



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up Fixed Deposit/Term Deposit. Be sure to also read the General Terms and Conditions for Account and Services. Kindly seek clarification from AmBank (M) Berhad if you do not understand any part of this document or the general terms stated herein.

AmBank (M) Berhad
Fixed Deposit/Term Deposit

1. What is this product about?

Conventional Fixed Deposit/Term Deposit offers you a long term saving option. It allows you to deposit your excess funds for higher interest return compared to normal savings account for a pre-determined term. You can choose to make placement from a range of flexible deposit tenures of 1 month to a period of 60 months.

This Fixed Deposit/Term Deposit is covered by the Malaysia Deposit Insurance Corporation ("PIDM").

2. Who eligible for these products?

- Open to all Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).
- Individuals aged 18 years old and above (for single or joint account)
- In-Trust Account - For individuals below 18 years old ("Minor"), in-trust accounts can be opened in the Parent/ Guardian's name. The accounts can only be opened with not more than 1 beneficiary (Minor) and there may be more than 1 trustee (Parent/Guardian).

3. What do I get from this product?

- Minimum initial deposit amount:
 - a) RM1,000 for 1 month tenure.
 - b) RM500 for all tenures of 2 months and above.
- Tenure: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 15, 18, 21, 24, 36, 48 or 60 months.
- Calculation of Interest
Interest = $P \times I \times D / 365$ or 366 (Leap Year)

Where:

P = Principle Amount (Deposit Amount)

I = Interest Rate

D = Number of days based on completed months or days

Illustration:

Purchase Price (Deposit Amount)	RM100,000
Interest Rate	3.50% p.a
Tenure	3 months
No. of Days	91
Placement Date	01/04/2018
Maturity Date	30/06/2018
Interest Earn	RM872.60
Total Return (Principle + Interest Earn)	RM100,872.60

Interest payment:

- a) Upon maturity for the tenure of 12 months and below;
- b) Every six months for the tenure above 12 months

4. What are the other key terms and conditions of this product that I should know?

- **Early withdrawal / premature withdrawal**
 - a) **No interest will be paid** if the tenure of Fixed Deposit is **3 months and below**;
 - b) For Fixed Deposit with tenures longer than 3 months, **no interest will be paid** if withdrawal is made **within 3 months**; and
 - c) **Prior to 1 January 2019**, if a premature withdrawal is made **after 3 months** from the placement date, only **50% of the interest will be payable**.

Effective Tuesday, 1 January 2019 onwards, all Fixed Deposit placements which are withdrawn before maturity will have **NO interest payable**.



Illustration for Premature Withdrawal of Fixed Deposit /Term Deposit

Tenure : 24 months
 Interest Rate : 3.35% p.a.
 Amount of Placement : RM40,000
 Date of placement : 1st February 2018
 Amount withdrawn : RM40,000

Interest option : every 6 Monthly payable	Scenario 1 Prior to 1 st Jan 2019	Scenario 2 Post 1 st Jan 2019
Date of premature withdrawal	30/12/2018	5/1/2019
Completed Months	10 months (up to 1/12/2019 only)	11 months (up to 1/1/2019 only)
Interest payable (6 monthly basis from 1 st Feb 2018 – 1 st Aug 2018)	RM 40,000 x (181/365) x 3.35% = RM 664.49	RM 40,000 x (181/365) x 3.35% = RM 664.49
Interest amount to be clawed back	RM 40,000 x (303/365) x 3.35% x 50% = RM 556.19	RM 40,000 x (334/365) x 3.35% = RM 1226.19 (100%)
Excess Interest payment	RM664.49 – RM 556.19 = RM108.30	RM664.49
Principal amount to be received by Accountholder upon premature withdrawal:	RM 40,000 - RM 108.30 = RM 39,891.70	RM 40,000 - RM 664.49 = RM 39,335.51

- Partial Withdrawal**

partial withdrawal of the Fixed Deposit/Term deposit is allowed subject to the following conditions:-

