

TERMS AND CONDITIONS FOR TERM DEPOSIT-I TAWARRUQ SPECIAL – UNIT TRUST CAMPAIGN

(TDTS is protected by PIDM up to RM250,000 for each depositor)

(UT are not protected by PIDM)

TERMA-TERMA DAN SYARAT-SYARAT BAGI KEMPEN UNIT AMANAH – DEPOSIT BERTEMPOH-I

TAWARRUQ KHAS

(TDTS dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit)

(UA Tidak dilindungi oleh PIDM)

01 September 2025 – 31 December 2025 / 01 September 2025 – 31 Disember 2025

UNIT TRUST DISCLAIMER:

- a) This document is not intended to be an invitation or offer for subscription of unit trusts, nor does it amount to a solicitation by Bank Islam for subscription of unit trusts by anyone.
- b) Eligible Customers are advised to read and understand the contents of the prospectus which has been registered with the Securities Commission Malaysia, before investing.
- c) A copy of the prospectus can be obtained from any of our Bank Islam branches. An electronic copy of the prospectus is also available at Bank Islam's website at <https://www.bankislam.com/personal-banking/wealth-management/unit-trust/>
- d) Bank Islam's website may contain links to other websites ("Third Party Links"). Bank Islam has no control over, and do not monitor or review the contents of the Third-Party Links. If the Eligible Customers do click on the Third Party Links, the Eligible Customers understand that they are accessing the Third Party Links at their own risk and Bank Islam is not responsible for any losses the Eligible Customers may incur
- e) Any issue of units to which the prospectus relates will only be made on receipt of an application form referred to and accompanied by a copy of the prospectus.
- f) Eligible Customers should note that there are fees and charges involved in the purchase of unit trusts.
- g) Eligible Customers are advised to consider the fees and charges involved before investing and consult their licensed financial or other professional advisor, if in doubt about any feature or nature of the fund.
- h) Please note that the price of units and distributions payable, if any, may go down or up.
- i) Past performance of a fund is not indicative of its future performance.
- j) The returns on unit trust investments are not guaranteed and unit trusts do not constitute bank deposits or obligation of Bank Islam nor are they guaranteed or insured by Bank Islam and are subject

PENAFIAN UNIT AMANAH:

- a) Dokumen ini tidak bertujuan untuk menjadi jemputan atau tawaran untuk langganan unit amanah, dan juga tidak termasuk permintaan oleh Bank Islam untuk langganan unit amanah oleh sesiapa sahaja.
- b) Pelanggan Yang Layak dinasihatkan untuk membaca dan memahami kandungan prospektus yang telah didaftarkan dengan Suruhanjaya Sekuriti Malaysia, sebelum melabur.
- c) Salinan prospektus boleh didapati dari mana-mana cawangan Bank Islam. Salinan elektronik prospektus juga boleh didapati di laman sesawang Bank Islam di <https://www.bankislam.com/personal-banking/wealth-management/unit-trust/>
- d) Laman sesawang Bank Islam mungkin mengandungi pautan ke laman sesawang lain ("Pautan Pihak Ketiga"). Bank Islam tidak mempunyai kawalan ke atas, dan tidak memantau atau menyemak kandungan Pautan Pihak Ketiga tersebut. Sekiranya Pelanggan Yang Layak mengklik Pautan Pihak Ketiga tersebut, Pelanggan Yang Layak memahami bahawa mereka mengakses Pautan Pihak Ketiga tersebut atas risiko sendiri dan Bank Islam tidak bertanggungjawab ke atas sebarang kerugian yang mungkin ditanggung oleh Pelanggan Yang Layak.
- e) Sebarang terbitan unit yang berkaitan dengan prospektus hanya akan dibuat apabila menerima borang permohonan yang dirujuk dan disertakan dengan salinan prospektus.
- f) Pelanggan Yang Layak perlu mengambil perhatian bahawa terdapat yuran dan caj yang terlibat dalam pembelian unit amanah.
- g) Pelanggan Yang Layak dinasihatkan untuk mempertimbangkan yuran dan caj yang terlibat sebelum melabur dan berunding dengan penasihat kewangan berlesen mereka atau penasihat profesional lain, jika ragu-ragu tentang sebarang ciri atau sifat dana.
- h) Sila ambil perhatian bahawa harga unit dan pengagihan yang perlu dibayar, jika ada, boleh turun atau naik.
- i) Prestasi masa lalu dana tidak menunjukkan prestasi masa depannya.

