AFFIN ISLAMIC

PRODUCT DISCLOSURE SHEET (PDS)	ENGLISH VERSION
REMINDER: You are reminded to read and understand the terms and conditions of this Product Disclosure Sheet together with the general and specific terms and conditions in the Application Form. If there are any terms and conditions in this Product Disclosure Sheet which you do not understand, please seek independent advice and/or clarify with the Bank.	Bank : **Affin Islamic Bank Berhad** Product : • **AFFIN Grow-i Saving Account** • **AFFIN Barakah Charity Account-i** • **A1ADDIN eSAVER-i** • **AFFIN Scholar-i** • **AFFIN Savings Vault-i** • **AFFIN Flexible Savings Plan-i** • **AFFIN Kenyalang Savings Account-i** • **AFFIN Kinabalu Savings Account-i** • **AFFIN Selangor Savings Account-i** • **FINTURA Savr-i** • **AFFIN Flexi Save-i Savings Account** • **AFFIN DGrow-i Savings Account** • **AFFIN LuminouSiti SA-i** • **Any other Savings Account-i offered under the concept of Tawarruq**

1. WHAT ARE THESE PRODUCTS ABOUT?

These are saving accounts products offered by the Bank for our Customers to place funds and have access to the funds when demanded. These products offer fixed return on the deposit placed by the Customers. These products are Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

2. WHAT ARE THE SHARIAH CONCEPTS APPLICABLE UNDER THESE PRODUCTS?

a) ***Tawarruq***
Tawarruq consist of two sale and purchase contracts where the Customer (represented by the Bank as their purchasing agent) will purchase a specific Shariah compliant Commodity from the Commodity Supplier at a Purchase Price (equivalent to the deposit amount) and sells the Commodity (represented by the Bank acting as their agent) to the Bank at a mark-up sale price (Sale Price) on a deferred payment basis. Subsequently, the Bank will sell the Commodity to a third party at the Purchase Price on cash and spot basis.

b) ***Wakalah***
The Bank will apply the dual-agency mechanism under the Wakalah concept. The Customer appoints the Bank as the Customer's agent to purchase the Commodity from the Commodity Supplier at a Purchase Price and subsequently sells the Commodity to the Bank on behalf of the Customer in order to complete the Tawarruq transaction.

c) ***Wa'd***
Under the Shariah concept of Wa'd, the Bank undertakes to subsequently purchase from the Customer a specific Shariah compliant commodity ("the Commodity" consists of crude palm oil (CPO), rubber or any other commodity as advised by the Commodity Supplier) once completion of purchase of the Commodity on behalf of the Customer from a Commodity Supplier at Purchase Price (equivalent to the deposit amount).

3. WHAT ARE THE FEATURES OF THESE PRODUCTS?

AFFIN Grow-i Saving Account	Details
Eligibility	Open to residents and non-residents
Type of accounts	• Personal account - Individual or joint and minor account • External account (Individual only) • Societies, associations, and institutional account
Initial deposit amount for opening	RM 100.00
Minimum Balance	RM 10.00

AFFIN Barakah Charity Account-i	Details
Eligibility	Open to residents and non-residents
Type of accounts	• Personal account – Individual (12 years and above) or joint and minor account (12 years and below) • External account (Individual only) • Societies, associations, and institutional account
Initial deposit amount for opening	RM 100.00
Minimum Balance	RM 10.00
Others	• A savings account which contains element of charity "Save and Donate", where certain percentage or total of the Customer's return (if any) will be contributed to charity and subsequently the charity fund will be distributed and managed according to the Bank's Charity Fund Policy which is available at Bank's website. • Customer is given the flexibility to choose and change the percentage of contribution (25%, 50%, 75% or 100%) or any other percentage determined by the Bank from time to time.

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A1ADDIN eSAVER-i	Details
Eligibility	• Open to residents and non-residents aged 18 years and above
Type of accounts	• Personal account – Individual (Joint account is not allowed)
Initial deposit amount for opening	RM 20.00
Minimum Balance	RM 20.00

AFFIN Scholar-i	Details
Eligibility	• Open to residents and non-residents (Student aged 18 to 30 years old). • Customer is required to provide evidence to the Bank to show his/her student status for example Education Offer Letter, Confirmation from Learning Institution on the student status and any other document (if required by the Bank).
Type of accounts	• Personal account - Individual
Initial deposit amount for opening	• RM 20.00
Minimum Balance	• NIL
Others	• Your AFFIN Scholar-i account will be automatically converted into AFFIN Grow-i Saving account one (1) month following the date you reach the age of 31 years old. Illustration on the product conversion is as follows: **Illustrations:** Customer's Date of Birth: 1 December 1998 Date Customer reaches the age 31 years old: 1 December 2029 Date of account conversion (from AFFIN Scholar-i to AFFIN Grow-i Saving Account): 1 January 2030 • Upon conversion of account from AFFIN Scholar-i to AFFIN Grow-i Saving, the account will be governed by the terms and conditions of the AFFIN Grow-i Saving account. • Dedicated AFFIN Scholar-i Visa Debit Card - Enjoy a secure debt-free option for cashless spending as well as various discounts and promotions.

