promotional materials, publications and investment account operations shall be obtained.
Country Risk	Political and economic stability of the country may influence the growth and performance of the investment asset.
Industry/Sector Risk	Every industry/sector is exposed to various risk elements. As such, diversification and careful selection of such industry/sector are critical to the Bank in managing such risk.

FEES AND CHARGES

6. What are the fees and charges involved?

Item	Tariff
Stamp duty – RIA agreement	RM10.00
Stamp duty – Mandate cum indemnity (applicable for Joint Account holder)	RM10.00
Ad Hoc statement request (Additional request on top of scheduled statement)	RM10.60
Ad-hoc asset performance report (Additional requested on top of scheduled report) Note: Report is defined as asset performance report.	RM63.60
Replacement of Lost Certificate	RM10.00

GST (if applicable)	6%
<ul style="list-style-type: none"> • Details on fees and charges imposed for this product are available at the Bank's website and as displayed at branches. • If there are any changes to the fees and charges from the above structure, the Bank will communicate to IAH at least seven (7) calendar days prior to the effective date. 	
VALUATION	
7. What is the valuation strategy adopted frequency and where will the valuations be published?	
<ul style="list-style-type: none"> ○ The Investment Assets are considered as financing and receivables. ○ Financing and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. These financial assets are initially recognized at fair value, including direct and incremental transaction costs, and subsequently measured at amortised cost using the effective profit method. ○ Monthly or quarterly reports will be provided to the IAH on the performance of the Investment asset via IAP website. 	
CONTACT INFORMATION	
6. What do I need to do if there are any changes to my personal details?	
<ul style="list-style-type: none"> ○ It is important that you inform us of any changes in your personal details to ensure that all correspondences reach you in a timely manner. ○ The notification must be in writing and mail or deliver by hand to our nearest Affin Islamic Bank or Affin Bank branches. 	
7. Who should I contact for further information or to lodge a complaint?	
<ul style="list-style-type: none"> ○ Should you require additional information about this product, please refer to the product information available at all of our nearest Affin Islamic Bank or Affin Bank branches or visit www.affinislamic.com.my / www.affinbank.com.my. ○ Should you require additional information about the investment, please refer to the <i>banking info</i> booklet on 'Investing Your Money', available at all our branches and the www.bankinginfo.com.my website. ○ If you have any enquiries, please contact our Call Centre at 03-5522 3000 or email to yourvoice@affinbank.com.my. ○ If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the BNM TELELINK, <ul style="list-style-type: none"> a) <i>via phone to : 1-300-88-5465 (1-300-88-LINK)</i> b) <i>via fax to : +603-2174 1515</i> c) <i>via e-mail to : bnmtelelink@bnm.gov.my</i> d) <i>via letter to : Laman Informasi Nasihat dan Khidmat (LINK)</i> <ul style="list-style-type: none"> <i>Bank Negara Malaysia</i> <i>P.O Box 10922</i> <i>50929 Kuala Lumpur.</i> 	

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

The information provided in this disclosure sheet is valid as at 6th November 2017.

Disclaimer:

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