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to investment risks, including the possible loss of the principal amount invested. k) Unit trust schemes and units in such schemes are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM"), and any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is not protected by PIDM. l) Eligible Customers are advised to read and understand these Terms and Conditions, which are also available at https://www.bankislam.com/personal-banking/wealth-management/campaign-promotions/. Should any part of these Terms and Conditions, including any subsequent updates, be unclear, Eligible Customers are encouraged to seek clarification from the Bank's licensed representatives.	j) Pulangan pelaburan unit amanah tidak dijamin dan unit amanah tidak menjadi deposit bank atau kewajipan Bank Islam dan tidak dijamin atau diinsuranskan oleh Bank Islam dan tertakluk kepada risiko pelaburan, termasuk kemungkinan kehilangan jumlah prinsipal yang dilaburkan. k) Skim unit amanah dan unit dalam skim tersebut tidak dilindungi oleh Perbadanan Insurans Deposit Malaysia ("PIDM"), dan apa-apa wang yang dikeluarkan daripada deposit yang diinsuranskan untuk tujuan pembelian mana-mana unit dalam skim unit amanah tidak dilindungi oleh PIDM. l) Pelanggan Yang Layak dinasihatkan untuk membaca dan memahami Terma dan Syarat ini, yang juga boleh didapati di https://www.bankislam.com/personal-banking/wealth-management/campaign-promotions/. Sekiranya terdapat mana-mana bahagian dalam Terma dan Syarat ini, termasuk sebarang kemas kini, yang tidak jelas, Pelanggan Yang Layak digalakkan untuk mendapatkan penjelasan daripada wakil berlesen Bank.
1.0 DEFINITION For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires: - (a) "Bank Islam" or "Bank" means Bank Islam Malaysia Berhad (Company Registration No.198301002944 (98127-X), company incorporated in Malaysia under the Companies Act 2016 and having its registered address at Level 32, Menara Bank Islam, 22 Jalan Perak, 50450 Kuala Lumpur. (b) "Eligible Customer" means existing or new customer of Bank Islam (individual / joint accountholders / non - individual) who makes placement in both Unit Trust Fund	1.0 DEFINISI Bagi maksud Terma-terma dan Syarat-syarat ini, perkataan-perkataan dan ungkapan-ungkapan hendaklah mempunyai erti yang diberikan kepadanya kecuali konteks memerlukan yang sebaliknya: - (a) "Bank Islam" atau "Bank" bermakna Bank Islam Malaysia Berhad (No. Pendaftaran Syarikat 198301002944 (98127-X), syarikat yang diperbadankan di Malaysia di bawah Akta Syarikat 2016 dan mempunyai alamat berdaftar di Tingkat 32, Menara Bank Islam, 22 Jalan Perak, 50450 Kuala Lumpur. (b) "Pelanggan yang Layak" bermaksud pelanggan Bank Islam yang sedia ada atau baharu (individu / pemegang akaun Bersama / bukan individu) yang telah membuat pelaburan dalam kedua-

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(UT) and Term Deposit-i (Tawarruq) Special (TDTS) account and satisfies the requirement of the Eligibility Criteria and Mechanics.

- (c) "Fresh Funds" refer to funds that do not originate from any existing deposit/investment account(s) maintained with Bank Islam and shall not be more than 14 calendar days from the crediting date.
- (d) "TDTS" means Term Deposit-i (Tawarruq) Special offered by Bank Islam.
- (e) "UT" means Unit Trust Funds distributed by Bank Islam. Participating Unit Trust Funds for this Campaign are as follows:

No	Unit Trust Funds
1)	Dana Al-Falah
2)	Dana Al-Munsif
3)	BIMB i Tactical Fund
4)	BIMB-Arabesque i Global Dividend Fund 1
5)	BIMB i Flexi Fund
6)	BIMB i Growth
7)	BIMB Makmur Mywakaf Fund
8)	Eastspring Investments Dana Dinamik
9)	Eastspring Investments Islamic Equity Income Fund
10)	Eastspring Investments Dana al-Ilham
11)	Eastspring Investments Islamic Small-cap Fund
12)	Nomura Global Shariah Semiconductor Equity Fund
13)	Nomura Global Shariah Strategic Growth Fund
14)	Nomura Global Shariah Sustainable Equity Fund
15)	Nomura Japan Shariah Active Core Fund

dua Dana Unit Amanah (UA) dan Deposit Bertempoh-i (Tawarruq) Khas (TDTS) dan memenuhi keperluan Kriteria Kelayakan dan Mekanisme.

- (c) "Dana Baharu" merujuk kepada dana yang bukan berasal daripada mana-mana akaun deposit/ pelaburan yang sedia ada di Bank Islam dan ianya mestilah tidak melebihi 14 tarikh kalendar daripada tarikh pengkreditan.
- (d) "TDTS" bermaksud Deposit Bertempoh-i (Tawarruq) Khas ditawarkan Bank Islam.
- (e) "UA" bermaksud Dana Unit Amanah yang ditawarkan oleh Bank Islam. Dana Unit Amanah yang tersenarai dalam Kempen ini adalah seperti berikut:

No	Dana Unit Amanah
1)	Dana Al-Falah
2)	Dana Al-Munsif
3)	BIMB i Tactical Fund
4)	BIMB-Arabesque i Global Dividend Fund 1
5)	BIMB i Flexi Fund
6)	BIMB i Growth
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16)	BIMB-Arabesque Global Shariah-ESG AI Technology Fund	16)	BIMB-Arabesque Global Shariah-ESG AI Technology Fund
17)	BIMB-Arabesque Malaysia Shariah ESG – Equity Fund	17)	BIMB-Arabesque Malaysia Shariah ESG – Equity Fund
18)	BIMB-Arabesque Asia Pacific Shariah-ESG Equity	18)	BIMB-Arabesque Asia Pacific Shariah-ESG Equity
19)	BIMB-Arabesque Global Shariah Sustainable Equity Fund	19)	BIMB-Arabesque Global Shariah Sustainable Equity Fund
20)	Eastspring Investments Dinasti Equity Fund	20)	Eastspring Investments Dinasti Equity Fund
21)	Aiiman Global Equity Fund	21)	Aiiman Global Equity Fund
22)	AHAM Aiiman Growth Fund	22)	AHAM Aiiman Growth Fund
23)	AHAM Aiiman Quantum Fund	23)	AHAM Aiiman Quantum Fund
24)	AHAM Aiiman Global Thematic Mix Asset Fund	24)	AHAM Aiiman Global Thematic Mix Asset Fund
25)	PMB Dana Al-Aiman	25)	PMB Dana Al-Aiman
26)	PMB Shariah Index Fund	26)	PMB Shariah Index Fund
27)	PMB Dana Bestari	27)	PMB Dana Bestari
28)	PMB Shariah Equity Fund	28)	PMB Shariah Equity Fund

Note: The list of funds below is not exhaustive. New funds introduced during the campaign period may be added to the list.

