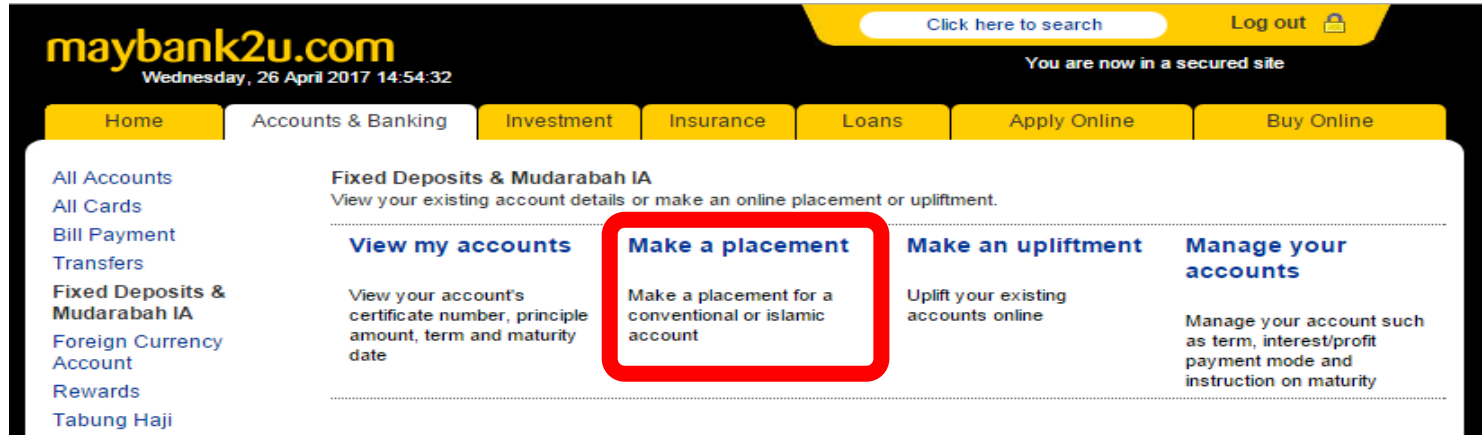


Process flow to place eIFD-i campaign

Step 1

1. Select 'Make A Placement'



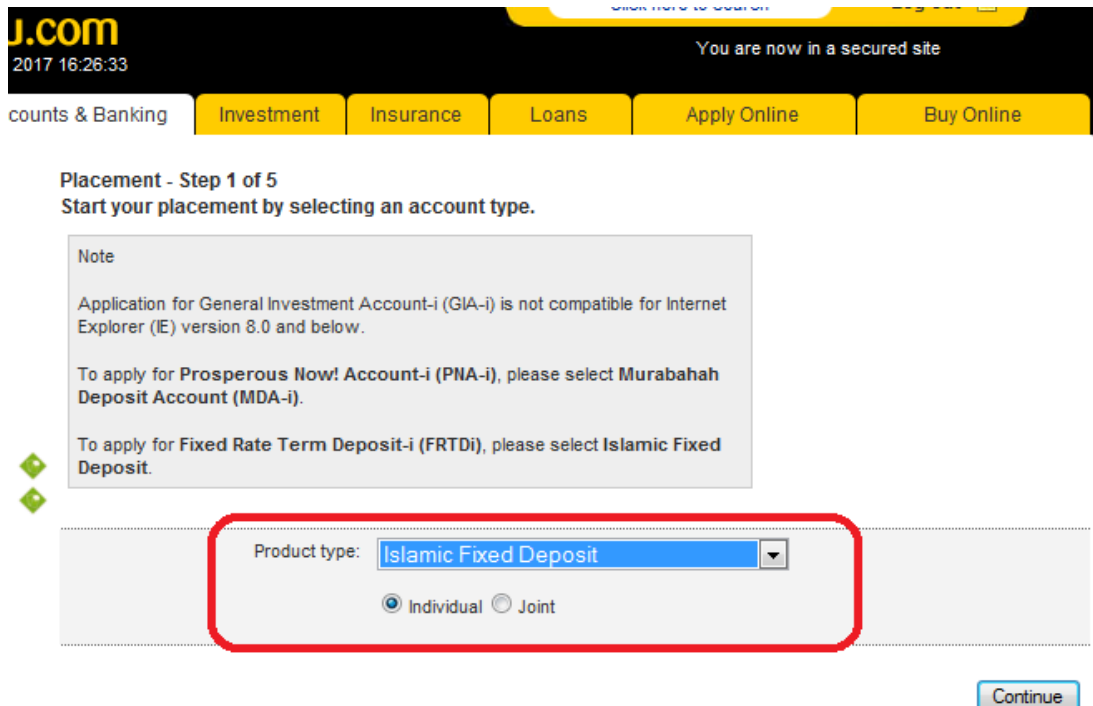
The screenshot shows the maybank2u.com website interface. The top navigation bar includes a search bar, a 'Log out' button, and the text 'You are now in a secured site'. Below this is a secondary navigation bar with tabs for Home, Accounts & Banking, Investment, Insurance, Loans, Apply Online, and Buy Online. A left sidebar menu lists various services like All Accounts, All Cards, Bill Payment, Transfers, Fixed Deposits & Mudarabah IA, Foreign Currency Account, Rewards, and Tabung Haji. The main content area is titled 'Fixed Deposits & Mudarabah IA' and contains four options: 'View my accounts', 'Make a placement' (highlighted with a red box), 'Make an upliftment', and 'Manage your accounts'. Each option has a brief description of its function.

