

NEW PREMATURE WITHDRAWAL RULE FOR ISLAMIC TERM DEPOSIT AND TERM FUND-i

Date of Placement or Renewal	Date of Premature Withdrawal	Profit Payment				
Prior to 1 November 2018	Prior to 1 January 2019	The existing premature withdrawal rule is applicable :-				
	From 1 January 2019	<p>(a) no profit shall be paid on any 1, 2 or 3 months tenure Term Deposit that has not completed its respective full tenure period;</p> <p>(b) for Term Deposits with tenures exceeding 3 months, no profit shall be paid if the Term Deposit is uplifted before the completion of the first 3 months period;</p> <p>(c) other than in the circumstances mentioned in (a) and (b) above, only 50% of the accrued profit will be paid based on actual number of placement days.</p> <p>The above conditions does not apply for 1 month GIA-i placement. Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.</p>				
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**PERATURAN BAHARU BAGI PENGELUARAN AWAL AKAUN DEPOSIT BERJANGKA PATUH SHARIAH
DAN TERM FUND-i (DANA)**

Tarikh Perletakkan atau Pembaharuan	Tarikh Pengeluaran Awal	Bayaran Keuntungan				
Sebelum 1 November 2018	Sebelum 1 Januari 2019	Peraturan yang sedia ada bagi penarikan balik adalah terpakai jika: -				
	Mulai 1 Januari 2019	(a) tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan				
Mulai 1 November 2018	Sebelum 1 Januari 2019	<p>Akaun Deposit Berjangka yang belum genap tempoh;</p> <p>(b) bagi Akaun Deposit Berjangka dengan tempoh melebihi 3 bulan, tiada keuntungan akan dibayar sekiranya Akaun Deposit Berjangka ditarik balik sebelum genap tempoh 3 bulan pertama;</p> <p>(c) selain daripada keadaan yang disebutkan dalam (a) dan (b) di atas, hanya 50% daripada keuntungan terakru akan dibayar berdasarkan bilangan hari sebenar yang diletakkan</p> <p>Syarat diatas tidak terpakai bagi perletakkan GIA-i yang selama 1 bulan. Pelanggan dibenarkan mengeluarkan dana pada bila-bila masa dan akan menerima keuntungan terakru (jika ada) berdasarkan bilangan hari pelaburan.</p>				
	Mulai 1 Januari 2019	<p>Peraturan pengeluaran awal yang digunakan adalah seperti berikut:-</p> <table border="1" data-bbox="788 1547 1391 1908"> <thead> <tr> <th data-bbox="788 1547 1090 1592">Pilihan Pramatang</th> <th data-bbox="1093 1547 1391 1592">Butiran</th> </tr> </thead> <tbody> <tr> <td data-bbox="788 1597 1090 1908">Pengeluaran Awal Serta Merta (Tanpa notis bertulis awal)</td> <td data-bbox="1093 1597 1391 1908">Tiada keuntungan akan dibayar. Pelanggan akan melepaskan hak pada keuntungan yang dikontrakkan secara keseluruhan kepada Bank.</td> </tr> </tbody> </table>	Pilihan Pramatang	Butiran	Pengeluaran Awal Serta Merta (Tanpa notis bertulis awal)	Tiada keuntungan akan dibayar. Pelanggan akan melepaskan hak pada keuntungan yang dikontrakkan secara keseluruhan kepada Bank.
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		<p>Penarikan Balik (Dengan notis bertulis 31 hari awal)</p>	<p>Bank akan membayar 50% daripada keuntungan yang dikira berdasarkan bilangan hari sebenar yang diletakkan. Pelanggan akan melepaskan hak ke atas keuntungan yang selebihnya apabila notis bertulis 31 hari awal (termasuk hari notis) diberikan oleh pelanggan kepada Bank.</p>
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