2.0 CAMPAIGN PERIOD

2.1 01 September 2025 – 31 December 2025 (both dates inclusive) (“Campaign Period”)

3.0 ELIGIBILITY CRITERIA

3.1. Eligible customers must have either Bank Islam Qard Current Account-i, Qard Saving Account-i, Basic Saving account-i, Basic Current Account-i, Al-Awfar Investment Account or iGain Investment Account (“Account”) at Bank Islam.

Note: The list of funds below is not exhaustive. New funds introduced during the campaign period may be added to the list.

2.0 TEMPOH KEMPEN

2.1 01 September 2025 – 31 Disember 2025 (termasuk kedua-dua tarikh) (“Tempoh Kempen”).

3.0 KRITERIA KELAYAKAN

3.1. Pelanggan Yang Layak mestilah mempunyai sama ada Qard Akaun Semasa-i, Qard Akaun Simpanan-i, Akaun Simpanan-i Asas, Akaun Semasa-i Asas, Akaun Pelaburan Al-Awfar atau Akaun Pelaburan iGain

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The account will be used for debiting or crediting transaction for the purpose of this Campaign. 3.2. The placement made by the Eligible Customers must be from Fresh Funds. 3.3. The maximum placement in TDS for per non-individual customer is below RM5,000,000. 3.4. The source of Fresh Funds must be derived from the following channels: a) Cash or transfer from the following external sources: • Telegraphic Transfer (TT) • Interbank GIRO (IBG) • DuitNow • RENTAS • FPX • DuitNow from other banks • SSPN • Tabung Haji • EPF • Gratuity funds (Retirement Money) • Any other external sources b) House cheque from third party. c) Local cheques from other banks. d) Any new/additional placement including salary.	("Akaun") di Bank Islam. Akaun akan digunakan untuk transaksi debit atau kredit untuk Kempen ini. 3.2. Dana yang digunakan oleh Pelanggan yang Layak mestilah daripada Dana Baharu. 3.3. Had dana untuk TDS bagi setiap pelanggan bukan individu adalah di bawah RM5,000,000. 3.4. Sumber Dana Baharu harus diperolehi daripada saluran berikut: a) Tunai atau pemindahan daripada sumber luaran berikut: • Pemindahan Telegraf (TT) • Interbank GIRO (IBG) • DuitNow • RENTAS • FPX • DuitNow daripada bank lain • SSPN • Tabung Haji • KWSP • Dana ganjaran (Wang persaraan) • Sebarang sumber luar lain b) Cek cawangan daripada pihak ketiga. c) Cek tempatan daripada bank lain. d) Sebarang kemasukan baharu/tambahan termasuk gaji.
4.0 MECHANICS 4.1 This Campaign is offered to Eligible Customers with the following options: - a. Premier Gold. Minimum placement for 1:1 ratio is RM100,000 and will be placed in UT and TDS as per table 4.1 (a).	4.0 MEKANISME 4.1 Kempen ini ditawarkan kepada Pelanggan Yang Layak dengan pilihan yang berikut:- a. Emas Premier. Pelaburan minimum bagi nisbah 1:1 untuk ialah RM100,000 dan akan diletakkan dalam UA dan TDS seperti jadual 4.1 (a).

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Details are as per table 4.1 (a) :-

Premier Gold Placement Amount (RM)	UT (RM)	TDTS (RM)	TDTS Tenure (Months)
100,000	50,000	50,000	3

- b. Premier Platinum. Minimum placement of UT and TDTS of 2:1 ratio is RM150,000 and will be placed in UT and TDTS as per table 4.1 (b).

Details are as per table 4.1 (b) :-

Premier Platinum Placement Amount (RM)	UT (RM)	TDTS (RM)	TDTS Tenure (Months)
150,000	100,000	50,000	3

4.2 Illustration of eligibility:-
Premier Gold

UT: TDTS Placement ratio	UT Investment Amount (RM)	TDTS Placement Amount (RM)	Eligibility (Yes or No)
1:1	50,000	50,000	Yes
1:1	80,000	80,000	Yes
1:1	60,000	50,000	No
1:1	30,000	50,000	No

Premier Platinum

Butiran seperti Jadual 4.1 (a):-

Emas Premier Amaun Pelaburan (RM)	UA (RM)	TDTS (RM)	Tempoh TDTS (bulan)
100,000	50,000	50,000	3

- b. Platinum Premier. Pelaburan minimum bagi nisbah 2:1 untuk UA dan TDTS ialah RM150,000 dan akan diletakkan dalam UA dan TDTS seperti jadual 4.1 (b).

