

shall not be represented by a FSP as a capital protected product or any other name that connotes a similar meaning.

- S** 4.4.4 A FSP shall clearly disclose to financial consumers and institutional customers any significant risks associated with the NID/INI product.
- S** 4.4.5 A FSP shall inform financial consumers and institutional customers of the availability of the following information-
- a. buy-back price of the NID/INI;
 - b. performance of the underlying assets in pricing the NID (only applicable to floating rate NID) or INI (e.g. for INI based on *Mudarabah*); and
 - c. any other prevailing general and operational information on the NID/INI.
- S** 4.4.6 A FSP shall provide the following risk warning statement in the PDS and other product document for a NID/INI product with investment tenure of 5 years or less. For a NID/INI product with investment tenure above 5 years, the FSP shall comply with the risk warning statement requirement imposed by the Securities Commission Malaysia.

Format for NID:

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

Format for INI based on equity contract:

WARNING

THIS PRODUCT IS NOT PRINCIPAL GUARANTEED. CUSTOMER MAY LOSE PART OR ALL OF THE INITIAL DEPOSIT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

Format for INI based on sale contract:

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED. CUSTOMER WILL BE PAID THE SELLING PRICE UPON MATURITY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, CUSTOMER MAY LOSE PART OF THE SELLING PRICE. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.