



PRODUCT DISCLOSURE SHEET

IMPORTANT/DISCLAIMER

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

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions before you apply and decide to accept the Transactional Investment-i Account)

RAKYAT XCLUSIVE PREMIER INVESTMENT-i ACCOUNT

Date: _____

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

- Rakyat Xclusive Premier Investment Account-i is a Shariah-compliant investment account designed for affluent customers under the Rakyat Xclusive (RX) segment. It is based on the investment account concept, where customers place funds with the Bank for investment activities that comply with Shariah principles.
- Rakyat Xclusive Premier Investment Account-i offers customers the opportunity to earn potential returns based on the performance of underlying investment assets, which may vary depending on market conditions.
- The product is positioned to provide a higher potential return proposition, while supporting long-term wealth accumulation and strengthening the customer's overall banking relationship within the Rakyat Xclusive (RX) segments.
- Applicable Shariah Contract:
- **Mudarabah**
 - This refers to an agreement between the investment account holder (capital provider) and the Bank (entrepreneur) where the investment account holder agrees to participate in the Shariah Compliant-financial activities undertaken by the Bank and share the profit generated from Islamic financing and/or investment activities based on an agreed Profit Sharing Ratio. Losses are borne by the provider of the funds unless proven to be due to the Bank's negligence.
- Type of product: **Unrestricted Investment Account**

A type of Investment account where investor provides Bank Rakyat with the mandate to make ultimate investment decision without specifying any particular restrictions or conditions on the management of the funds.
- Parties involved:

Investor/Customer – Rabbul Mal (capital provider)
Bank Rakyat – Mudarib (entrepreneur)

 - Customer as the investor places money into Transactional Investment-i Account
 - The Fund is then invested by the Bank into a Shariah Compliant Portfolio of the Bank's Assets based on the investment objectives and strategy.
 - Profit will be distributed between the Bank and the investor based on the agreed Profit Sharing Ratio (PSR).
 - The financial losses associated with the investment are to be borne by the customers whilst the Bank may suffer losses in term of costs and time.

PRODUCT SUITABILITY

2. Who is this product suitable for?

- Rakyat Xclusive Members (New and existing)

3. Objectives

Capital stability and optimal return

4. Holding Period for Investment

There is no maturity date and regular withdrawal is allowed

5. Investment Performance

This investment is tied to the performance of the underlying assets, and the principal and returns are not guaranteed by the Bank.