Butiran seperti Jadual 4.1 (b)

Platinum Premier Amaun Pelaburan (RM)	UA (RM)	TDTS (RM)	Tempoh TDTS (bulan)
150,000	100,000	50,000	3

4.2 Ilustrasi kelayakan seperti yang berikut :-
Emas Premier

Nisbah Pelaburan UA:TDTS	Amaun Pelaburan UA (RM)	Amaun Pelaburan TDTS (RM)	Kelayakan (Ya atau Tidak)
1:1	50,000	50,000	Ya
1:1	80,000	80,000	Ya
1:1	60,000	50,000	Tidak
1:1	30,000	50,000	Tidak

Platinum Premier

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UT: TDTS Placement ratio	UT Investment Amount (RM)	TDTS Placement Amount (RM)	Eligibility (Yes or No)	Nisbah Pelaburan UA:TDTS	Amaun Pelaburan UA (RM)	Amaun Pelaburan TDTS (RM)	Kelayakan (Ya atau Tidak)
2:1	100,000	50,000	Yes	2:1	100,000	50,000	Ya
1:2	50,000	100,000	No	1:2	50,000	100,000	Tidak
2:1	300,000	100,000	No	2:1	300,00	100,000	Tidak

4.3 Illustration of TDTS Profit Rate Calculation

Calculation of Profit

Profit = $P \times R \times T / 365^*$

*Denominator is as per market conversation.

Where:

P = Deposit Amount

R = Profit Rate (%) given upon deposit placement

T = Tenure (number of days, from placement date to maturity date)

Deposit Amount	RM100,000.00
Profit Rate	9.55% p.a.
Tenure	3 months
No. of Days	90
Placement date	01/09/2025
Maturity date	30/11/2025
Profit	RM2,354.79

4.4 UT submission and TDTS placement must be made on the same day and by the same party. In the case

4.3 Ilustrasi Pengiraan Kadar Keuntungan TDTS

Pengiraan Keuntungan

Keuntungan = $P \times R \times T / 365^*$

*Angka pembawah adalah mengikut kelaziman pasaran.

iaitu:

P = Amaun Deposit

R = Kadar Keuntungan (%) yang diberikan ketika penempatan deposit

T = Tempoh (bilangan hari, dari tarikh deposit hingga tarikh matang)

Amaun Deposit	RM100,000.00
Kadar Keuntungan	9.55% setahun
Tempoh	3 bulan
Bilangan Hari	90
Tarikh Deposit	01/09/2025
Tarikh Matang	30/11/2025
Keuntungan	RM2,354.79

4.4 Penyerahan UA dan penempatan TDTS mesti diletakkan pada hari yang sama dan oleh pihak yang sama. Dalam kes akaun TDTS bersama, pemegang

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of joint TDTS account, the primary account holder of the TDTS account and UT must be the same party.

4.5 The Campaign is not valid in conjunction with any other offers and promotions (if any) offered by Bank Islam in relation to investment in the Participating Unit Trust Funds.

4.6 Based on the UT Fund selected, Eligible Customers will be offered profit rate for TDTS as per table below:-

Premier Gold

UT: TDTS Placement ratio	Unit Trust Fund	TDTS Profit Rate (% p.a)
1:1	a) Dana Al-Falah b) Dana Al-Munsif c) BIMB i Tactical Fund d) BIMB-Arabesque i Global Dividend Fund 1 e) BIMB i Flexi Fund f) BIMB I Growth g) BIMB Makmur Mywakaf Fund h) Eastspring Investments Dana Dinamik i) Eastspring Investments Islamic Equity Income Fund j) Eastspring Investments Dana al-Ilham	7.55

akaun utama akaun TDTS dan UA mestilah pihak yang sama.

4.5 Kempen ini tidak sah bersama dengan sebarang tawaran dan promosi lain (jika ada) yang ditawarkan oleh Bank Islam berkaitan dengan pelaburan dalam Dana Unit Amanah yang Terlibat.

4.6 Berdasarkan kepada Dana UA yang dipilih, Pelanggan Yang Layak akan ditawarkan kadar keuntungan untuk TDTS seperti jadual di bawah:-

Emas Premier

UA: TDTS Nisbah Pelaburan	Dana Unit Amanah	Kadar Keuntungan TDTS (% p.a)
1:1	a) Dana Al-Falah b) Dana Al-Munsif c) BIMB i Tactical Fund d) BIMB-Arabesque i Global Dividend Fund 1 e) BIMB i Flexi Fund f) BIMB I Growth g) BIMB Makmur Mywakaf Fund h) Eastspring Investments Dana Dinamik i) Eastspring Investments Islamic Equity Income Fund j) Eastspring Investments Dana al-Ilham	7.55

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	k) Eastspring Investments Islamic Small-cap Fund l) Nomura Global Shariah Semiconductor Equity Fund m) Nomura Global Shariah Strategic Growth Fund n) Nomura Global Shariah Sustainable Equity Fund o) Nomura Japan Shariah Active Core Fund			k) Eastspring Investments Islamic Small-cap Fund l) Nomura Global Shariah Semiconductor Equity Fund m) Nomura Global Shariah Strategic Growth Fund n) Nomura Global Shariah Sustainable Equity Fund o) Nomura Japan Shariah Active Core Fund	
Note: The list of funds below is not exhaustive. New funds introduced during the campaign period may be added to the list.			Nota: Senarai dana di bawah bukanlah senarai yang menyeluruh. Dana baharu yang diperkenalkan sepanjang tempoh kempen mungkin akan ditambah ke dalam senarai ini.		
<u>Premier Platinum</u>			<u>Platinum Premier</u>		
UT: TDS Placement ratio	Unit Trust Fund	TDS Profit Rate (% p.a)	UA: TDS Nisbah Pelaburan	Dana Unit Amanah	Kadar Keuntungan TDS (% p.a)
2:1	a) Dana Al-Falah b) Dana Al-Munsif c) BIMB i Tactical Fund d) BIMB-Arabesque i Global Dividend Fund 1 e) BIMB i Flexi Fund f) BIMB i Growth g) BIMB Makmur Mywakaf Fund h) Eastspring Investments Dana Dinamik	9.55	2:1	a) Dana Al-Falah b) Dana Al-Munsif c) BIMB i Tactical Fund d) BIMB-Arabesque i Global Dividend Fund 1 e) BIMB i Flexi Fund f) BIMB i Growth g) BIMB Makmur Mywakaf Fund	9.55