Step 2

1. Select 'Product Type'

- Islamic Fixed Deposit

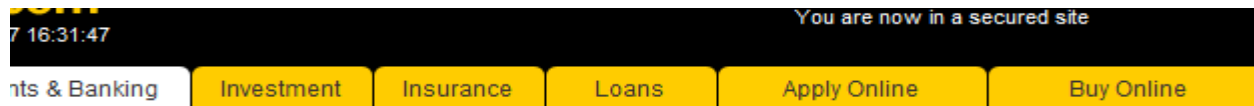
2. Choose 'Individual' or 'Joint'



The screenshot shows the J.com website interface during the placement process. The top navigation bar includes a search bar, a 'Log out' button, and the text 'You are now in a secured site'. Below this is a secondary navigation bar with tabs for Accounts & Banking, Investment, Insurance, Loans, Apply Online, and Buy Online. The main content area is titled 'Placement - Step 1 of 5' and contains the instruction 'Start your placement by selecting an account type.' Below this is a 'Note' box with the following text: 'Application for General Investment Account-i (GIA-i) is not compatible for Internet Explorer (IE) version 8.0 and below. To apply for Prosperous Now! Account-i (PNA-i), please select Murabahah Deposit Account (MDA-i). To apply for Fixed Rate Term Deposit-i (FRTDi), please select Islamic Fixed Deposit.' Below the note is a 'Product type:' dropdown menu with 'Islamic Fixed Deposit' selected (highlighted with a red box). Below the dropdown are two radio buttons: 'Individual' (selected) and 'Joint'. A 'Continue' button is located at the bottom right of the page.

Step 3

1. Select a term “6 Months or 12 Months for eFD-i Campaign Rate”



Placement - Step 2 of 5

Select a term between 1 to 60 months.

Notes

As my/our agent, the Bank shall, during the tenure of the deposit or any renewal thereof, have the following power and authority:

- (a) to do and execute all acts with respect to the purchase of the Commodity as the Bank deems fit for this transaction on a cash basis ("Purchase Transaction (s)") through purchase agreements, certificates and other instruments as fully as I/we could do myself/ourselves and to negotiate with commodity traders or supplier ("the Supplier") on my/our behalf in relation thereto; and
- (b) to sell the Commodity on deferred payment to the Bank at cost plus profit ("Murabahah Sale Price") on my/our behalf and to do and execute all acts in relation thereto ("Sale Transaction(s)").

