

**IMPORTANT/DISCLAIMER**

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

**PRODUCT DISCLOSURE SHEET**

Please read and understand this Product Disclosure Sheet together with the TIA-i and general terms and conditions before applying for the Term Investment Account-I (TIA-i)

**PRODUCT NAME: TERM INVESTMENT ACCOUNT-i (TIA-i)**  
**NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM)**

**BRIEF INFORMATION ON THE PRODUCT**
**1. What is this product about?**
**Applicable Shariah Contract**

TIA-i is a term investment account based on a profit sharing (*Mudharabah*) contract. *Mudharabah* is a contract between the account holders as **capital providers** (*Rabbul Mal*) and CIMB Islamic Bank Berhad ("Bank") as **entrepreneur** (*Mudharib*) under which the account holder provides capital to be invested by the Bank into Shariah compliant businesses and any profit generated from the capital is shared between the account holder and the Bank according to a mutually pre-agreed profit sharing ratio (PSR) whilst financial losses are borne by the account holder provided that such losses are not due to the Bank's misconduct, negligence or breach of specified terms.

The account holder is entitled to receive the full indicative profit rate if the bank is found to have had delayed the un-tagging of the Investment Asset which directly contributed to a lower return than the indicative profit rate. The Bank is to provide compensation to the difference between the indicative rate and the actual rate of return for an investment account under this conditions.

The Bank as the entrepreneur will bear the losses in terms of time and effort.

**Type Of Product**

The product is classified as **Unrestricted Investment Account ("URIA")**. **URIA** refers to a type of investment where the account holder provides the Bank with the mandate to make the ultimate investment decisions without specifying any particular restrictions and/or conditions.

**Parties Involved In The Investment Activities, Roles and Responsibility**
**Account holder**

The account holder as capital providers place funds in the TIA-i and accept all the terms and conditions specified for the TIA-i including but not limited to the investment objectives, minimum amount of initial investment, profit sharing ratio, profit distribution frequency, loss realization, tenure of the investment, upliftment of the investment and termination of the investment account.

**Bank**

The bank as entrepreneur accepts the fund from the account holder under the *Mudharabah* contract and will manage the fund according to the terms and conditions agreed by the parties including but not limited to ensuring that the overall operation of the investment account is in compliance with Shariah and it is invested only in Shariah compliant businesses according to the investment objectives.

PRODUCT SUITABILITY	
<b>2. Who is this product suitable for?</b>	
Type of Investor	For non-individual customers.
Return Objective	To provide stable returns through low to moderate risk investments.
Whether Principal Investment will be at risk	Yes. However the risk is managed through diversified financing exposure with low to moderate risk appetite.

KEY PRODUCT FEATURES																
3. What am I investing in?																
Investment Objective	The investment objective is to generate stable returns while preserving the capital over an agreed investment period through low to moderate risk exposure.															
Investment Strategy	The fund will be invested in a diversified asset portfolio that generate stable returns with low to moderate risk.															
Minimum initial investment / tenure	The minimum investment placement per account holder will be: <ul style="list-style-type: none"><li>• RM1,000 at all tenors</li><li>• Minimum placement tenor is 1 month</li></ul>															
Profit Sharing Ratio (PSR)	Any profit generated from the capital is shared between the account holder and the Bank according to a mutually pre-agreed profit sharing ratio (PSR) of 50:50. The PSR may be revised upwards for the account holders as displayed at branches and on CIMB websites.															
Sample Profit Calculation	<table><tr><td>Date of Placement</td><td>1 August 2023</td><td>Profit Sharing Ratio (PSR)</td><td>Customer : Bank 80 : 20</td></tr><tr><td>Principal (Investment Amount)</td><td>RM 30,000</td><td>Percentage of Net Return to Customer</td><td>4.00% p.a</td></tr><tr><td>Date of Maturity</td><td>31 August 2023</td><td>Investment Tenure</td><td>1 months</td></tr></table> <p>(Numbers are for illustration purposes only)</p> <p>Note :</p> <p>Percentage of Net Return to Customer = Profit Sharing Ratio x Gross Profit Rate</p> <p>Profit Calculation = Principal x Percentage of Return to Customer x No. of Days / 365</p> <p>Profit Payable to the Customer = RM 30,000 x 4.00% x 31/365 = RM 101.92</p>				Date of Placement	1 August 2023	Profit Sharing Ratio (PSR)	Customer : Bank 80 : 20	Principal (Investment Amount)	RM 30,000	Percentage of Net Return to Customer	4.00% p.a	Date of Maturity	31 August 2023	Investment Tenure	1 months
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Date of Maturity	31 August 2023	Investment Tenure	1 months													
Profit Distribution and Payment Method	Profit distribution at maturity or on annual basis for tenure of more than 12 months.															
	Payment of profit can be made by way of: - (a) Transfer to Current Account-i or Savings Account-i (CASA-i) / Current Account or Savings Account (CASA) or (b) Banker's Cheque															
Profit Rate	The indicative and actual profit rate will be declared and published at the branches or website.															
Auto Renewal/Rollover Upon Maturity	Renewal/Rollover of the TIA-i placement can be for the same or different tenure with or without profit. Instructions may be given by the account holder upfront or at any point of time before maturity. In the absence of a renewal/rollover instruction, the TIA-i will be automatically renewed with the same tenure at prevailing board rate. The same is applicable to the absence of renewal/rollover instructions TIA-i for campaign rates, the TIA-i will be automatically renewed with the same tenure at prevailing board rate for that tenor.															