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	i) Eastspring Investments Islamic Equity Income Fund j) Eastspring Investments Dana al-Ilham k) Eastspring Investments Islamic Small-cap Fund l) Nomura Global Shariah Semiconductor Equity Fund m) Nomura Global Shariah Strategic Growth Fund n) Nomura Global Shariah Sustainable Equity Fund o) Nomura Japan Shariah Active Core Fund	
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Note: The list of funds below is not exhaustive. New funds introduced during the campaign period may be added to the list.

4.7 Eligible customers are required to pay the sales charge for participating Unit Trust Funds as outlined in the table below. The applicable charges are specified in the respective prospectus or information memorandum and may be revised from time to time. This includes any new Unit Trust Fund(s) launched by Bank Islam during the Campaign Period.

Unit Trust Fund	Sales Charge
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	h) Eastspring Investments Dana Dinamik i) Eastspring Investments Islamic Equity Income Fund j) Eastspring Investments Dana al-Ilham k) Eastspring Investments Islamic Small-cap Fund l) Nomura Global Shariah Semiconductor Equity Fund m) Nomura Global Shariah Strategic Growth Fund n) Nomura Global Shariah Sustainable Equity Fund o) Nomura Japan Shariah Active Core Fund	
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Nota: Senarai dana di bawah bukanlah senarai yang menyeluruh. Dana baharu yang diperkenalkan sepanjang tempoh kempen mungkin akan ditambah ke dalam senarai ini.

4.7 Pelanggan Yang Layak dikehendaki membayar caj jualan bagi Dana Unit Amanah yang Menyertai seperti yang dinyatakan dalam jadual di bawah. Caj yang berkenaan adalah seperti yang dinyatakan dalam prospektus atau memorandum maklumat masing-masing dan boleh disemak semula dari semasa ke semasa. Ini termasuk sebarang Dana Unit Amanah

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TERMA-TERMA DAN SYARAT-SYARAT BAGI KEMPEN UNIT AMANAH – DEPOSIT BERTEMPOH-I
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	(%)	PUBLIC	baharu yang dilancarkan oleh Bank Islam sepanjang Tempoh Kempen.
Dana Al-Falah	5.00		
Dana Al-Munsif	5.00		
BIMB i Tactical Fund	5.00		
BIMB-Arabesque i Global Dividend Fund 1	5.00		
BIMB i Flexi Fund	5.00		
BIMB i Growth	5.00		
BIMB Makmur Mywakaf Fund	5.00		
Eastspring Investments Dana Dinamik	5.00		
Eastspring Investments Islamic Equity Income Fund	5.00		
Eastspring Investments Dana al-Ilham	5.26		
Eastspring Investments Islamic Small-cap Fund	5.26		
Nomura Global Shariah Semiconductor Equity Fund	5.00		
Nomura Global Shariah Strategic Growth Fund	5.00		
Nomura Global Shariah Sustainable Equity Fund	5.00		
Nomura Japan Shariah Active Core Fund	5.00		
BIMB-Arabesque Global Shariah-ESG AI Technology Fund	5.50		
BIMB-Arabesque Malaysia Shariah ESG – Equity Fund	5.50		
BIMB-Arabesque Asia Pacific Shariah-ESG Equity	5.50		
BIMB-Arabesque Global Shariah Sustainable Equity Fund	5.50		
Eastspring Investments Dinasti Equity Fund	5.50		
AIIMAN GLOBAL EQUITY FUND	5.50		
AHAM AIIMAN GROWTH FUND	5.50		

Unit Trust Fund	Sales Charge (%)
Dana Al-Falah	5.00
Dana Al-Munsif	5.00
BIMB i Tactical Fund	5.00
BIMB-Arabesque i Global Dividend Fund 1	5.00
BIMB i Flexi Fund	5.00
BIMB i Growth	5.00
BIMB Makmur Mywakaf Fund	5.00
Eastspring Investments Dana Dinamik	5.00
Eastspring Investments Islamic Equity Income Fund	5.00
Eastspring Investments Dana al-Ilham	5.26
Eastspring Investments Islamic Small-cap Fund	5.26
Nomura Global Shariah Semiconductor Equity Fund	5.00
Nomura Global Shariah Strategic Growth Fund	5.00
Nomura Global Shariah Sustainable Equity Fund	5.00
Nomura Japan Shariah Active Core Fund	5.00
BIMB-Arabesque Global Shariah-ESG AI Technology Fund	5.50
BIMB-Arabesque Malaysia Shariah ESG – Equity Fund	5.50
BIMB-Arabesque Asia Pacific Shariah-ESG Equity	5.50
BIMB-Arabesque Global Shariah Sustainable Equity Fund	5.50
Eastspring Investments Dinasti Equity Fund	5.50