- The minimum withdrawal amount shall be in multiples of RM 1,000.00 (Ringgit Malaysia One Thousand);
- The remaining balance must not be less than the minimum deposit required for the respective products / tenures, and shall be maintained till the maturity date and the remaining balance amount will continue to earn interest until the maturity date at the original contracted rate;
- No interest/ profit shall be paid if the Fixed Deposit/Term deposit is partially withdrawn before the completion of the first three (3) months period after the placement is first made;
- Subject to fulfillment of (b) above, for partial withdrawals before the maturity date, the interest/ profit payable for a Term deposit / term deposit will be computed in accordance to the formula below unless provided otherwise in the Specific Terms and Conditions for the particular product:-

Formula

Total interest payable to the customer for partial withdrawal = $(P \times D / 365 \times R \times \%IP)$, where:

P = Partial Redemption Amount (Amount withdrawn)

D = Actual number of days based on **completed months**

R = Interest

IP = Penalty on Interest

- The Bank's determination of any amount payable to the Accountholder on partial withdrawal shall be final, conclusive and binding on the Accountholder;
- At the moment Partial withdrawal is not allowed for Fixed Deposits/Term deposit with tenure more than 12 months, Am50Plus Term Deposit, AmQuantum Term Deposit

Illustration for Partial Withdrawal of Fixed Deposit /Term Deposit

Tenure : 12 months
 Interest rate : 3.35% p.a.
 Amount of placement : RM40,000
 Date of placement : 1st February 2018
 Partial withdrawal amount : RM 10,000



Profit option : upon maturity	Scenario 1 Prior to 1 st Jan 2019	Scenario 2 Post 1 st Jan 2019
Date of partial withdrawal	30/12/2018	5/1/2019
Completed Months	10 months (up to 1/12/2018 only)	11 months (up to 1/1/2019 only)
Interest calculation based on partial withdrawal amount (up to completed months only)	RM 10,000 x (303/365) x 3.35% = RM 278.10	RM 10,000 x (334/365) x 3.35% = RM 306.55
Interest amount penalty	RM 10,000 x (303/365) x 3.35% x 50% = RM 139.05	RM 10,000 x (334/365) x 3.35% = RM 306.55 (100%)
Partial withdrawal amount to be received Upon partial withdrawal	RM 10,000	RM 10,000
Remaining Balance	RM 30,000 + RM139.04 = RM30,139.04 carry on until maturity.	RM 30,000 - RM 0 = RM 30,000 carry on until maturity.

- Auto renewal
The Bank will automatically renew all deposits not withdrawn on the maturity date under the same tenure at prevailing Interest Rate.

5. What are the fees and charges that I have to pay?

- Ad-hoc Transaction Details request: RM5.00* per request.

6. What are the risks involved?

You are advised to carefully consider all risk factors before making a placement. There is no risk involved in this product if no early withdrawal is made.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. Inform us of any changes in your contact details by visiting any of our Branches or call our Contact Centre at +603 2178 8888 (International)

8. Where can I get further information?

Website	www.ambank.com.my
Contact Centre	+603 2178 8888 (International) Email: customercare@ambankgroup.com P.O. Box 12617 50784 Kuala Lumpur, Malaysia
General Banking Info Website	www.bankinginfo.com.my

9. Who should I contact for further information or to lodge a complaint?

- a) To lodge a complaint to us about this product, , you may contact the Bank's Contact Centre:

Via phone to : +603-2178 8888

Via email to : customercare@ambankgroup.com

Via letter to : Service Resolution Department
Level 22, Menara AmBank,
No. 8, Jalan Yap Kwan Seng,



50450, Kuala Lumpur, Malaysia.

- b) If you are dissatisfied with the outcome of your complaint to the Bank, you may refer your dispute to the BNM TELELINK:-
- Via phone to : 1-300-88-5465 (1-300-88-LINK)
 - Via fax to : +603-2174-1515
 - Via email to : bnmtelelink@bnm.gov.my
 - Via letter to : Laman Informasi Nasihat dan Khidmat (LINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur, Malaysia

10. Other Conventional FD/TD products available:

- Am50Plus Term Deposit
- AmQuantum Term Deposit

The Product Disclosure sheets for these products are available at <https://www.ambank.com.my/eng/product-disclosure-sheet>

The information provided in this Product Disclosure Sheet is valid as at 30/08/18.

