

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 (either Daily Investment-i Account or Operational Investment-i Account))

SUSTAINABILITY INVESTMENT-i ACCOUNT (SIA)

Date: _____

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

- Sustainability Investment-i Account (SIA) is based on the concept of profit sharing. Under this concept, customer provides capital for the Bank to invest. The profit earned from the investment will be shared as dividend between the Customer and the Bank according to the predetermined mutually agreed Profit Sharing Ratio (PSR).
- 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 (either Daily Investment-i Account or Operational 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.
- The product may offer Investor the opportunity to participate in Prize Draw which offers attractive prizes.

PRODUCT SUITABILITY

2. Who is this product suitable for?

- Individual /Joint/ Trust (will only be available upon notification by the Bank)
- Non-Individual
- Residents and Non-Residents

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	Sustainability Investment-i Account (SIA)	
Fund Name	SUSTAINABILITY RAKYAT MUDARABAH FUND 1	
Product Type	Daily Investment-i Account	Operational 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's 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. 	
Fund Size	<p>The funds will be invested into the Bank's financing assets with focus on the following portfolios:</p> <ol style="list-style-type: none"> 1. Retail Banking ESG Eligible Assets (Affordable Homes) 2. Sustainable High Quality Liquidity Asset (HQLA) <p>To be shared between Daily Investment-i Account and Operational Investment-i Account under Sustainability Rakyat Mudarabah Fund 1</p>	
Fund Objectives	The fund aims to give returns to the investor mainly from profit distribution through diversified ESG investments.	
Investor Eligibility	<ul style="list-style-type: none"> • Individual / Joint (Incl Foreigners) 	<ul style="list-style-type: none"> • Individual / Joint (Incl Foreigners) • Non-Individual (Incl External a/c)
Introducer	Not required	Required
Profit payment method	Actual profit will be distributed and credited into the account on monthly basis.	
Profit sharing Ratio	PSR will be agreed before commencement of investment. The listing of PSR is available at Bank Rakyat website.	
Expected Rate of Return	To be declared on a monthly basis (15 th of each month) and to be published on the website & at all branches	
Initial Deposit	RM100.00	RM500.00 (Individual) RM1,000.00 (Non-individual)
Other benefits	The Bank may offer promotional activities such as Prize draw on monthly and yearly basis or any suitable period.	
Fees and Charges	As per the Bank's existing fees and charges for deposit account.	

KEY RISKS

7. 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

8. What are the fees and charges involved?

The full 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	DESCRIPTION	CHARGES
Opening of Account			
1.	CTOS	All account types	Free
2.	CCM Search	For companies only	Free
Deposits			
3.	Deposit of Coins	<ul style="list-style-type: none"> Free for Individual and Small Medium Enterprise (SME) Accounts For Non- Individual Account: 	
		First RM1,000.00	Free
		Next RM1,000.00 to RM5,000.00 More than RM5,000.00	RM3.00 RM5.00
		Note: No fee will be charged for coin deposit via Coin Deposit Machine	
4.	Postage Charges	For mailing Image Returned Document	RM2.00

NO	SUBJECT	DESCRIPTION	CHARGES
		(IRD) not collected after 3 days (by normal mail) to accountholder	
Withdrawals			
5.	Exchange of Coins	<ul style="list-style-type: none"> Free for Individual and Small Medium Enterprise (SME) Accounts For Non- Individual Account: 	
		Loose (RM200 and below)	Free
		Bulk (More than RM200)	RM7.00 per bag
Disclosure of Customer Information			
6.	Ad Hoc Statement		RM2.00 per page (minimum RM5.00)
7.	Audit Confirmation		RM20.00 for every request (if there is no courier charge) RM30.00 for every request (if there is courier charge)
8.	Bank Confirmation (Account status confirmation/ letter of reference)		RM20.00 for every request Additional charges RM10.00 for courier
Account Statement			
No	SUBJECT	DESCRIPTION	CHARGES
9.	Change in Frequency	From monthly to bi-weekly From monthly to weekly	RM5.00 for each application
10.	Duplicate Statement		RM15.00 per month
Closure of Account			
11.	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			
12.	Marked Cheque		RM15.00
13.	Mandate Form		RM10.00 for Stamp Duty (Actual stamping fee)
14.	Bankcard (ATM Card)	Annual Fee	RM8.00 per year
		Replacement	RM12.00

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> <p>or send your complaint to:</p> <p>Public Complaints Bureau Unit, 19th Floor, Menara 1, Menara Kembar Bank Rakyat, No.33, Jalan Rakyat, KL Sentral, 50470 Kuala Lumpur</p> <p>Or e-mail to: aduan@bankrakyat.com.my</p> <p>Or Alternatively, you may contact Bank Negara Malaysia via BNMLINK – Enquiries & Complaints</p> <p>Webpage: bnm.gov.my/BNMLINK</p> <p>Address: 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur Tel: 1-300-88-5465</p>

IMPORTANT

This product has been approved by Shariah Committee on 05 February 2025.

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 20 April 2026.