

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)

RIZQ PLUS INVESTMENT-i ACCOUNT

Date: _____

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

- Rizq Plus Investment-i Account 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
 - 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
- 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	Rizq Plus 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
Investor Eligibility	<ul style="list-style-type: none"> - Individual / Joint (Including Foreigners) - Trustee
Initial Investment	RM100
Minimum balance to be maintained in Account	RM50
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	PSR will be agreed before commencement of investment. The listing of PSR is available at Bank Rakyat website.
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>Date of account opened = 01/01/2021 Number of Day = 1 Daily Balance (end of day) = 9,000 Gross Rate = 4.91% Profit Sharing Ratio =</p> <table border="1" data-bbox="911 551 1369 801"> <thead> <tr> <th>Range</th> <th>PSR (Cust : Bank)</th> </tr> </thead> <tbody> <tr> <td>0 – 4,999.99</td> <td>1:99</td> </tr> <tr> <td>5,000 - 9,999.99</td> <td>2:98</td> </tr> <tr> <td>10,000 – 49,999.99</td> <td>3:97</td> </tr> <tr> <td>50,000 – 999,999.99</td> <td>21:79</td> </tr> <tr> <td>1,000,000 and above</td> <td>51:49</td> </tr> </tbody> </table> <p>Profit payable to customer = <u>PSR 1:99</u> $RM4,999.99 \times 4.91\% \times 0.01 \times 1/365$ <u>RM0.0067</u></p> <p><u>PSR 2:98</u> $RM4,000.01 \times 4.91\% \times 0.02 \times 1/365$ <u>RM0.01</u></p> <p>Total Profit per day = RM0.02</p> <p>Total Profit Paid per Month = $RM0.02 \times 31$ days <u>RM0.62</u></p>	Range	PSR (Cust : Bank)	0 – 4,999.99	1:99	5,000 - 9,999.99	2:98	10,000 – 49,999.99	3:97	50,000 – 999,999.99	21:79	1,000,000 and above	51:49
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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:

For illustration purposes:

Month	Gross Rate of Return	PSR (Highest)	Rate of Return to Investor
Jan-2021	3.06	51:49	1.56
Feb-2021	5.74		2.93
Mar-2021	5.69		2.90
Apr-2021	5.30		2.70
May-2021	4.05		2.07
Jun-2021	3.48		1.77
Jul-2021	6.30		3.22
Aug-2021	5.32		2.71
Sep-2021	5.19		2.65
Oct-2021	5.66		2.88
Nov-2021	3.21		1.64

Month	Gross Rate of Return	PSR (Highest)	Rate of Return to Investor
Dec-2021	2.46		1.26

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
Jul-2021	51:49	3.22	Dec-2021	51:49	1.26

*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	

No	SUBJECT	CHARGES	
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	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"> • 7:30 am to 9:30 pm Available for all inquiries. • 9:30 pm to 7:30 am Available only to check application status, internet banking and report lost card. <p>Or</p> <p>International Line: +603 5526 9000</p> <p>Or</p> <p>Facsimile: 03-2264 7301</p> <p>Or</p> <p>e-mail to: telerakyat@bankrakyat.com.my</p>	<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</p> <p>e-mail to: aduan@bankrakyat.com.my</p> <p>Or</p> <p>Contact Bank Negara Malaysia LINK or TELELINK at:</p> <p>Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur</p> <p>(a) Via phone to: 1-300-88-5465 (b) Via fax to: +603-21741515 (c) Via email to: bnmtelelink@bnm.gov.my (d) Via letter to: Laman Informasi Nasihat dan Khidmat (LINK) Bank Negara Malaysia P.O Box 10922 50929 Kuala Lumpur</p>



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 2022.