AmBank (M) Berhad (8515-D)
PDS/TD/062018

A member of the AmBank Group



HELAIAN PENDEDAHAN PRODUK

Sila baca Helaian Pendedahan Produk ini sebelum anda membuat keputusan untuk mengambil Deposit Tetap / Term Deposit. Pastikan juga membaca terma dan syarat Am untuk akaun dan perkhidmatan. Sila dapatkan penjelasan daripada AmBank (M) Berhad sekiranya anda tidak memahami mana-mana bahagian dokumen ini atau terma-terma am yang dinyatakan di sini.

AmBank Islamic Berhad
Deposit Tetap / Term Deposit

1. Apakah produk ini?

Deposit Tetap / Deposit Tetap konvensional menawarkan pilihan penjimatan jangka panjang. Ia membolehkan anda men deposit lebih dana anda untuk pulangan faedah yang lebih tinggi daripada akaun simpanan biasa untuk jangka masa yang ditentukan. Anda boleh memilih untuk membuat penempatan dari pelbagai tempoh deposit yang fleksibel selama 1 bulan hingga 60 bulan.

Deposit Tetap / Term Deposit ini dilindungi oleh Perbadanan Insurans Deposit Malaysia ("PIDM").

2. Siapa yang layak untuk produk ini?

- Terbuka untuk semua Warganegara Malaysia, Penduduk Tetap dan Bukan Pemastautin (tertakluk kepada negara asal).
- Individu berumur 18 tahun dan ke atas (untuk akaun tunggal atau bersama)
- Akaun Dalam Amanah - Bagi individu di bawah 18 tahun ("Minor"), akaun dalam amanah boleh dibuka dalam nama Ibu Bapa / Penjaga. Akaun hanya boleh dibuka dengan tidak melebihi 1 penerima (Minor) dan mungkin terdapat lebih daripada 1 orang pemegang amanah (Ibu Bapa / Penjaga).

3. Apakah yang akan saya perolehi daripada produk ini?

- Deposit minimum:
 - a) RM1,000 bagi tempoh 1 bulan.
 - b) RM500 bagi tempoh 2 bulan dan ke atas
- Tempoh: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 15, 18, 21, 24, 36, 48 or 60 bulan.
Pengiraan faedah
faedah = $P \times R \times D / 365$ atau 366

Yang mana:

P = Amaun Prinsip (Amaun Deposit)

R = Kadar Faedah

D = Bilangan hari berdasarkan bulanan yang siap

Ilustrasi:

Amount prinsip (Amaun Deposit)	RM100,000
Kadar faedah	3.50% setahun
Tempoh	3 bulan
Bilangan Hari	91
Tarikh Deposit	01/04/2015
Tarikh Matang	30/06/2015
Faedah	RM872.60
Jumlah Pulangan	RM100,872.60

- Pembayaran faedah:
 - a) Apabila matang bagi deposit yang mempunyai tempoh 12 bulan dan ke bawah;
 - b) Setiap enam bulan bagi deposit yang mempunyai tempoh melebihi 12 bulan.

4. Apakah terma dan syarat utama lain mengenai produk ini yang harus saya ketahui?

- Pengeluaran awal
 - a) **Tiada faedah akan dibayar** jika tempoh Deposit Tetap adalah 3 bulan dan ke bawah;
 - b) Bagi Deposit Tetap dengan tempoh lebih daripada 3 bulan, **tiada faedah akan dibayar** jika pengeluaran dilakukan **dalam tempoh 3 bulan**; dan
 - c) **Sebelum 1 Januari 2019**, jika pengeluaran pramatang dibuat **selepas 3 bulan** dari tarikh penempatan, hanya **50% daripada faedah yang akan dibayar**.

