PRODUCT DISCLOSURE SHEET

Date: 07 November 2025

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your gold account.
Other customers have read this PDS and found it helpful, you should read it too.

1 WHAT IS BANK ISLAM GOLD ACCOUNT-i

Bank Islam Gold Account-i (BIGA-i) is a Shariah compliant gold product which offers customers the prospect to participate in the precious metal market. This is a product that potentially promotes wealth creation, wealth accumulation and wealth transfer amongst customers. The return of the gold would be from an appreciation of the customer's initial purchases and subject to volatility of the current gold market. This Gold Account-i is NOT protected by the Malaysian Deposit Insurance Corporation (PIDM).

This product is mainly applying the Shariah principles of Wakalah which refers to a contract where a party, as principal (muwakkil) authorises another party as his agent (wakil) to perform a particular task in matters that may be delegated, with or without imposition of a fee.

Under this product, the customer appoints Bank Islam as an agent (Wakil);

i. To execute purchase and/or sale transaction of gold.
ii. To facilitate gold safekeeping which include to identifying, arranging, and paying security vault service provider (third party) to safekeep the Customer's gold.
iii. To assign and re-assign the Physical Gold serial number for the benefits of Customer.
iv. To assign third party to carry out delivery service to facilitate the conversion to physical gold by the Customer.

2 KNOW YOUR OBLIGATIONS

It is your responsibilities :

1. You must have a Bank Islam Current, Savings, or Transactional Investment Account (CASATIA). The said CASATIA must be maintained and linked to the BIGA-i to facilitate transaction in BIGA-i.
2. Minimum initial purchase: RM10 (Individual) and RM50 (Non-Individual), or the equivalent in grams based on prevailing Gold Price updated by Bank Islam during the transaction.
3. Minimum subsequent purchase: RM10 (for both Individual and Non-Individual), or the equivalent in grams based on Gold Price updated by Bank Islam.

You have to pay the following fees and charges:

No	Type of Fees & Charges	Descriptions of Fees and Charges
1	Conversion Fee	This is the cost to convert the gold in BIGA-i into physical gold.
2	Courier Service and Special Delivery Charges	The fulfilment of the courier services and/or special delivery will be done by Gold Supplier and subject to applicable charge impose by the Gold Supplier.
3	Safekeeping Fee	The Gold Supplier will impose based on average daily balance of the gold value, charged on monthly basis and will be deducted from customer's account linked with the gold account.

Note: Please refer to our website at www.bankislam.com for further details on fees and charges.

3 KNOW YOUR RISKS

1. **Market Risk**: Various factors will affect the value of gold in Gold Account, including market conditions, investors' sentiment and confidence, profit rates, currency exchange rates, rates of inflation, business, economic, political, financial, social, environmental, and other events both locally and globally.
2. **Pricing Risk**: The price of Gold Account depends on the movements in the Gold Market. Such reference values may be volatile and changes in such price which may result in the price, level or value moving adversely to your interests and negatively affecting the return on the Gold Account.
3. **Return/Investment Risk**: The customer is exposed to changes in such reference values between the time the customer purchases the gold and the time of redemption/sale. Past performance is not an indicative of future returns. The return of the gold would be from the appreciation of the customer's initial purchase and subject to volatility of the world and local gold market conditions. However, the return is not guaranteed while the risk of potential loss is high and substantial if and when the gold price retreated.

4 OTHER KEY TERMS

- Please notify us of any changes to your contact details.
- You may convert digital gold into physical gold in denominations such as 0.5g, 1g, 5g, 10g, 50g, 100g, 1,000g, 1 dinar (4.25g), and 5 dinar (21.25g). Conversion is only available over the counter (OTC) at Bank Islam branches.
- If you opt to convert digital gold into physical gold, you will receive the physical gold via courier delivery from the Gold Supplier. Delivery and conversion costs shall be borne by the customer. The cost is determined and imposed by the Gold Supplier appointed by Bank Islam.
- No minimum balance is required, **but Bank Islam may auto-close accounts with RM0 balance for 3 consecutive years**.

If you have any questions or require assistance on our product, you can:

Call us at	Visit us at	Email us at
+603-26 900 900	**https://www.bankislam.com**	**contactcentre@bankislam.com.my**

Customer's Acknowledgment
(A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions).

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Bank Islam has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

____

Name:
Date: