Term Deposit Tawarruq

1	Steps to open Term Deposit-i Tawarruq account via Internet Banking	i.	Login to Bank Islam Internet Banking
		ii.	Click **Term Deposit & Investment**, click **Placement** and select **Term Deposit-i Tawarruq**
		iii.	Answer all questions under **Foreign Account Tax Compliance Act (FATCA)** and **Tax Residency Declaration**
		iv.	Read, understand and accept the **Declarations** by clicking on checkbox. Click **Continue** to proceed
		v.	Select your account from the dropdown for **From Account**
		vi.	Select **Tenure** from dropdown list
		vii.	Enter your **Principal Amount**
		viii.	Select the **Maturity Instruction (Auto Renewal)**
		ix.	Select **Purpose of Account Placement** from dropdown list
		x.	Select **Source of Funds** from dropdown list if the **Principal Amount** is RM25,000.00 and above
		xi.	Read, understand, and accept the **Declarations** by clicking the checkbox
		xii.	Read, understand, and accept the **Consent on Cross Selling** by clicking the checkbox. Click **Continue** to proceed to the next page
		xiii.	At the confirmation page, verify the details of the request displayed. If correct, click **Request i-Access Code**
		xiv.	The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS and click **Close** button
		xv.	**Verify** the first 4-character on-screen and enter the last 6-digit to complete your transaction request
		xvi.	You may authorise this request via GO Secure using GO by Bank Islam mobile application (you may refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure)
		xvii.	**Print** the transaction for your own record
			Note: Your request is successful if the status **Successful** is shown under **Transaction Status**

2	Steps to open Wafiyah Investment Account via Internet Banking	i.	Login to Bank Islam Internet Banking
		ii.	Click **Term Deposit & Investment**, click **Placemen**t and select **Wafiyah Investment Account**
		iii.	Read, understand, and answer all items listed in the **Suitability Assessment Form** and click **Continue** to proceed
		iv.	Answer all questions under **Foreign Account Tax Compliance Act (FATCA)** and **Tax Residency Declaration**
		v.	Read, understand, and accept the **Declarations** by clicking on checkbox. Click **Continue** to proceed
		vi.	Select your account from the dropdown for **From Account**
		vii.	Select **Tenure** from dropdown list
		viii.	Enter your **Principal Amount**
		ix.	Select the **Maturity Instruction (Auto Renewal)**
		x.	Select **Purpose of Account Placement** from dropdown list
		xi.	Select **Source of Funds** from dropdown list if the **Principal Amount** is RM25,000.00 and above
		xii.	Read, understand, and accept the **Declarations** by clicking the checkbox
		xiii.	Read, understand, and accept the **Consent on Cross Selling** by clicking the checkbox. Click **Continue** to proceed to the next page
		xiv.	At the confirmation page, verify the details of the request displayed. If correct, click **Request i-Access Code**
		xv.	The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS and click **Close** button
		xvi.	**Verify** the first 4-character on-screen and enter the last 6-digit to complete your transaction request You may authorise this request via GO Secure using GO by Bank Islam mobile application (you may refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure)
		xvii.	**Print** the transaction for your own record
			Note: Your request is successful if the status **Successful** is shown under **Transaction Status**

| 3 | Steps to withdraw from Term Deposit-i Tawarruq and Wafiyah Investment Account via Internet Banking | i. Login to Bank Islam Internet Banking
ii. Click **Term Deposit & Investment**, click **Withdrawal**
iii. Select **Account Group** from the dropdown list and click **Submit** to proceed to the next page
iv. Select the Account Number by clicking on the **Account Number**
v. Select **Withdrawal** under **Action** and click **Next** to proceed to the next page
vi. Select the account from **To Account** dropdown and click **Withdraw**
vii. At the confirmation page, verify the details of the request displayed. If correct, click **Request i-Access Code**
viii. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS
ix. Click **Close** button and **verify** the first 4-character on-screen and enter the last 6-digit to complete your transaction request
xviii. You may authorise this request via GO Secure using GO by Bank Islam mobile application (you may refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure)
xix. Click **Confirm** to proceed
xx. **Print** the transaction for your own record

Note: Your request is successful if the status **Successful** is shown under **Transaction Status** |
| 4 | Steps for reinvestment of Term Deposit-i Tawarruq and Wafiyah Investment Account via Internet Banking | i. Login to Bank Islam Internet Banking
ii. Click **My Accounts** and select **Account Summary**
iii. **Select the Account Group** from the list
iv. Select the account number by clicking on the **Account Number**
v. Select **Reinvest** under **Action** and click **Next** to proceed to the next page
vi. Answer all questions under **Foreign Account Tax Compliance Act (FATCA)** and **Tax Residency Declaration**
vii. Read, understand, and accept the **Declarations** by clicking on checkbox. Click **Continue** to proceed
viii. **Select your Tenure**
ix. Select the **Maturity Instruction (Auto Renewal)**
x. Select the crediting account from the dropdown list **at Credit Profit To**
xi. Select **Purpose of Account Placement** from dropdown list
xii. Read, understand, and accept the **Declarations** by clicking on checkbox. Click **Continue** to proceed
xiii. Read, understand, and accept the **Consent on Cross Selling** by clicking on checkbox if you wish to receive any promotion. Click **Continue** to proceed

xiv. At the confirmation page, verify the details of the request displayed. If correct, click **Request i-Access Code**
xv. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS
xvi. Click **Close** button and **verify** the first 4-character on-screen and enter the last 6-digit to complete your transaction request |

		You may authorise this request via GO Secure using GO by Bank Islam mobile application (you may refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure)
	xvii.	**Print** the transaction for your own record
		Note: Your request is successful if the status **Successful** is shown under **Transaction Status**
5	Can I make a withdrawal using the Internet Banking if I opened Term Deposit-i Tawarruq/ Wafiyah Investment Account at the branch?	Yes, Cross channel withdrawal is allowed. You may make the withdrawal using Internet Banking by following the "Steps to withdraw from Term Deposit-i Tawarruq and Wafiyah Investment Account via Internet Banking".
6	Can I withdrawal at the branch if I opened Term Deposit-i Tawarruq/ Wafiyah Investment Account using Internet Banking?	Yes, you may go to the nearest branch to make withdrawal.
7	How do I check my profit rate?	Your profit rate will be available under the Placement Details when you register for Term Deposit-i Tawarruq/ Wafiyah Investment Account