Berkuatkuasa Selasa, 1 Januari 2019 dan seterusnya, semua penempatan Deposit Bertempoh-i yang ditarik balik sebelum tempoh matang faedah **TIDAK akan dibayar**.



Ilustrasi Pengeluaran awal Deposit Tetap / Term Deposit

Tempoh : 24 months
Kadar faedah : 3.35% p.a.
Amount Prinsip : RM40,000
Tarikh Deposit : 1st Febuari 2018
Jumlah Pengeluaran : RM40,000

Pilihan faedah : Setiap 6 bulan bayaran	Senario 1 Sebelum to 1 st Januari 2019	Senario 2 Selepas 1 st Januari 2019
Tarikh pengeluaran awal	31/12/2018	5/1/2019
Bulanan yang siap	10 bulan (up to 1/12/2019 only)	11 bulan (up to 1/1/2019 only)
Faedah bayaran (6 bulan dari 1 st Febuari 2018 – 1 st Ogos 2018)	$RM\ 40,000 \times (181/365) \times 3.35\% = RM\ 664.49$	$RM\ 40,000 \times (181/365) \times 3.35\% = RM\ 664.49$
Jumlah penalti faedah	$RM\ 40,000 \times (303/365) \times 3.35\% \times 50\% = RM\ 556.19$	$RM\ 40,000 \times (334/365) \times 3.35\% \times 100\% = RM\ 1226.19$
Faedah terlebih bayar	$RM664.49 - RM\ 556.19 = RM108.30$	RM664.49
Jumlah prinsipal yang akan diterima oleh Pemegang Akaun apabila pengeluaran awal:	$RM\ 40,000 - RM\ 108.30 = RM\ 39,891.70$	$RM\ 40,000 - RM\ 664.49 = RM\ 39,335.51$

- Pengeluaran separa
 - a) jumlah pengeluaran minimum hendaklah dalam gandaan RM 1,000.00 (Ringgit Malaysia Satu Ribu);
 - b) baki yang tinggal tidak boleh kurang daripada deposit minimum yang diperlukan untuk produk / tenure masing-masing, dan akan dikekalkan sehingga tarikh matang dan baki jumlah baki akan terus memperoleh bunga sehingga tarikh matang pada kadar kontrak yang asal;
 - c) tiada faedah akan dibayar sekiranya Deposit Tetap / Term Deposit sebahagian ditarik balik sebelum selesainya tempoh tiga (3) bulan pertama;
 - d) tertakluk kepada pemenuhan (b) di atas, faedah / untung yang perlu dibayar untuk deposit Tetap / Term deposit yang sebahagiannya ditarik balik sebelum tarikh matang akan dikira mengikut formula di bawah kecuali jika dinyatakan sebaliknya dalam Terma dan Syarat Khusus

Formula

Jumlah faedah yang perlu dibayar kepada pelanggan untuk pengeluaran separa = $(P \times D / 365 \times R \times \%IP)$, yang mana:

P = pengeluaran separa (Jumlah pengeluaran separa)

D = Bilangan hari berdasarkan bulanan yang lengkap

R = faedah

IP = Penalti atas Faedah

- e) penentuan Bank tentang apa-apa amaun yang kena dibayar kepada Pemegang Akaun atas pengeluaran separa adalah muktamad, konklusif dan mengikat Pemegang Akaun;
- f) Pada masa ini Pengeluaran separa tidak dibenarkan untuk Deposit Tetap / Deposit berjangka dengan tempoh lebih daripada 12 bulan, Am50Plus Term Deposit, AmQuantum Term Deposit

Ilustrasi pengeluaran separa Deposit Tetap / Term Deposit

Tempoh : 24 months
Kadar faedah : 3.35% p.a.
Amount Prinsip : RM40,000
Tarikh Deposit : 1st Febuari 2018
Jumlah Pengeluaran separa : RM10,000