AFFIN Savings Vault-i	Details
Eligibility	Open to residents and non-residents aged 18 years and above
Type of accounts	Personal account - Individual
Initial deposit amount for opening	RM 100.00
Minimum Balance	RM 10.00
Others	• Withdrawal may only be made over the counter in-branch with customer identity verification. • This product does not come with an AFFIN Visa Debit Card. • The product is available in retail internet banking (RIB) for any credit transaction and viewing of the account information only.

AFFIN Flexible Savings Plan-i	Details
Eligibility	• Open to residents and non-residents. • Only to customers onboarded through campaign participation.
Type of accounts	• Personal account - Individual or joint and minor account • External account (Individual only)
Initial deposit amount for opening	RM 100.00
Minimum Balance	RM 100.00
Others	This is a campaign-based product designed to support and promote deposit campaign offered by the Bank.

AFFIN Flexi Save-i Savings Account	DETAILS
Eligibility	For customers of AFFIN Flexi Save-i financing account only
Initial deposit amount for opening	RM 100.00
Minimum Balance	RM 10.00

AFFIN DGrow-i Savings Account	Details
Eligibility	• Individual of age 18 and above • Resident and Non-Resident
Initial deposit amount for opening	RM 20.00
Minimum Balance	The minimum balance to maintain in the account at all times is RM20.00. The Customer is not allowed to withdraw or debit from the account if the account balance is less than or equals to RM20.00.

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AFFIN Kenyalang Savings Account-i	Details
Eligibility	• Individual of age 18 and above, including Joint Account • Resident and Non-Resident • "Anak Sarawak (MyKad with "K"); or • Individual born in Sarawak(with MyKad code "13"); or • Individuals with residential or office address in Sarawak
Initial deposit amount for opening	• No initial deposit is required at the time of account opening. • Customers are given a 90-day grace period to make the initial deposit into the account.
Minimum Balance	• The minimum balance required to be maintained in the savings account at all the times is RM1.00.
Others	• Customers are required to provide evidence of their status to the Bank. Acceptable documents include: ▪ Education letter, ▪ Confirmation of status from the learning institution, ▪ Student ID card (Matrix Card), ▪ Utility bills (e.g., electricity bill, water bill, telephone bill), ▪ Lease agreement, ▪ Employment letter, ▪ Bank statement; or ▪ Any other document as required by the Bank.

AFFIN Kinabalu Savings Account-i	Details
Eligibility	• Individual of age 18 and above, including Joint Account • Resident and Non-Resident • "Anak Sabah" (MyKad with "H"); or • Individual born in Sabah (with MyKad code "12"); or • Individuals with residential or office address in Sabah.
Initial deposit amount for opening	• No initial deposit is required at the time of account opening. • Customers are given a 90-day grace period to make the initial deposit into the account.
Minimum Balance	• The minimum balance required to be maintained in the savings account at all the times is RM1.00.
Others	• Customers are required to provide evidence of their status to the Bank. Acceptable documents include: ▪ Education letter, ▪ Confirmation of status from the learning institution, ▪ Student ID card (Matrix Card), ▪ Utility bills (e.g., electricity bill, water bill, telephone bill), ▪ Lease agreement, ▪ Employment letter, ▪ Bank statement; or ▪ Any other document as required by the Bank.

AFFIN Selangor Savings Account-i	Details
Eligibility	• Individual of age 18 and above, including Joint Account • Resident and Non-Resident • Individual born in Selangor (with MyKad code "10"); or • Individuals with residential or office address in Selangor.
Initial deposit amount for opening	• No initial deposit is required at the time of account opening. • Customers are given a 90-day grace period to make the initial deposit into the account.
Minimum Balance	• The minimum balance required to be maintained in the savings account at all the times is RM1.00.
Others	• Customers are required to provide evidence of their status to the Bank. Acceptable documents include: ▪ Education letter, ▪ Confirmation of status from the learning institution, ▪ Student ID card (Matrix Card), ▪ Utility bills (e.g., electricity bill, water bill, telephone bill), ▪ Lease agreement, ▪ Employment letter, ▪ Bank statement; or ▪ Any other document as required by the Bank.