Account Opening	At any of CIMB Islamic bank branches co-located at CIMB Bank branches.
Coverage by PIDM	Not eligible for protection by PIDM as this is not a deposit product.

Key Terms & Conditions	<p><b>(i) Upliftment at maturity</b> Upliftment can be performed at the branches.</p> <p><b>(ii) Upliftment before maturity</b> Upliftment of full amount before maturity is allowed subject to agreement of the account holder to waive 50% of the unpaid accrued profit (if any). Losses (if any) will be realized into principal upon upliftment before maturity.</p>
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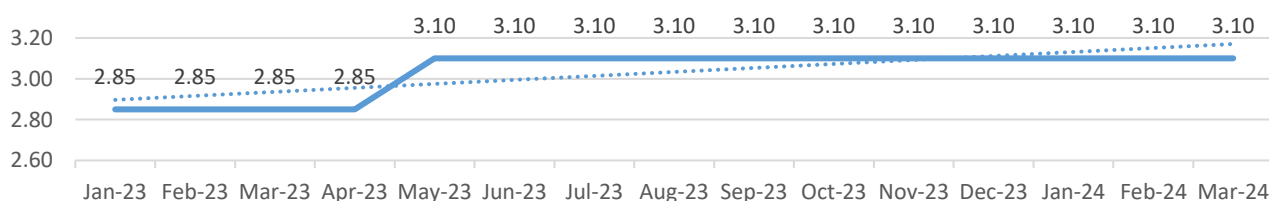
## FUND PERFORMANCE

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

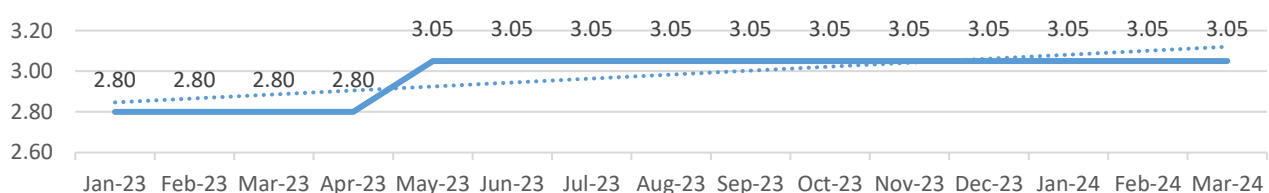
#### TIA-i Historical Board Rate of Return

##### For Commercial and SME customers

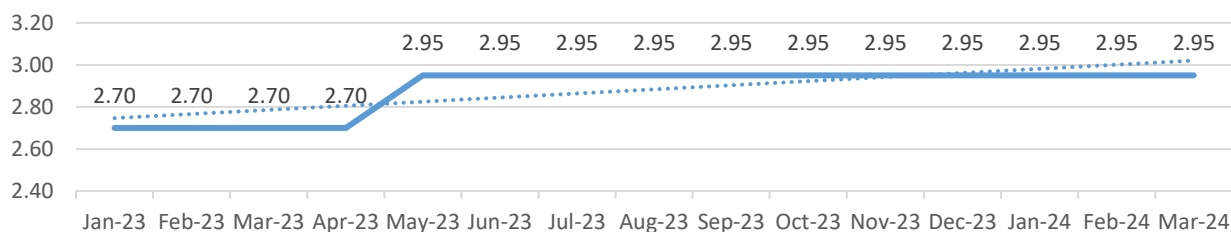
#### TIA-i 12 Month Board Historical Rate of Return



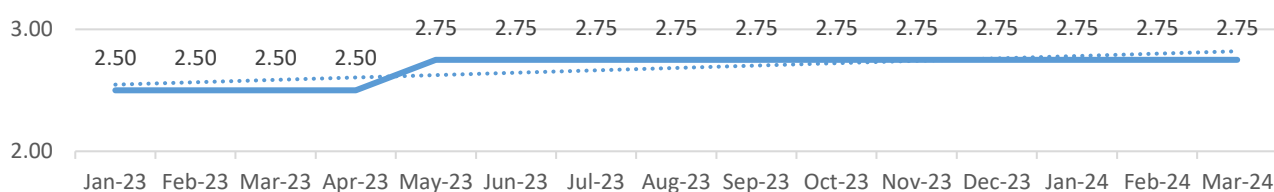
#### TIA-i 6 Month Board Historical Rate of Return