Pilihan faedah : bayaran masa matang	Senario 1 Sebelum 1 st Januari 2019	Senario 2 Selepas 1 st Januari 2019
Tarikh pengeluaran separa	31/12/2018	5/1/2019
Bulanan yang lengkap	10 bulan (kira sampai 1/12/2019 sahaja)	11 bulan (kira sampai 1/1/2019 sahaja)
Pengiraan faedah berdasarkan jumlah pengeluaran separa (sehingga bulan yang lengkap sahaja)	$RM\ 10,000 \times (303/365) \times 3.35\% = RM\ 278.10$	$RM\ 10,000 \times (334/365) \times 3.35\% = RM\ 306.55$
Jumlah penalti faedah	$RM\ 10,000 \times (303/365) \times 3.35\% \times 50\% = RM\ 139.05$	$RM\ 10,000 \times (334/365) \times 3.35\% = RM\ 306.55\ (100\%)$
Jumlah pengeluaran separa yang akan diterima	RM 10,000	RM 10,000
Baki yang tinggal	$RM\ 30,000 + RM\ 139.04 = RM\ 30,139.04$ meneruskan sehingga matang	$RM\ 30,000 - RM\ 0 = RM\ 30,000$ meneruskan sehingga matang

- Pembaharuan secara automatik
(a) Bank akan memperbaharui kesemua deposit yang tidak dikeluarkan pada tarikh matang secara automatik di bawah tempoh yang sama pada Kadar Keuntungan semasa.

5. Apakah yuran dan caj yang dikenakan?

- Permohonan penyata ad-hoc: RM5.00* setiap permintaan

6. Apakah risiko yang terlibat?

Anda dinasihatkan untuk mempertimbangkan semua faktor-faktor risiko sebelum membuat keputusan deposit. Tidak ada risiko yang terlibat dalam produk ini jika tiada pengeluaran awal dibuat.

7. Apakah yang perlu saya lakukan sekiranya berlaku perubahan pada maklumat untuk menghubungi saya?

Adalah penting untuk anda memaklumkan kepada kami sebarang perubahan dalam butiran peribadi bagi memastikan semua surat menyurat sampai kepada anda tepat pada masanya. Maklumkan kepada kami tentang sebarang perubahan mengenai maklumat anda dengan melawat mana-mana cawangan kami atau menghubungi Pusat Perhubungan Pelanggan kami.

8. Di manakah boleh saya dapati maklumat lanjut?

Laman Web	www.ambank.com.my
Pusat Perhubungan Pelanggan	+603 2178 8888 Emel: customercare@ambankgroup.com Peti Surat Box 12617 50784 Kuala Lumpur, Malaysia
Laman Web Maklumat Perbankan Am	www.bankinginfo.com.my



9. Siapa yang perlu saya hubungi untuk maklumat lanjut atau untuk membuat aduan?

a) Untuk penyelesaian pertikaian dalaman, anda boleh menghubungi Pusat Panggilan Bank :

Melalui telefon : +603-2178 8888

Melalui emel : customercare@ambankgroup.com

Melalui surat : Service Resolution Department
Level 22, Menara AmBank,
No. 8, Jalan Yap Kwan Seng,
50450, Kuala Lumpur, Malaysia.

b) Jika anda tidak berpuas hati dengan keputusan proses penyelesaian pertikaian dalaman, sila rujuk kepada BNM TELELINK

Melalui telefon : 1-300-88-5465 (1-300-88-LINK)

Melalui faks : +603-2174-1515

Melalui emel : bnmtelelink@bnm.gov.my

Melalui surat : Laman Informasi Nasihat dan Khidmat (LINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur, Malaysia

10. Produk-produk Deposit Tetap/ Term Deposit AmBank lain yang tersedia:

- Deposit Tetap Am50Plus
- Deposit Tetap AmQuantum
- Lembaran Pendedahan Produk untuk produk ini boleh didapati di <https://www.ambank.com.my/eng/product-disclosure-sheet>

Maklumat yang disediakan dalam Helaian Pendedahan Produk ini sah pada 30/08/18.

AmBank Islamic Berhad (295576-U)

Ahli Kumpulan AmBank

PDS/TD/082018