


<p>PRODUCT DISCLOSURE SHEET (“PDS”)</p> <p>Read this Product Disclosure Sheet (“PDS”) before you decide to take the Affin Emas-i. Be sure to also read the terms and conditions of this product. Seek clarification from the Bank if you do not understand any part of this document or the general terms.</p>	 Affin Emas-i Date:
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1. What is this product about?

Affin Emas-i is a Shariah compliant gold product which offers customers the opportunity to participate in the precious metal market.

This is a product that promotes wealth creation, wealth accumulation and wealth transfer amongst customers. It is a unique product that offers a broad range of add-on services intended to achieve customer fulfilment and enhance customer experience.

The return of the gold would be from appreciation of the customer's initial purchases and subject to volatility of the gold current market. Affin Emas-i is **NOT** protected by Perbadanan Insurans Deposit Malaysia (“PIDM”).

2. What is the Shariah concept applicable?

Bai’ al-Sarf - refers to a contract of exchange of money for money of the same or different type. Money is a medium of exchange that shall be in the form of gold, currency notes or coins that have legal tender, or other forms accepted by Shariah. Under this product **Bai’ al-Sarf** refers to exchange of gold for paper money or vice versa.

3. What do I get from this product?

Features	Description
Minimum Initial Purchase	Individual / Non-Individual: 0.01 gram Note: <ol style="list-style-type: none"> 1. The minimum initial purchase shall be determined and advised by the Bank from time to time. 2. Individual: Individual person who has attained the age of 18 years old. 3. Non-Individual: Club, societies, associations, institutions including firms, corporations and other business enterprise, corporate and commercial customer.
Gold Purity	99.99%
Gold Denomination	<ul style="list-style-type: none"> • 0.01 grams • 0.25 grams • 0.5 grams • 1 grams • 5 grams • 10 grams <ul style="list-style-type: none"> • 20 grams • 50 grams • 100 grams • 500 grams • 1 kg Note: The denomination of less than 1g is not acceptable for trading in the London market as specified in The Good Delivery Rules for Gold and Silver Bars issued by the London Bullion Market Association (“LBMA”), March 2015.
Currency	Malaysian Ringgit (“MYR”)
Transactional Account Requirement	A new customer is required to open Current Account-i/Savings Account-i (“CASA-i”) or Current Account/Savings Account (“CASA”) with the Bank beforehand as a transactional account for the following purpose: <ul style="list-style-type: none"> • buying and selling of the gold by debiting and crediting the gold price amount; • debiting relevant fees and charges (if any).
Methods to Purchase Gold	The customer may walk in to the nearest branch to purchase the gold and a Certicard will be issued on every purchase of transaction by the customer based on the preferred denomination.
Redemption / Sale Option	Conditions for redemption / sale of physical gold: <ul style="list-style-type: none"> • Redemption/sale can be performed at any Bank’s branch. The customer is required to fill up the Gold Redemption Form prior to the redemption/sale transaction. • The Affin Emas-i Certicard must be surrendered to the branch in good conditions and subject to the buy-back conditions that have been imposed by Gold Supplier.
Selling & Buying Price (Gold Price)	<ul style="list-style-type: none"> • The Gold Market opens at 9.30 am and closes at 4.00 pm from Monday to Friday except public holidays and weekends in the Federal Territory of Kuala Lumpur (“FTKL”). • The Selling Price denotes the price that the Bank sells the gold to the customer. The Buying Price denotes the price that the Bank buys the gold from the customer. • Selling & Buying Prices are displayed at the banking hall and at https://www.affinislamic.com.my/https://www.affinonline.com. • Selling & Buying Prices may be varied depending on promotion or campaign from time to time by the Bank. • The actual Buying Price or Selling Price will be determined when the respective transaction is performed.