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AHAM AIIMAN QUANTUM FUND	5.50
AHAM AIIMAN GLOBAL THEMATIC MIX ASSET FUND	5.50
PMB DANA AL-AIMAN	6.00
PMB SHARIAH INDEX FUND	6.00
PMB DANA BESTARI	6.00
PMB SHARIAH EQUITY FUND	6.00

AIIMAN GLOBAL EQUITY FUND	5.50
AHAM AIIMAN GROWTH FUND	5.50
AHAM AIIMAN QUANTUM FUND	5.50
AHAM AIIMAN GLOBAL THEMATIC MIX ASSET FUND	5.50
PMB DANA AL-AIMAN	6.00
PMB SHARIAH INDEX FUND	6.00
PMB DANA BESTARI	6.00
PMB SHARIAH EQUITY FUND	6.00

4.8 The Eligible Customer(s) who invest in any of the Participating Unit Trust Fund(s) via Employees Provident Fund (EPF) – Member Investment Scheme shall not be entitled to participate in this Campaign.

4.9 For Unit Trust transactions, Eligible Customers who qualify for the Cooling-Off Right will be granted a Cooling-Off Period of six (6) Business Days from the date the Bank receives the investment application. Should the Eligible Customer choose to terminate the investment during the Cooling-Off Period, the TDTS will be terminated and withdrawn immediately once UT terminated and TDTS profit will not be paid.

4.10 Eligible Customers is required to complete the suitability assessment in order to identify the customer's risk profile prior to the placement of UT. Risk profiling is to determine the risk appetite and the range of suitable products for the Eligible Customer.

4.11 The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her investment in the Participating Unit Trust Fund(s), which are separate from the Terms and Conditions herein

4.8 Pelanggan Yang Layak yang melabur dalam mana-mana Dana Unit Amanah yang Menyertai melalui Skim Pelaburan Ahli Kumpulan Wang Simpanan Pekerja (KWSP) tidak layak untuk menyertai Kempen ini.

4.9 Bagi transaksi Unit Amanah, Pelanggan Layak yang memenuhi syarat Hak Bertenang akan diberikan Tempoh Bertenang selama enam (6) Hari Perniagaan bermula dari tarikh Bank menerima permohonan pelaburan. Sekiranya Pelanggan Layak memilih untuk menamatkan pelaburan dalam Tempoh Bertenang tersebut, TDTS akan ditamatkan dan dikeluarkan serta-merta sebaik sahaja UT ditamatkan dan keuntungan TDTS tidak akan dibayar.

4.10 Pelanggan Yang Layak perlu melengkapkan penilaian kesesuaian untuk menilai profil risiko pelanggan sebelum membuat pelaburan Unit Amanah. Pemprofilan risiko adalah untuk menentukan kadar risiko dan produk yang sesuai untuk Pelanggan yang Layak.

4.11 Pelanggan Yang Layak dikehendaki menandatangani semua dokumen standard yang berkaitan dan mematuhi semua terma dan syarat berhubung pelaburannya dalam Dana Unit Amanah

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Note: i. The above rate is only applicable for one off placement with 3 months tenure during the campaign period. ii. Automatic renewal is not applicable for TDTS. Eligible Customers need to complete the TDTI Form and obtain relevant supporting documents if would like to make a new placement in TDTI with prevailing board rate. iii. Partial withdrawal is not allowed. iv. Premature withdrawal for TDTS is allowed and subject to the Bank Islam's policy on premature withdrawal which is available in the Terms and Conditions Term Deposit-i (Tawarruq) and Term Deposit-i (Tawarruq) Special at Bank Islam's website. v. In case of early, and/or premature withdrawal from TDTS account, the TDTS profit rate will no longer be applicable and TDTS profit will not be paid. vi. For any UT redemption within TDTS tenure, Eligible Customers can still entitle for TDTS profit rate.	yang Disertai, yang berasingan daripada Terma dan Syarat di sini. Nota: i. Kadar di atas hanya terpakai untuk penempatan sekali sahaja dengan tempoh 3 bulan sepanjang tempoh kempen. ii. Pembaharuan automatik tidak terpakai bagi TDTS. Pelanggan yang layak perlu melengkapkan Borang TDTI dan mendapatkan dokumen sokongan yang berkaitan sekiranya ingin membuat penempatan baharu dalam TDTI pada kadar papan semasa. iii. Pengeluaran separa adalah tidak dibenarkan. iv. Pengeluaran pramatang bagi TDTS adalah dibenarkan dan tertakluk kepada polisi pengeluaran pramatang Bank Islam yang mana boleh didapati dalam Terma dan Syarat Deposit Bertempoh-i (Tawarruq) dan Deposit Bertempoh-i (Tawarruq) Khas melalui laman sesawang Bank Islam. v. Jika berlaku pengeluaran awal, dan/atau pramatang daripada Akaun TDTS, kadar keuntungan TDTS tidak lagi diguna pakai dan keuntungan TDTS tidak akan dibayar. vi. Untuk penebusan UA dalam tempoh TDTS, Pelanggan Yang Layak masih layak untuk kadar keuntungan TDTS.
5.0 GENERAL TERMS 5.1 Eligible Customers is advised to read and understand these Terms and Conditions before participating in this Campaign. 5.2 To participate in this Campaign, Eligible Customers must fall within the Eligibility Criteria and fulfil the Mechanics.	5.0 TERMA-TERMA AM 5.1 Pelanggan Yang Layak adalah dinasihati untuk membaca dan memahami Terma-Terma dan Syarat-Syarat di sini sebelum mengambil bahagian di dalam Kempen ini.

