



**NOTICE ON THE IMPOSITION OF 100% PROFIT WAIVER FOR  
PREMATURE WITHDRAWAL OF TERM DEPOSIT-i (TAWARRUQ) ACCOUNT**

**1 NOVEMBER 2018**

Thank you for choosing Bank Islam Malaysia Berhad ("Bank Islam") as your banking partner of choice.

Please be informed that **effective 1 January 2019**, 100% profit waiver will be imposed by Bank Islam for any premature withdrawal or early demand for the payment of the agreed Sale Price (Murabahah) before the maturity date of the Term Deposit-i (Tawarruq) account. You hereby undertake to grant rebate (Ibra') on all of the profit comprised in the agreed Sale Price (Murabahah) to Bank Islam (after deducting any payment made to, as the case may be).

Take notice that this new provision will be included in our existing terms and conditions and shall **take effect on 1 January 2019**. If you are not agreeable with the revised terms and conditions or you require more information, kindly visit your home branch or our nearest branch for assistance or contact our Contact Centre & Customer Care at 03-26900 900. Alternatively, you may also subscribe to other deposit product offered by Bank Islam for your banking convenience.

You are advised to read the revised Terms and Conditions and understand further on the new terms which can be viewed in Bank Islam corporate website at [www.bankislam.com.my](http://www.bankislam.com.my).

Thank you for your continuous support.