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FINTURA SAVR-i	Details
Eligibility	• Children under 18 years old with the consent and presence of a parent/legal guardian. • Open to residents
Type of accounts	• Personal account - joint and minor account
Initial deposit amount for opening	• the minimum initial deposit to open the account is RM10.00.
Minimum Balance	• The minimum balance required to be maintained in the savings account at all the times is RM1.00.
Others	• Upon reaching 18 years old, the account will be converted into AFFIN Grow-i Saving Account and the Terms and Conditions governing the AFFIN Grow-i Saving Account shall thereafter apply.

AFFIN LuminouSiti SA-i	Details
Eligibility	Open to residents and non-residents
Type of accounts	• Personal account - Individual or joint and minor account • External account (Individual only)
Initial deposit amount for opening	RM 50.00
Minimum Balance	RM 10.00

4. WHAT ARE THE KEY TERMS AND CONDITIONS?

A. Appointment of Agent for Commodity Murabahah Trading

(a) The Customer agrees to appoint the Bank and the Bank agrees to accept the appointment as an agent of the Customer to do and execute purchase and sale of the Commodity in accordance with this terms and conditions. The Bank is authorised by the Customer to negotiate with, including but not limited to, the Commodity traders, industrial firms, their suppliers and their clients on behalf of the Customer in relation to the same.

(b) Upon signing the related account opening form and documents: -

(i) On any subsequent days, the Customer pays the Purchase Price of the Commodity to the Bank (equivalent to each deposit placed into the account).
(ii) The Bank as an agent to the Customer shall subsequently, on the following Business Day (as defined in Paragraph B item (d) of the Commodity Murabahah Transaction below), enter into Commodity Murabahah transaction.
(iii) As agent of the Customer, the Bank buys specific Commodity on cash basis at a Purchase Price from Commodity Broker A.
(iv) The Bank (as agent of the Customer) then sells the Commodity to the Bank on deferred payment at a Sale Price.
(v) The Bank then sells the Commodity to Commodity Broker B on cash and spot basis.
(vi) On maturity date, the Bank pays the Sale Price to the Customer (taking into consideration rebate(s), if any).

(c) Each transaction will be entered into by the Bank in the name of the Customer on a full disclosed basis. The Bank as agent will look after the best interest of the Customer and acts in good faith in performing its obligations and dealing in the transactions.

(d) The Bank shall be authorised to delegate its rights and duties as the Customer's agent herein to any third party to do all acts necessary for the completion of the required transactions.

B. Commodity Murabahah Transaction

(a) The Bank shall enter into Commodity Murabahah transactions based on Daily Net Deposit amount as in the following scenarios:

(i) End of Day ("EOD") balance on account opening day.
(ii) Any incremental of deposit at EOD balances on any single day, excluding cheque floats.
(iii) EOD balance on 31 December each calendar year.

(b) EOD balance shall be the account balance at 2359 hours at any single calendar day.

(c) The Commodity Murabahah transactions will take place on daily basis on the next Business Day after the deposit placement (T+1).

(d) For the purpose of the Commodity Murabahah transactions, the expression "Business Day" means a day excluding Saturday, Sunday and Public Holiday of Federal Territory of Kuala Lumpur.

(e) The tenure shall start from the deposit placement date until 31 December of the respective year ("Maturity Date").

(f) At the Maturity Date, the Bank shall rollover the total EOD balance under the Customer's account and enter into a new Commodity Murabahah Transaction for a tenure that matures on 31 December of the following calendar year.

C. Security Deposit (Hamish Jiddiyyah)

(a) Hamish Jiddiyyah is the security deposit amount which the Bank will credit into the Customer's account on the Profit Crediting Day. On the Profit Crediting Day, the total accrued profit for a particular period will be credited into the Customer's account being partial/full settlement of the Sale Price by the Bank for the Murabahah transactions for the tenure.

(b) Hamish Jiddiyah refers to any amount credited to the Customer's Account prior to Commodity Murabahah transaction.

(c) Hamish Jiddiyyah is granted as an assurance from the Bank to the Customer to purchase the Commodity from the Customer on the respective Purchase Date.

(d) The security deposit is derived based on the following formula:

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Security Deposit	=	EOD Balance **X** EPR **X** n / 365 or 366*

Where;

EPR	=	Effective Profit Rate
n	=	number of days prior to the Commodity Trading that consequently occurs prior to Profit Crediting Day, subject to non-Business Day

** The Bank may use 366 during a leap year.*

- The Hamish Jiddiyyah shall not be utilised by the Customer prior to the Commodity Trading.
- The Hamish Jiddiyah shall be returned to the Bank if the Commodity Murabahah transaction does not take place such as closing of Account prior to Commodity Trading.
- Once the Commodity Trading is performed, the Hamish Jiddiyah shall be offset against part of Sale Price.

