



Bank Pilihan Anda

**PRODUCT DISCLOSURE SHEET**

<p>Please read this Product Disclosure Sheet before you decide to subscribe for Uncallable Negotiable Islamic Debt Certificate (UNIDC). Be sure to also read the terms and conditions of this product.</p>	<p><b>BANK RAKYAT</b>  <b>Uncallable Negotiable Islamic Debt Certificate (UNIDC)</b>          Date: _____</p>						
<p><b>1. What is this product about?</b></p>							
<p>Uncallable Negotiable Islamic Debt Certificate (UNIDC) is a deposit product which pays a fixed profit rate on the given maturity date.</p>							
<p><b>2. What is the Shariah concept applicable?</b></p>							
<ul style="list-style-type: none"> <li>• The applicable concept is Murabahah (the practice of Tawarruq using Dual Wakalah) where Bank is appointed as the agent (after the completion of the Wakalah contract by the customer) to execute and complete the Tawarruq transaction through the commodity trading platform.</li> <li>• The Bank will purchase the commodity from commodity provider on customer's behalf (Based on agreed Wakalah Bil Ujrah) and subsequently will purchase the commodities from customer on deferred Murabahah (sale at cost plus) basis (Bank as a Selling agent to Customer based on Wakalah Concept).</li> <li>• The Bank will then sell the commodity to a third party while proceed from the sale will be treated as the deposit fund.</li> </ul>							
<p><b>3. What do I get from this product?</b></p>							
<table border="1"> <tr> <td data-bbox="240 1016 496 1081">Deposit Amount</td> <td data-bbox="496 1016 1399 1081">RM60,001</td> </tr> <tr> <td data-bbox="240 1081 496 1128">Deposit Tenure</td> <td data-bbox="496 1081 1399 1128"> <ul style="list-style-type: none"> <li>• Minimum tenure is one (1) day up to 4 years 11 months.</li> </ul> </td> </tr> <tr> <td data-bbox="240 1128 496 1417">Profit</td> <td data-bbox="496 1128 1399 1417"> <ul style="list-style-type: none"> <li>• Profit is paid to the customer upon maturity with the following formula:                (a) Issued at Face Value (FV):  <math display="block">\text{Principal (RM)} \times \text{Profit Rate (\%)} \times \text{Tenure}/365 \text{ days}</math> </li> <li>(b) Issued at discount:  <math display="block">\text{Principal (RM)} - [\text{Principal (RM)}] \times [1 / [1 + (\text{Profit Rate} \times \text{Tenure}/365)]]</math> </li> <li>• Profit rate is based on the Bank's prevailing profit rate and determined upon placement of deposit together with the tenure.</li> </ul> </td> </tr> </table>		Deposit Amount	RM60,001	Deposit Tenure	<ul style="list-style-type: none"> <li>• Minimum tenure is one (1) day up to 4 years 11 months.</li> </ul>	Profit	<ul style="list-style-type: none"> <li>• Profit is paid to the customer upon maturity with the following formula:                (a) Issued at Face Value (FV):  <math display="block">\text{Principal (RM)} \times \text{Profit Rate (\%)} \times \text{Tenure}/365 \text{ days}</math> </li> <li>(b) Issued at discount:  <math display="block">\text{Principal (RM)} - [\text{Principal (RM)}] \times [1 / [1 + (\text{Profit Rate} \times \text{Tenure}/365)]]</math> </li> <li>• Profit rate is based on the Bank's prevailing profit rate and determined upon placement of deposit together with the tenure.</li> </ul>
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<p><b>4. What are the other key terms and conditions of this product that I should know?</b></p>							
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<p><b>5. What are the fees and charges I have to pay?</b></p>							
<p>No fee will be imposed.</p>							

**6. What are the risks involved?**

- **Market risk:** refers to the potential impact of adverse price movements (e.g. profit rate, foreign exchange rates or equity prices, where applicable) on the economic value of an asset.
- **Liquidity risk:** refers to the potential loss arising from the Bank's inability either to meet its obligations or to fund increases in assets as they fall due without incurring unacceptable costs or losses.
- **Operational Risk:** The Customer might expose to potential loss that resulting from Bank's inadequate internal process, people, system and external events.

**7. What should I do if there are changes of my personal information?**

- The Customer must contact us immediately if there are any changes to the personal information to ensure correspondence can be delivered in a timely manner.
- Please contact the Call Center at 1-300-80-5454 or visit any branches to update your personal information.

**8. Where can I get further information?**

For more information, please refer to the product brochure or visit [www.bankrakyat.com.my](http://www.bankrakyat.com.my)

**Any suggestions and questions can be directed to:**

Call Centre at 1-300-80-5454  
 Monday to Friday  
 7:30 am to 9:30 pm  
 Saturday and Sunday  
 8.30 am to 5.30 pm

For other business hours than those stated above, please contact:  
 Data Centre at 03-26129708.

Money Market Department (dealing line) at 03-26129977  
 Monday to Friday  
 8:30 am to 5:30 pm

**You can make a complaint by calling:**

Call Centre at 1-300-80-5454

or send your complaint to:  
 Public Complaints Bureau Unit,  
 Customer Service, 9th Floor, Tower 1,  
 Bank Rakyat Twin Tower,  
 No. 33, Jalan Rakyat, KL Sentral  
 50470 Kuala Lumpur

or e-mail to:  
[aduan@bankrakyat.com.my](mailto:aduan@bankrakyat.com.my)

or contact Bank Negara Malaysia LINK or TELELINK at:  
 Block D, Bank Negara Malaysia,  
 Jalan Dato' Onn,  
 50480 Kuala Lumpur  
 Tel: 1-300-88-5465  
 Fax: 03-21741515  
 E-mail: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

**WARNING:**

**THIS PRODUCT IS PRINCIPAL GUARANTEED. CUSTOMER WILL BE PAID THE SELLING PRICE UPON MATURITY. EARLY/PREATURE REDEMPTION IS NOT ALLOWED. IF THE CUSTOMER WANTS TO PERFORM A PREMATURE REDEMPTION, THE CUSTOMER CAN SELL THE CERTIFICATE IN THE SECONDARY MARKET. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

- This product has been approved by the Shariah Committee of Bank Rakyat on 20 November 2011.
- The information provided in this Product Disclosure Sheet is valid with effect from 24 June 2021.