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5.3 By participating in this Campaign, the Eligible Customers: i. Shall give consent for Bank Islam to disclose their personal data to the Bank's service provider to the extent necessary for the purpose of this Campaign; ii. Shall agree for Bank Islam to publish or display their names or photos in media, marketing or the Bank's website for the purpose of this Campaign (where applicable); and	5.2 Untuk mengambil bahagian di dalam Kempen ini, Pelanggan Yang Layak mestilah termasuk di dalam Kriteria Kelayakan dan memenuhi Mekanisma. 5.3 Dengan mengambil bahagian di dalam Kempen ini, Pelanggan Yang Layak: i. Akan membenarkan pihak Bank Islam untuk mendedahkan maklumat peribadinya kepada penyedia perkhidmatan Bank setakat mana yang perlu untuk tujuan Kempen ini; ii. Akan membenarkan pihak Bank Islam untuk menerbitkan atau memaparkan nama atau gambarnya dalam media, pemasaran atau laman sesawang Bank untuk tujuan Kempen ini; dan
5.4 Eligible Customers is advised to access Bank Islam's website from time to time to view the Terms and Conditions and to ensure to be kept up-to-date on any changes or variation to the Terms and Conditions thereof.	5.4 Pelanggan Yang Layak adalah dinasihatkan untuk melayari laman sesawang Bank Islam dari semasa ke semasa untuk menyemak Terma-Terma dan Syarat-Syarat untuk mengambil maklum atas sebarang perubahan atau pindaan kepada Terma-Terma dan Syarat-Syarat.
5.5 Subject to compliance with the Shariah principle, the Bank reserves the rights to amend, cancel, terminate, or suspend the Campaign/Promotion by providing sufficient notice not less than fourteen (14) days prior to the date of amendment, cancellation, termination or suspension. The mode of notification could be in writing, via electronic means or display of notices at the Bank's branches and websites. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Campaign/Promotion shall not entitle the Eligible Customers who participate in this Campaign/Promotion to any claim or compensation against the Bank for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.	5.5 Tertakluk kepada prinsip Shariah, Bank berhak untuk meminda, membatalkan, menamatkan atau menggantung Kempen ini dengan memberikan notis yang secukupnya dalam tempoh tidak kurang daripada empat belas (14) hari sebelum tarikh pindaan, pembatalan, penamatan atau penggantungan tersebut. Kaedah pemberitahuan boleh dilakukan secara bertulis melalui media elektronik, atau dipaparkan di cawangan-cawangan Bank mahupun di laman sesawang Bank. Untuk mengelakkan keraguan, sebarang pembatalan, penamatan atau penggantungan Kempen/Promosi oleh pihak Bank, tidak membolehkan pelanggan-Pelanggan Yang Layak yang menyertai Kempen/Promosi ini membuat sebarang tuntutan atau pampasan terhadap Bank bagi sebarang kerugian atau kerosakan atau apa juga yang

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5.6 This Terms and Conditions (T&C) document is to be read together with the Bank Islam Terms and Conditions governing the Term Deposit-i Tawarruq and the Bank Islam Unit Trust Services. In the event of any inconsistency, the provisions of the Term Deposit-i Tawarruq and Bank Islam Unit Trust Services T&Cs shall apply accordingly. 5.7 Bank Islam reserves the right, at its sole and absolute discretion, to disqualify any Eligible Customer who is found to have tampered with the entry process, provided false information, or breached any of these Terms and Conditions. Bank Islam's decision on disqualification shall be final and binding, and no correspondence or appeals will be entertained. 5.8 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the jurisdiction of the Courts of Malaysia. 5.9 The compensation fund under Section 158 of the Capital Markets and Services Act 2007 (CMSA): i) does not cover the Eligible Customers; and ii) does not extend to Eligible Customers who had suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of Bank Islam. 6.0 COMPLAINTS 6.1 Complaint may be lodged by completing and submitting the Bank's prescribed complaint form at any of the Bank's branches; or	ditanggung atau dialami oleh pelanggan-pelanggan sama ada secara langsung dan tidak langsung akibat daripada pembatalan, penamatan atau penggantungan tersebut. 5.6 Dokumen Terma dan Syarat (T&S) ini hendaklah dibaca bersama dengan Terma dan Syarat Bank Islam yang mengawal selia Term Deposit-i Tawarruq dan Perkhidmatan Unit Amanah Bank Islam. Sekiranya terdapat sebarang percanggahan, peruntukan dalam Terma dan Syarat Term Deposit-i Tawarruq dan Perkhidmatan Unit Amanah Bank Islam akan diguna pakai. 5.7 Bank Islam berhak, mengikut budi bicara mutlak, untuk membatalkan kelayakan mana-mana Pelanggan Yang Layak yang didapati telah mengganggu proses penyertaan, memberikan maklumat palsu atau melanggar mana-mana Terma dan Syarat ini. Keputusan Bank Islam berhubung pembatalan kelayakan adalah muktamad dan mengikat, dan sebarang surat-menyurat atau rayuan tidak akan dilayan. 5.8 Semua Terma-Terma dan Syarat-Syarat di dalam ini adalah tertakluk dan akan ditafsirkan mengikut undang-undang Malaysia dan Pelanggan bersetuju untuk terikat dengan bidang kuasa Mahkamah-Mahkamah Malaysia. 5.9 Dana pampasan di bawah Seksyen 158 Akta Pasaran Modal dan Perkhidmatan 2007 (CMSA): i) tidak meliputi Pelanggan Yang Layak; dan ii) tidak terpakai kepada Pelanggan Yang Layak yang mengalami kerugian kewangan akibat penyelewengan atau penyalahgunaan wang atau harta lain secara penipuan oleh pengarah, pegawai, pekerja atau wakil Bank Islam. 6.0 ADUAN
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TAWARRUQ KHAS