#### TIA-i 3 Month Board Historical Rate of Return

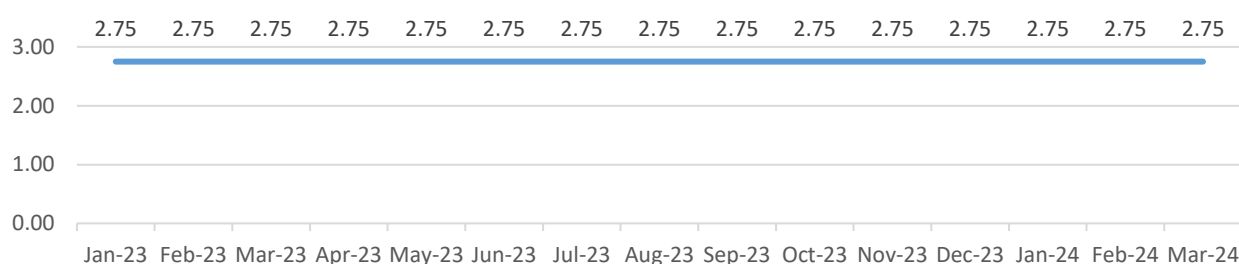


### TIA-i 1 Month Board Rate of Return



#### For Corporate and FIG customers

### TIA-i 3 Month Board Historical Rate of Return



- For detailed historical performance, customers may refer to the quarterly performance published in [CIMB Islamic website](#)
- Past performance is not reflective of future performance.

#### Note:

Profit will be distributed after applying the effective PSR on the Funds' performance. Losses arising from the investment shall be borne by the account holder as capital provider, unless it is due to the Bank's misconduct, negligence or breach of specified terms.

### KEY RISKS

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

Market Risk	<p>Market risk is the possibility for an investor to experience losses due to factors that affect the overall performance of the financial markets in which may indirectly impact the performance of the underlying assets.</p> <p>The bank will monitor and manage market risk exposure using existing risk management system. This enables the Bank to manage the fund's position effectively within the approved risk framework imposed.</p>
Risk of capital loss	<p>The product carries the risk of reduction in the value of the original investment.</p> <p>In mitigating the risk, the Bank will invest the funds in a diversified asset portfolio. Portfolio rebalancing can be executed to ensure assets that are not conforming to the fund's strategies and objectives are rebalanced.</p>
Credit Risk	<p>Credit risk arises when a substantial amount of assets from the fund goes into default.</p> <p>The bank will closely monitor the performance of the selected assets and ensure the investment is aligned with the fund's strategies and objectives.</p>

Shariah Non-Compliance Risk	<p>Shariah Non-Compliance Risk is a risk that arises from the Bank's failure to comply with the Shariah rules and principles determined by the Bank's Board Shariah Committee or regulatory councils.</p> <p>The Bank will monitor with guidance from the Bank's Board Shariah Committee to ensure the investment complies with the Shariah rules and principles.</p>
Liquidity Risk	<p>Liquidity risk is the risk that the Bank may be unable to meet short term withdrawal demands from account holder.</p> <p>The bank will continue to conduct analysis based on the URIA pool consisting of deposits and a small portion of Mudharabah funds. Based on the historical trend of the withdrawal activities, the bank will formulate the stress test and establish mitigating tools to manage the liquidity risk. The cash flow mismatches by maturity bucket will be analyzed and monitored under the liquidity framework as prescribed by BNM.</p>
<b>'You are advised to carefully consider all risk factors before making an investment decision'</b>	

FEES AND CHARGES		
<b>6. What are the fees and charges involved?</b>		
Related fees and charges are available in the website as well as at Branches for reference.		
No	Type of Charges	Charge
1.	Reproduction/Re-print of Statements for TIA-i for any period	RM2.00 (per page)

VALUATIONS	
<b>7. Valuation strategy adopted, frequency and where valuations are published (web address where valuations are published)</b>	
<ul style="list-style-type: none"> <li>Our valuation methodology is objective, robust, verifiable and consistent with the Malaysian Financial Reporting Standards ("MFRS").</li> <li>The bank will be monitoring the asset performance on a monthly basis. Performance of Funds will be available in quarterly basis at <a href="#">CIMB Islamic website</a>.</li> </ul>	

CONTACT INFORMATION	
<b>8. Who should I contact for further information or to lodge a complaint?</b>	
a)	<p>For internal dispute resolution, you may contact ;</p> <p>CIMB Islamic Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel No : 603 6204 7788 Email : <a href="mailto:contactus@cimb.com">contactus@cimb.com</a></p>
b)	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the BNM TELELINK</p> <p>a. Via phone to : 1-300-88-5465 (1-300-88-LINK)</p> <p>b. Via fax to : +603-2174-1515</p> <p>c. Via email to : <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p> <p>d. Via letter to : Laman Informasi Nasihat dan Khidmat (LINK) Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur</p>

## OTHER INFORMATION

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. This can be done by going to any of our branches to update your contact details accordingly.

### 10. Other Specific Investment Accounts Available

- Daily Investment Account - i

The information provided in this disclosure sheet is valid as at August 2024.

## 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 ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, ACCOUNT HOLDER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").