KEY PRODUCT FEATURES

6. What am I investing in?

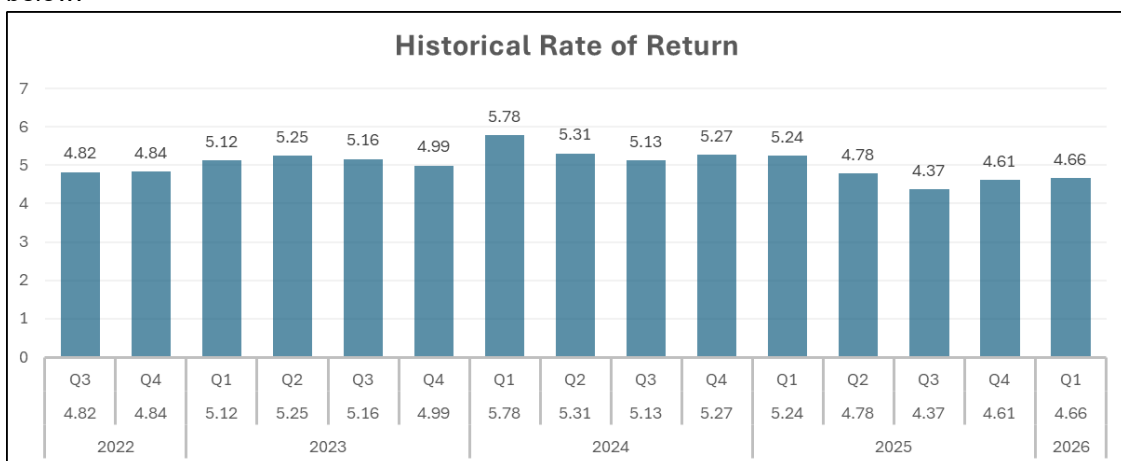
Product Name	Rakyat Xclusive Premier Investment-i Account												
Type of Product	Transactional Investment-i Account												
Investment Strategy	The fund aims to give stable return to the investor mainly from profit distribution through diversified investments.												
Investment Objectives	<ul style="list-style-type: none"> ▪ To invest in low to medium risk investment which utilizing the Bank's stable retail financing asset. ▪ The product objective is to provide capital stability and optimal return to the investor. The Bank's risk appetite is to invest into retail portfolio based on the Bank's expertise. 												
Description of Underlying Asset	<p>The fund will be invested into the Bank's retail financing asset with focus on the following portfolios:</p> <ol style="list-style-type: none"> 1. Personal Financing-i 2. High Quality Liquidity Asset (HQLA) <p>The returns on the investment are based on the performance of the underlying assets where it could be higher or lower than the returns on Savings Account-i or Current Account-i.</p>												
Fund Name	RAKYAT MUDARABAH FUND 1												
Initial Investment	RM1,000												
Investor Eligibility	Rakyat Xclusive Members (New and existing)												
Minimum balance to be maintained in Account	RM50												
Benefits	<ul style="list-style-type: none"> • The account will be tied to specially designed Xclusive Mastercard Platinum Debit Card-i; • Takaful (PA) coverage up to RM50K annually subject to renewal basis as per below: Group Personal Accident (GPA) Takaful Coverage Plan <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Benefits</th> <th style="text-align: center;">Sum Covered</th> </tr> </thead> <tbody> <tr> <td>Death due to accidental causes</td> <td style="text-align: center;">RM50,000</td> </tr> <tr> <td>TPD due to accidental causes</td> <td style="text-align: center;">RM50,000</td> </tr> <tr> <td>Funeral expenses</td> <td style="text-align: center;">RM1,000</td> </tr> <tr> <td>Medical expenses</td> <td style="text-align: center;">RM1,000</td> </tr> <tr> <td>Annual gross contribution per person</td> <td style="text-align: center;">RM15</td> </tr> </tbody> </table>	Benefits	Sum Covered	Death due to accidental causes	RM50,000	TPD due to accidental causes	RM50,000	Funeral expenses	RM1,000	Medical expenses	RM1,000	Annual gross contribution per person	RM15
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	<ul style="list-style-type: none"> - Takaful Coverage effective date will follow the account opening date, provided the account is opened with a minimum placement of RM100,000. - The coverage is provided free for the first year only. Should the customer wish to continue coverage after the 1st year, they may purchase it separately • Investor has the opportunity to participate in Prize Draw which offers attractive prizes. 						
Operational Features	The operational features of the product is mirroring Savings Accounts-i whereby customers will be able to withdraw anytime via over-the-counter, ATM, CDM and internet banking.						
Tenure	There is no minimum or maximum tenure. Investor may withdraw or increase their investment at any time.						
Income distribution	Daily						
Profit sharing Ratio	<p>PSR will be agreed before commencement of investment.</p> <table border="1"> <thead> <tr> <th>Balance Range (RM)</th> <th>PSR (Customer : Bank)</th> </tr> </thead> <tbody> <tr> <td>0 – 250,000</td> <td>30 : 70</td> </tr> <tr> <td>Above 250,000</td> <td>43 : 57</td> </tr> </tbody> </table>	Balance Range (RM)	PSR (Customer : Bank)	0 – 250,000	30 : 70	Above 250,000	43 : 57
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Profit calculation	<p>Daily End of Day Balance x Gross Rate x Profit Sharing Ratio x Number of Days in the Month/ (365/366)</p> <p>Gross rate: The annual gross rate of return ('R') is the rate in which the profit sharing for investment account is being made. The actual return to investor will be based on the agreed profit sharing ratio on the prevailing 'R'. The gross rate of return changes on 15st every month.</p> <p>Example:</p> <p>Profit Calculation (Numbers are for illustration only)</p> <p>Scenario 1</p> <p>Date of account opened = 01/01/2026 Number of Day = 1 Daily Balance (end of day) = 100,000 Gross Rate = 4.91% Profit Sharing Ratio =</p> <table border="1"> <thead> <tr> <th>Range</th> <th>PSR (Cust : Bank)</th> </tr> </thead> <tbody> <tr> <td>0 – 250,000</td> <td>30 : 70</td> </tr> <tr> <td>Above 250,000</td> <td>43 : 57</td> </tr> </tbody> </table> <p>Profit payable to customer = $\frac{PSR}{100} \times RM100,000 \times 4.91\% \times \frac{1}{365}$ RM4.04</p> <p>Total Profit per day = RM4.04</p> <p>Scenario 2</p> <p>Date of account opened = 01/01/2026 Number of Day = 1 Daily Balance (end of day) = 300,000 Gross Rate = 4.91%</p>	Range	PSR (Cust : Bank)	0 – 250,000	30 : 70	Above 250,000	43 : 57
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Profit payable to customer =	$\frac{\text{PSR } 1:99}{\text{RM}300,000 \times 4.91\% \times 0.43 \times 1/365}$ RM17.35							
Total Profit per day =	RM17.35							
Profit Payment Method	Actual profit will be paid on daily basis based on the profit rate declared, tentatively every 15 th of every month.							
Statement	<ul style="list-style-type: none"> Mini statement can be printed at any Bank Rakyat's ATM Upon request over the counter 							

