

General Investment Account

Product Name : Nabil General Investment Account-i

What is Nabil General Investment Account-i?

An Islamic Investment Account that accelerates the wealth accumulation process via Mudharabah (profit sharing) contract.

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General Information							
Islamic Contract	Mudharabah						
Definition	This refers to a profit sharing agreement between the investment accountholder and the Islamic banking institution where the investment accountholder agrees to participate in the financial activities undertaken by the Islamic banking institutions. The profit generated from financing and/or investment activities will be shared according to an agreed profit-sharing ratio(PSR). Profit is not guaranteed and may fluctuate. Any loss will be borne solely by the investment accountholder.						
Shariah Compliance	The deposits/funds received under Nabil General Investment Account-i will be managed and invested in Shariah Compliant Assets.						
Eligibility							
Age Requirement	Individuals aged 18 years old and above (for single or joint account).						
In-trust Accounts	<ul style="list-style-type: none"> 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) however there may be more than 1 trustee (Parent/Guardian). 						
Nationality	Open for Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).						
Documents Required	Individuals 18 years old and above. <ul style="list-style-type: none"> Identity Card or Passport. Individuals below 18 years old (in-trust account). <ul style="list-style-type: none"> Birth certificate or Identity Card of Minor, Identity Card or Passport of Parents/Guardians, Legal Guardian certificate (when applicable). 						
Minimum Initial Deposit	RM5,000 for 1 month placement. RM1,000 for 2 – 60 months placement.						
Minimum Balance to Maintain in Account	Based on minimum initial deposit for respective tenure.						
Returns on Account							
Profit Calculation	Profit is calculated daily and is paid on the following intervals for the respective tenures. <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Investment Tenure</th> <th>Crediting of profit</th> </tr> </thead> <tbody> <tr> <td>1 month to 12 month investment</td> <td>At maturity of the investment tenure</td> </tr> <tr> <td>More than a 12 month investment</td> <td>Every 6 months from the effective start date of the investment</td> </tr> </tbody> </table>	Investment Tenure	Crediting of profit	1 month to 12 month investment	At maturity of the investment tenure	More than a 12 month investment	Every 6 months from the effective start date of the investment
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Profit for Premature Withdrawal of the Investment Prior to Maturity	The profit payable for any premature withdrawal/upliftment of General Investment Account-i will be as follows: <ol style="list-style-type: none"> For 1 or 2 months tenure: <ul style="list-style-type: none"> No profit to be paid for any investment withdrawn before the completion of the tenure(s). For 3 months tenure onwards: <ul style="list-style-type: none"> No profit to be paid for any investment withdrawn before the completion of 3 months; or For investment of more than 3 months, eligible profit payable will be calculated based on the prevailing rate for the completed months only. 						

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<p>Indicative Profit Rate and Sharing Ratio</p>	<p>Latest indicative profit rates and profit-sharing ratio(PSR) can be obtained from www.ocbc.com.my and the nearest OCBC Al-Amin Bank Berhad and/or OCBC Bank branches. OCBC Al-Amin Bank Berhad reserves the right to change the indicative profit rates and/or the PSR and shall do so via posting in the branch, at the OCBC Bank (Malaysia) Berhad website or in the mass media.</p> <p><i>Note: Nabil General Investment Account-i Board Rates for Residents and Non-residents may differ.</i></p> <p>Important Note:</p> <ul style="list-style-type: none"> • As an investment product, Nabil General Investment Account-i is exposed to the risk of indicative profit rate fluctuations. As such, the Bank is using its Profit Equalisation Reserve(PER) to mitigate the undesirable fluctuations of the indicative profit rate of the investment account.
<p>Features and Benefits</p>	
<p>Wide Choice of Investment Tenures</p>	<p>General Investment Account-i tenures are quoted in multiple of 1 month up to a period of 60 months.</p>
<p>Records: Statement Based</p>	<p>Enjoy the simplicity of monthly statements which allow you to keep track of transactions easily (if there is any activity for the month).</p> <p>A charge of RM10 per month shall be imposed upon each request for an additional statement.</p>
<p>Deposit Insurance</p>	<p>This deposit is an eligible deposit insured by Malaysian Deposit Insurance Corporation (PIDM). PIDM insures eligible deposits for up to RM250,000 per depositor per bank. The RM250,000 limit includes both the principal amount of a deposit and the interest/return. Islamic and conventional deposits are eligible for a separate coverage limit of RM250,000 each.</p> <ul style="list-style-type: none"> • Deposit protection is automatic. • PIDM protects depositors holding deposits with banks. • There is no charge to depositors for deposit insurance protection. • Should a bank fail, PIDM will promptly reimburse depositors over their deposits. <p>For more information, refer to the PIDM information brochures that are available at our counter or go to the website at www.pidm.gov.my</p>
<p>Dormant Account Treatment</p>	<p>A General Investment Account-i with no activity for 1 year from the last date of transaction will be considered as a dormant account under the BNM Guidelines on Basic Banking Services Framework.</p> <p>To reactivate a dormant account, you will need to perform a deposit or withdrawal transaction over the counter at any OCBC Al-Amin Bank Berhad or OCBC Bank (Malaysia) Berhad branches personally.</p>
<p>Policy of Unclaimed Monies</p>	<p>General Investment Account-i receipts that have been auto-renewed for more than 7 years will be classified as “Unclaimed Monies” in accordance with the Unclaimed Monies Act 1965.</p> <p><i>Note: Reports will be generated every year on 30 November and 28 February listing all such General Investment Account-i receipts which have been renewed more than 6 years by 28 February. Reminders will be sent out to the customers. Failure to respond to our reminders during the grace period, will cause the General Investment Account-i to be classified as “Unclaimed Monies” on the following year.</i></p>

