

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA) whereby the investors provide the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	07 August 2017

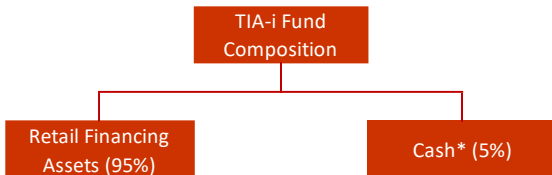
**INVESTMENT OBJECTIVES**

Aims to provide the followings to the Investors:

- To enjoy stable returns through low to moderate risk exposure.
- To enjoy capital preservation and financial security on a term investment.

**INVESTMENT ASSET ALLOCATION**

The fund is invested in CIMB Islamic retail financing assets namely Home Financing, Auto Financing, and Personal Financing, and the asset allocation is based on below parameter.



\* Not exceeding 5% of total fund size.

**OTHER INFORMATION**

Details of TIA-i fees and charges can be obtained via [www.cimb.com.my](http://www.cimb.com.my)

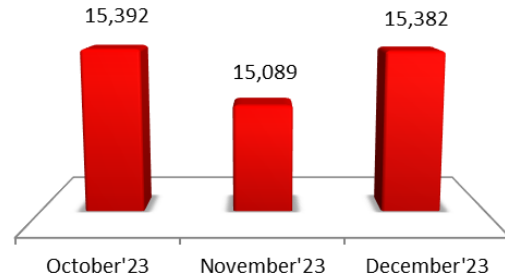
**INVESTMENT STRATEGIES**

TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified retail portfolio with low to moderate risk exposure.

Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION****Fund Size and Growth**

As at December 2023, TIA-i fund balance was recorded at RM 15,382 million.

**TIA-i Fund Size in (RM'mil)**

Investment will be valued on a monthly basis and profit will be paid at maturity.

**Asset Valuation**

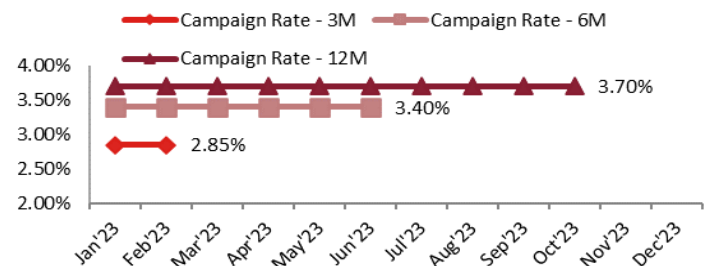
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

**Rate of Return for TIA-i**

Underlying assets funded by TIA-i recorded the following Rate of Return (ROR) to investors after applying the agreed Profit Sharing Ratio, subject to terms and conditions.

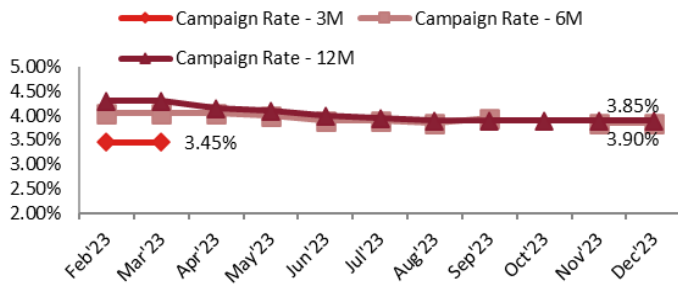
**1) TIA-i Promotional:**

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 19<sup>th</sup> Oct 2022 until 8<sup>th</sup> Nov 2022.

**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**

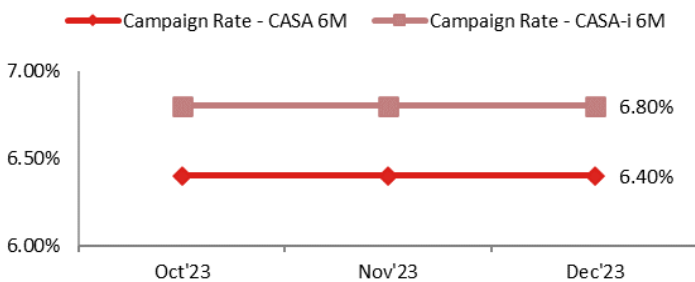
Month	Fund Rate of Return (ROR) to Investors
	12M
Oct-23	3.70% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 5<sup>th</sup> Jan 2023 until 31<sup>st</sup> Dec 2023.

**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Oct-23		3.90% p.a.
Nov-23	3.85% p.a.	3.90% p.a.
Dec-23	3.85% p.a.	3.90% p.a.

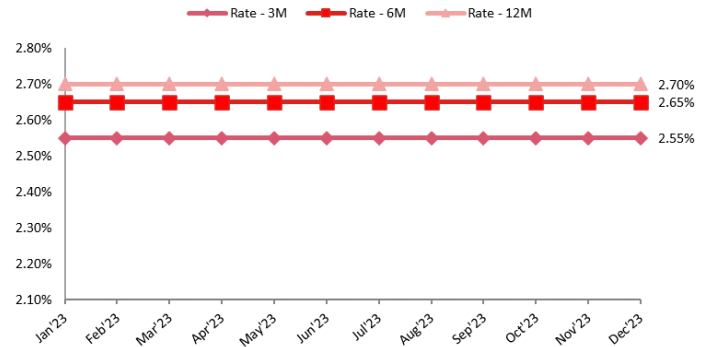
This section is applicable for customers who have made placement under the TIA-i 6M Bundle with CASA/-i campaign from 10<sup>th</sup> Oct 2023 until 31<sup>st</sup> Dec 2023.

**TIA-i 6M Bundle with CASA/-i Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors	
	CASA - 6M	CASA-i - 6M
Oct-23	6.40% p.a.	6.80% p.a.
Nov-23	6.40% p.a.	6.80% p.a.
Dec-23	6.40% p.a.	6.80% p.a.

**2) TIA-i Non- Promotional:**

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M.

**TIA-i 3M, 6M & 12M Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-23	2.55% p.a.	2.65% p.a.	2.70% p.a.
Nov-23	2.55% p.a.	2.65% p.a.	2.70% p.a.
Dec-23	2.55% p.a.	2.65% p.a.	2.70% p.a.

**Note:**

- The distribution of rate of return will be subject to a minimum PSR of 50:50 (Customers: Bank)
- Past performance is not reflective of future performance.

**STATEMENT ON ANY CHANGES**

There have been no changes in the investment objectives, strategies, restrictions, and limitations during the quarter period.

**PROSPECT AND OUTLOOK**

The Bank is maintaining a cautious stance for the rest of 2023 in view of renewed geopolitical tensions, deceleration of global economic growth, a sustained high policy rate environment and volatility in global financial markets.

As the Bank approaches the final year of the Forward23+ programme, the core focus remains on targeted financing and CASA growth, Preferred Banking and Wealth management. Prudent cost, credit risk and asset quality management remain crucial elements within our strategic plan, as the Bank continues with sustained technology investments and placing sustainability at the forefront of our agenda.

**IMPORTANT/DISCLAIMER**

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

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**WARNING**

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