7. What are the possible outcomes of investment?

- a) Based on the historical performance of the Bank's Personal Financing-i and High Quality Liquidity Asset (HQLA) portfolios, Customer may receive the following return as illustrated below:



- b) Possible future gains and losses

Best Case			Worst Case		
Year	PSR (Highest)	Rate of Return To investor	Year	PSR (Highest)	Rate of Return To investor
Mar-2024	43 : 57	2.49	June-2025	43 : 57	1.88

*Numbers are for illustration purposes only

Important Notice : Past Performance of the Investment is not an indication of its future performance.

KEY RISKS

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

The funds will be invested in investment activities which customer will be exposed to several risks.

Market Risk	Fluctuations in the market performance due to factors such as fluctuation in market rate will affect the performance of the fund either in positive or negative way.
Liquidity Risk	The risk occurs when the Bank unable to meet withdrawals/redemptions from the Customer. The risk shall be managed by the Bank in accordance with its overall liquidity management strategy.
Credit risk	This is the risk that the asset of the Fund may default. Credit risk can be managed by holding diversified portfolio and monitoring of the performance of the selected assets.
Fund management risk	There is a risk that investment decisions undertaken pertaining to asset allocation and selection may not be in line with market movements.
Risk of non-compliance	The risk arising when the manager fails to follow the rules set out in the fund's constitution and internal policies. However, the risk can be managed by the Bank via stringent internal control.
Shariah Non-compliance	Failure to comply with the Shariah rulings of Shariah Advisory Council of BNM may result in a breach. Such occurrence shall be supervised by the Shariah Committee of the Bank.

You are advised to carefully consider all risk factors before making an investment decision

FEES & CHARGES

9. What are the fees and charges involved?

The fees and charges imposed for this product are available at the Bank's website. The information on the fees and charges are as follows:

No	SUBJECT	CHARGES	
Deposits			
1.	Deposit of Coins	Free	
Withdrawals			
2.	Exchange of Coins	Free	
Closure of Account			
3.	Closure within 3 months of Opening	RM20.00 *For Account with balance below RM20, the Bank will absorb the remaining balance in the account as service charge	
General			
4.	Debit Card-i	Application Fee	Waive for Rakyat Xclusive Member
		Annual Fee	RM8.00
		Card Replacement	RM12.00 Lost /Stolen
			RM0.00 Damage Card/Chip

VALUATIONS

The Bank will perform valuation of the underlying assets of the fund in accordance with the Malaysian Financial reporting Standards ("MFRS") which will be carried out on monthly basis. Investment account holders will be able to obtain information pertaining to the investment account from our website at <http://www.bankrakyat.com.my>.

CONTACT INFORMATION

10. Where can I get more information?	11. Any suggestions and questions can be directed to:	12. Who should I contact to lodge a complaint on the products and services?
For more information, please refer to the product brochure or visit www.bankrakyat.com.my	<p>Call Centre at: 1-300-80-5454</p> <ul style="list-style-type: none"> • <u>7:30 am to 9:30 pm</u> Available for all inquiries. • <u>9:30 pm to 7:30 am</u> Available only to check application status, internet banking and report lost card. Or International Line: +603 5526 9000 Or Facsimile: 03-2264 7301 Or e-mail to: telerakyat@bankrakyat.com.my	<p>Call Centre at: 1-300 80-5454</p> or send your complaint to: Public Complaints Bureau Unit, 19th Floor, Menara 1, Menara Kembar Bank Rakyat, No.33, Jalan Rakyat, KL Sentral, 50470 Kuala Lumpur Or e-mail to: aduan@bankrakyat.com.my Or Alternatively, you may contact Bank Negara Malaysia via BNMLINK – Enquiries & Complaints Webpage: bnm.gov.my/BNMLINK Address: 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur

IMPORTANT

This product has been approved by Shariah Committee on 9 June 2021

Note: Information contained herein is accurate as of the time of publishing and subject to change in accordance with applicable rules, regulation or guidelines issued by Bank Negara Malaysia from time to time

WARNING

THE RETURNS ON THIS INVESTMENT-i 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. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED. THIS INVESTMENT-i ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

The information in this Product Disclosure Sheet is valid as at 15 June 2026