Note: Murabahah Sale Price is a principle amount plus profit of which profit is computed based on the following formula:

Principal Amount x Rate x [No. of Days / (365/366)]

View your [Terms and Conditions](#) for IFD-i before proceed

Please proceed to confirm if agreed.

Product type: **Islamic Fixed Deposit**

Account type: **Individual**

Term: **6 months** ▼

Limit for eFD Campaign has been fully utilized.

eFD-i Campaign Rates*
(From 20 May to 31 July 2017 or upon reaching campaign limit)

6 Months	12 Months
3.69%	3.83%
p.a.	p.a.

*Terms and conditions apply.

[Continue](#) or [Go back](#)

Step 4

1. Minimum Principal Amount RM10,000
2. Select Profit Payment Details
3. Click 'Confirm'

k2u.com June 2017 16:34:06 You are now in a secured site

Accounts & Banking | Investment | Insurance | Loans | Apply Online | Buy Online

Placement - Step 3 of 5
Fill in your payment preferences.

Notes

All IFD-i placement via Maybank2u.com is certless.

For existing IFD-i customer, your FD-i placement will be effective upon debiting of your account.

Any eIFD-i placement is not eligible for upliftment within the same day EXCEPT MDA-i

View your Conventional eFD rates, [GIA-i rates](#), [MDA-i rates](#) and [IFD-i rates](#)

Upon reaching the campaign limit, customer will not be entitled for eIFD-i/eFD Campaign Rates. The eIFD-i Board Rates or eFD Board Rates applies.

Customers will be entitled for eIFD-i/eFD Campaign Rates subject to meeting the campaign criteria as stipulated in the eIFD-i/eFD Campaign Terms & Conditions.

Product type: **Islamic Fixed Deposit**

Account type: **Individual**

Term: **6 months**

From account:

Principal amount:

Profit payment frequency:

Profit payment mode:

Instruction on maturity:

I have read the [PIDM brochure](#) and understand that Islamic Fixed Deposit is eligible for protection by PIDM

or

Step 5

1. Click 'Confirm' to proceed

U.com
ne 2017 16:37:54

You are now in a secured site

Accounts & Banking Investment Insurance Loans Apply Online Buy Online

Placement - Step 4 of 5
Select an account to credit to.

eIFD-i/eFD Campaign

We have read and understood the terms and conditions of the eIFD-i/eFD Campaign. By participating in the eIFD-i/eFD Campaign, We agree to be bound by these terms and conditions herein set forth including any amendment(s) thereto.

Please proceed to confirm if agreed.

Notes

If you have selected 'Credit to Account' as Interest/Profit Payment Mode, your Joint Fixed Deposit/General Investment Account-i (GIA-i) First Name must be SAME with Joint Account First Name.

For MDA-i, the **Credit to Account** will be the same as your debiting account i.e From Account

Product type: **Islamic Fixed Deposit**

From account:

Account type: **Individual**

Term: **6 months**

Profit payment frequency: **On Maturity**

Profit payment mode: **Credit to Account**

Principal amount: **RM10,000.00**

Instruction on maturity: **Credit to Account**

Credit to account:

Confirm or [Go back](#)

Step 6

1. Click 'View my accounts for interest rates / profit rates' to view campaign rate

2U.COM You are now in a secured site
June 2017 16:41:03

Accounts & Banking Investment Insurance Loans Apply Online Buy Online

Placement - Step 5 of 5
View your placement status.

Principal amount:	RM10,000.00	Status:	Successful
Term:	6 months	Reference number:	4476374219
Product type:	Islamic Fixed Deposit	Transaction date:	16 Jun 2017
From account:	<input type="text"/>	Transaction time:	16:40:57
Account number:	<input type="text"/>		
Cert reference no.:	<input type="text"/>		
New account balance:	<input type="text"/>		
Profit payment mode:	Credit to Account		
Profit payment frequency:	On Maturity		
Instruction on maturity:	Credit to Account		
Credit to account:	<input type="text"/>		

[View my accounts for interest rates / profit rates](#) or [Go back to Fixed Deposits & Mudarabah IA](#)