

Appendix V - Product Disclosure Sheet (ILD / IILD)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Investment Linked to Derivatives/Islamic Investment Linked to Derivatives.

Other customers have read this PDS and found it helpful; **you should read it too.**

FSP Logo and
Name

Date: _____

1 Know your [Product Name]?

[Product Name] is a foreign exchange rate structured product with an embedded derivative linked to the performance of **[xxx]** rates. The returns on your investment depend on the performance of **[xxx]** rates.

For Islamic products, FSPs to briefly describe the applicable Shariah concept

N1

For this investment product,

- Minimum investment amount: **RM XX**
- Investment tenure: **z years**
- Principal protection: *FSPs to indicate the level of protection*
- Interest/Profit payable: y% per annum during the investment period
- Interest/Profit payment frequency (e.g. quarterly, halfyearly, annually)
- Interest/profit proceeds calculation:

You should read and understand the terms and conditions of this investment product



Your **principal** amount is **repayable in full** if you redeem your investment only at **maturity**.



You may receive a sum **lesser** than your principal if you **withdraw all or part of your investment before it matures**.



There will be a **penalty for early withdrawal**: RM xx

2 Know Your Costs

N2

Management fees	RM xx or y% of...
Sales charges	RM xx or y% of...
Penalty for early withdrawal	RM xx or y% of...

If you have any questions or require assistance on your [product name], you can:



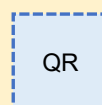
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