Features	Description
Business Day	A gold transaction is executed from Mondays to Fridays except public holidays and weekends in the Federal Territory of Kuala Lumpur ("FTKL").
Required Documents	<ul style="list-style-type: none"> Individual <ul style="list-style-type: none"> MyKad/MyTentera/MyPR/Army ID/ Police ID Passport (for Non-Resident) Non-Individual <ul style="list-style-type: none"> Business /Organization registration card A certified copy of Resolution of Board of Directors or its equivalent Aside from the above, the customer must also produce any other documents as required by the Bank.
Key Terms and Conditions	<p>Purchase of Affin Emas-i</p> <ul style="list-style-type: none"> Open to residents, non-residents and foreigners who have attained the age 18 years and above. Joint Account is not allowed. <p>Redemption/Sale of Affin Emas-i</p> <ul style="list-style-type: none"> Redemption/sale of Affin Emas-i can be performed at any Bank's branch. The identity of the Affin Emas-i Certicard (i.e. denomination, serial no, etc.) to be as per the Bank's records. The Affin Emas-i Certicard must be surrendered back to the Bank's branch.

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

Fees and Charges	Formula / Amount
Exchange of Gold Denomination	

(a) Difference of Gold Price

- Difference of Daily Gold Price for today (per gram) x Weight of gold in gram <https://www.affinonline.com> for details of fees and charges.
- *Tax will be imposed, if applicable.

5. What are the possible outcomes of my gold?

Kindly refer to the gold performance analysis for 5 years as appended below:



Source: <https://goldprice.org>

6. What are the major risks?

(a) Market Risk

Various factors will affect the value of the Affin Emas-i, including market conditions, investors' sentiment and confidence, profit rates, currency exchange rates, rates of inflation, business, economic, political, financial, social, environmental and other events both locally and globally.

(b) Pricing Risk

The price of Affin Emas-i depends on the movements in the Gold Market. Such reference values may be volatile and changes in such price which may result in the price, level or value moving adversely to your interests and negatively affecting the return on the Affin Emas-i.

(c) Return/Investment Risk

The customer is exposed to changes in such reference values between the time the customer purchases the gold and the time of redemption/sale. Past performance is not an indicative of future returns. The return of the gold would be from the appreciation of the customer's initial purchase and subject to volatility of the world and local market conditions. However, the return is not guaranteed while the risk of potential loss is high and substantial if and when the gold price retreated.

THE CUSTOMER IS ADVISED TO CONSIDER ALL RISK FACTORS ASSOCIATED WITH THE AFFIN EMAS-i PRIOR TO TRANSACTING THE GOLD.

7. Where can I get assistance and redress?

- If you wish to make a complaint on the products or services provided by us, you may contact us at:

Address: Customer Care & Quality 17th Floor, Menara Affin 80, Jalan Raja Chulan 50200 Kuala Lumpur	Contact Centre Operating Hours: 8:00 am – 12:00 am (Monday – Sunday)	03-8230 2222
	Customer Careline Operating Hours: 8:45 am – 5:45 pm (Monday – Thursday) 8:45 am – 4:45 pm (Friday)	1-800-88-3883
	Fax	03-2026 1104
	E-mail	yourvoice@affinbank.com.my
	Website	https://www.affinislamic.com.my https://www.affinonline.com

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

Address: Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur	Contact No. Operating Hours: 9:00 am – 5:00 pm (Monday – Friday)	1-300-88-5465 (1-300-88-LINK) +603-2174 1717 (overseas)
	Fax	03-2174 1515
	E-mail	bnmteletelink@bnm.gov.my

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

It is important that you inform us of any changes in your contact information to ensure that all correspondences reach you in a timely manner, has to be in writing duly signed off by the customer(s) and addressed to Affin Bank/Affin Islamic Bank Berhad.

9. Where can I get further information?

Should you require additional information on **Affin Emas-i**, please visit Affin Bank/Affin Islamic Bank Berhad branches or contact our Contact Centre at 03-8230 2222 or visit our web site <https://www.affinislamic.com.my> or <https://www.affinonline.com> for further details.

WARNING:

THE RETURNS OF THE GOLD WOULD BE FROM APPRECIATION OF THE CUSTOMER'S INITIAL PURCHASE AND SUBJECT TO VOLATILITY OF THE GOLD CURRENT MARKET. AFFIN EMAS-i IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

The information provided in this disclosure sheet is valid as at xx October 2018.