



Bank Pilihan Anda

**PRODUCT DISCLOSURE SHEET**

<p><b>Please read this Product Disclosure Sheet before you decide to subscribe for Uncallable Negotiable Islamic Debt Certificate. Be sure to also read the terms and conditions of this product.</b></p>	<p align="center"><b>BANK RAKYAT</b> <b>UNIDC</b></p> <p>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 Tawarruq where the Bank will purchase the commodities from commodity provider on customer's behalf and subsequently purchase the commodities from customer on deferred Murabahah (sale at cost plus) basis.</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>	
<p>Deposit Amount</p>	<p>RM60,001 to RM10,000,000 per certificate.</p>
<p>Deposit Tenure</p>	<ul style="list-style-type: none"> <li>Minimum tenure is one (1) day.</li> <li>Tenure of more than five (5) years is subject to approval by the Securities Commission of Malaysia.</li> </ul>
<p>Profit</p>	<ul style="list-style-type: none"> <li>Profit is paid to the customer upon maturity with the following formula:           <ul style="list-style-type: none"> <li>(a) Issued at Fair Value (FV):               <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <math display="block">\text{Principal (RM)} \times \text{Profit Rate (\%)} \times \text{Tenure}/365 \text{ days}</math> </div> </li> <li>(b) Issued at discount:               <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <math display="block">\text{Principal (RM)} - [\text{Principal (RM)}] \times [1/ [1 + (\text{Profit Rate} \times \text{Tenure}/365)]]</math> </div> </li> </ul> </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>
<p><b>4. What are the other key terms and conditions of this product that I should know?</b></p>	
<p>Redemption</p>	<ul style="list-style-type: none"> <li>Customer will receive principal plus profit upon maturity for the certificate issued at FV or nominal.</li> <li>Customer will receive the face value amount upon maturity for the certificate issued on discounted basis.</li> <li>Early redemption is disallowed, however, customer may sell the certificate of UNIDC in secondary market for liquidation purpose.</li> </ul>
<p>Payment upon maturity</p>	<ul style="list-style-type: none"> <li>Deposit upon maturity will be paid to the customer/ holder of UNIDC certificate according to the instruction provided.</li> </ul>
<p><b>5. What are the fees and charges I have to pay?</b></p>	
<p>NA</p>	
<p><b>6. What are the risks involved?</b></p>	
<ul style="list-style-type: none"> <li><u>Market risk</u>: 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.</li> </ul>	



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- 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.

#### 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?

Should you require additional information about investment, please refer to the product brochure or visit [www.bankrakyat.com.my](http://www.bankrakyat.com.my) and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

If you have any enquiries, please contact us at:

**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.**

#### 9. Other Islamic Negotiable Instruments available

Negotiable Islamic Debt Certificate (NIDC)

#### **WARNING:**

**THIS PRODUCT IS PRINCIPAL GUARANTEED. CUSTOMER WILL BE PAID THE SELLING PRICE UPON MATURITY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE SELLING PRICE. 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 disclosure sheet is valid with effect from 2 August 2017.