D. Profit Calculation

(a) The Sale Price shall be computed based on the following formula:

Sale Price	=	Purchase Price + Contracted Profit

Where;

Sale Price	=	the sum payable by the Bank to acquire the Commodity from the Customer on deferred basis which comprise of purchase price of the Commodity (daily net deposit) and the contracted profit.
Purchase Price	=	an amount equivalent to customer's Daily Net Deposit (as per the scenarios mentioned in Paragraph B item (a) of Commodity Murabahah Transaction) which will be used to purchase Commodity on trading day.

(b) The contracted profit shall be computed based on the following formula:

(i) Annual Trading for EOD Balance as at 31st Dec (and subsequent calendar years)

Contracted Profit = Year EOD Balance X CPR X Tenure (in days) / 365 or 366*

** The Bank may use 366 during a leap year.*

(ii) Daily trading computation for any positive Daily Net Deposit

Contracted Profit = Daily Net Deposit X CPR X Tenure (in days) / 365 or 366*

Where;

CPR = Contracted Profit Rate

** The Bank may use 366 during a leap year.*

(iii) The actual profit shall be accrued daily (including cheque floats*) and paid on the last day of each calendar month (Profit Crediting Day). The actual profit shall be based on Effective Profit Rate ("EPR") as per formula below:

Actual Profit = EOD Balance **X** EPR **X** No. of days / 365 or 366*

** The Bank may use 366 during a leap year.*

* In the event of cheque return, the Bank will make adjustment on the daily actual profit accrued in Customer's account.

- The Bank shall determine the EPR and CPR from time to time with prior notice to the Customer. The notice will be published at AffinAlways.com and will be made available at any of the Bank's branches. The EPR declared by the Bank is equivalent to the Bank's prevailing board rate. For CPR will be computed based on the following:
  - ❖ For single flat rate, CPR will be based on the EPR.
  - ❖ For tier rate, CPR will be computed at the highest EPR.
- Any excess/extra profit paid by the Bank shall be treated as gift (hibah).

E. Rebate (Ibra')

(a) The Customer consent to grant rebate (Ibra') on any accrued and/or unaccrued profit portion subject to the occurrence of certain events including but not limited to:

(i) Withdrawal of fund prior maturity
(ii) Termination/closure of account
(iii) Difference between CPR and EPR at the maturity date, given that the Sale Price is computed using CPR, is in excess of the aggregate profit during the year which is computed using EPR based on the following formula:

Formula: Aggregate Contracted Profit – Aggregate Actual Profit Credited

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F. Statement of Account and Tawarruq Notice

(a) A statement shall be rendered once a month or at such other frequency determined by the Bank from time to time.
(b) A Tawarruq Notice is available upon request by Customer. The notice consists of:

(i) Commodity Murabahah transactions for the month
(ii) Sale Price
(iii) Year to Date Contracted Profit
(iv) Year to Date Actual Profit Paid

(c) The Customer may request for the Tawarruq Notice at any of our branches nationwide during office hours. The Bank shall forward the Tawarruq Notice to the Customer via e-mail or post to the Customer's latest address within five (5) business days from the date of such request.

G. Additional information for AFFIN Barakah Charity Account-i

The Customer authorises the Bank as an agent (Wakeel) via written instruction to deduct the whole or any part of the profit (if any) realised and earned to be apportioned to charity; and subsequently distribute and manage the charity fund according to the Bank's Charity Fund Policy.

5. WHAT ARE THE FEES AND CHARGES APPLICABLE?

- Wakalah (Brokerage) fee – RM2.00 per RM1 million on pro-rate basis. The Brokerage fee is to be shared equally between the Bank and the Customer. However, this fee is currently waived by the Bank.
- For other fees and charges applicable to this product, please visit AffinAlways.com → Other → Fee & Charges →Islamic → Deposit → Savings Account-i

6. WHAT ARE THE MAJOR RISKS ASSOCIATED WITH THE PRODUCTS?

If the account is closed within six (6) months of opening, a RM 20.00 fee will be imposed.

7. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT DETAILS?

It is important that you inform us of any changes in your details to ensure that all correspondences reach you in a timely manner. The notification must be in writing and mail or delivery by hand to any of the Bank's branches.

8. WHERE CAN I GET FURTHER INFORMATION?

- If you require additional information about this product, please refer to the product information available at any of our branches or visit AffinAlways.com.
- If you have any enquiries, please contact our Contact Centre at 03-8230 2222 or e-mail to yourvoice@affingroup.com.

The information provided in this disclosure sheet is valid as of **23 September 2026.**

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