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<p>Operation of Joint Account</p>	<ul style="list-style-type: none"> • A joint account (“Account”) may be opened for 2 or more individuals who are 18 years old and above. Each applicant’s Identity Card/Passport will be required upon application. • The accountholders shall be jointly entitled to any deposit or credit balance in the Account. • All instructions relating to the Account, including without limitation in connection with operation and closure of the Account or suspension or termination of the services, change of address, hold mail or other details of the accountholders registered with the Bank or any other information, shall be given in writing (or by any other means permitted by OCBC Al-Amin Bank Berhad) by all joint accountholders, unless otherwise instructed in writing by all the joint accountholders. • All joint accountholders shall be jointly and severally liable for all transactions arising from such instructions. • If OCBC Al-Amin Bank Berhad receives contradictory instructions, whether or not from authorised person(s), OCBC Al-Amin Bank Berhad may choose to act only on the mandate of all the joint accountholders. • Upon receiving notice of death of any one or more of the joint accountholders, OCBC Al-Amin Bank Berhad shall be entitled to pay the deposit or credit balance as the case may be, to the survivor and if more than one survivor in their joint names provided that prior to such payment OCBC Al-Amin Bank Berhad shall be entitled to set off the indebtedness of any of the joint accountholders under any Account with OCBC Al-Amin Bank Berhad and/or with any company within the OCBC group from the deposit or credit balance. • OCBC Al-Amin Bank Berhad may permit the surviving accountholder(s) to continue to operate the Account subject to the fulfilment of such Terms and Conditions as may be imposed by OCBC Al-Amin Bank Berhad.
<p>Summary of Fees and Charges</p>	
<p>Request for Additional Statement</p>	<p>A charge of RM10 per statement</p>

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Contact Information	
OCBC Al-Amin Bank Berhad	<p>For more information or inquiries or feedback on our latest products and services, you may call our Contact Centre at 1300 88 0310 or visit our website at www.ocbc.com.my or any OCBC Al-Amin Bank Berhad and/or OCBC Bank (Malaysia) Berhad branches nearest to you. You may also contact us at any time to update your Personal Details. This information is crucial to us in our on-going efforts to serve you better. Rest assured, your personal details will be kept confidential.</p> <p>If you have any complaints on our products or service level, you may also write to us at the following address:</p> <p>Quality and Service Management c/o OCBC Bank (Malaysia) Berhad P.O. Box 10197 50911 Kuala Lumpur</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Financial Mediation Bureau can be contacted at 03-2272 2811; email enquiry@fmb.org.my or Bank Negara Malaysia at 1300 88 5465; email bnmtelelink@bnm.gov.my</p>
Bank Negara Malaysia	<p>For further information on Financial Products, visit</p> <ul style="list-style-type: none"> • www.bankinginfo.com.my • www.insuranceinfo.com.my <p>You may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465.</p>
Perbadanan Insurans Deposit Malaysia (PIDM)	<p>Call hotline at 1-800-88-1266, available Monday to Friday from 8.30am to 5.30pm or email to info@pidm.gov.my</p>

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