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6.2 By e-mail to contactcenter@bankislam.com.my or 6.3 By writing to the Bank's official correspondence address at Bank Islam Malaysia Berhad, at Level 32, Menara Bank Islam, 22 Jalan Perak, 50450 Kuala Lumpur or 6.4 By calling the Bank's Customer Service Hotline at 03-26 900 900 6.5 If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to i. The Federation of Investment Managers Tel: 03-7890 4242 (press 3) Email : complaints@fimm.com.my Letter: Legal, Secretarial & Regulatory, Federation of Investment Managers Malaysia, 19-06-1, 6th Floor, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur ii. Financial Market Ombudsman Service (FMOS): Tel : 03-2272 2811 (from 9am to 5pm, Monday to Friday) Online form: https://www.fmos.org.my/en/feedback.html Letter: Chief Executive Officer Financial Markets Ombudsman Services [Reg. No: 200401025885] 14th Floor, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur For more information, please visit Bank Islam branches or call our Contact Centre & Customer Care at 03 26 900 900 or visit our website at https://www.bankislam.com/	6.1 Aduan boleh dikemukakan dengan melengkapkan dan menyerahkan borang aduan yang ditetapkan oleh Bank di mana-mana cawangan Bank; atau 6.2 Melalui e-mel ke contactcenter@bankislam.com.my; atau 6.3 Dengan menulis ke alamat surat-menyurat rasmi Bank di Bank Islam Malaysia Berhad, Aras 32, Menara Bank Islam, 22 Jalan Perak, 50450 Kuala Lumpur; atau 6.4 Dengan menghubungi Talian Khidmat Pelanggan Bank di 03-26 900 900. 6.5 Sekiranya anda tidak berpuas hati dengan keputusan proses penyelesaian pertikaian dalaman, sila rujuk pertikaian anda kepada: i. Persekutuan Pengurus Pelaburan (FIMM) Tel: 03-7890 4242 (tekan 3) E-mel: complaints@fimm.com.my Alamat Surat: Legal, Secretarial & Regulatory, Federation of Investment Managers Malaysia, 19-06-1, Tingkat 6, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur ii. Financial Market Ombudsman Service (FMOS) Tel: 03-2272 2811 (9 pagi hingga 5 petang, Isnin hingga Jumaat) Borang dalam talian: https://www.fmos.org.my/en/feedback.html Alamat Surat: Ketua Pegawai Eksekutif, Financial Markets Ombudsman Services [No. Pendaftaran: 200401025885], Aras 14, Blok Utama, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
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**TERMA-TERMA DAN SYARAT-SYARAT BAGI KEMPEN UNIT AMANAH – DEPOSIT BERTEMPOH-i
TAWARRUQ KHAS**

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	Untuk maklumat lanjut, sila kunjungi cawangan Bank Islam atau hubungi Pusat Panggilan & Khidmat Pelanggan kami di 03 26 900 900 atau layari laman sesawang kami di https://www.bankislam.com/
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By signing below, I / We hereby

Dengan menandatangani dibawah, Saya / Kami dengan ini

Confirm that I / We have received and read the Terms & Conditions for TERM DEPOSIT-I TAWARRUQ SPECIAL – UNIT TRUST Campaign and with my/our participation, I/ We agree to be bound by the Terms and Conditions.

Mengesahkan bahawa Saya / Kami telah menerima dan membaca Terma-Terma dan Syarat-Syarat Kempen UNIT AMANAH – DEPOSIT BERTEMPOH -I TAWARRUQ KHAS dan dengan penyertaan Saya/ Kami, saya bersetuju untuk terikat dengan Terma-Terma dan Syarat-Syarat berikut.

TDTS Placement Ratio (Please tick) Nisbah Pelaburan TDTS (Sila tanda)	☐ Premier Gold 1:1 ratio ☐ Emas Premier 1:1 ratio	☐ Premier Platinum 2:1 ratio ☐ Platinum Premier 2:1 ratio
TDTS Placement Amount (RM) * The maximum placement in TDTS for per non-individual customer is below RM5,000,000. Jumlah Pelaburan TDTS (RM) * Had dana untuk TDTS bagi setiap pelanggan bukan individu adalah di bawah RM5,000,000.		
TDTS Profit Rate (%) Kadar Keuntungan TDTS (%)		
TDTS Maturity Date Tarikh Matang TDTS		
UT Placement Amount (RM) Jumlah Pelaburan UA (RM)		
UT Fund Name Nama Dana UA		

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For internal use (please tick) ☐ T&C has been given to customer Untuk kegunaan dalaman (sila tandakan) ☐ T&C diberikan kepada pelanggan	
FOR BANK ISLAM USE ONLY Attended by, <i>Dihadiri oleh,</i> Name/<i>Nama</i>: Date/<i>Tarikh</i>: Designation/ <i>Jawatan</i>:	UNTUK KEGUNAAN BANK ISLAM SAHAJA Verified by, <i>Disahkan oleh,</i> Name/<i>Nama</i>: Date/<i>Tarikh</i>: Designation/ <i>Jawatan</i>: