

### Appendix I - Requirement for Product Disclosure Sheet

Type of Financial Product	Requirement for Product Disclosure Sheet (as specified under paragraph 16.1)	
	Yes	No
<b>Loan/Financing</b>		
Housing Loan/ Home Financing	✓	
Personal Loan/Financing	✓	
Other Loan/Financing	✓	
<b>Deposit Products</b>		
Savings Account		✓
Current Account		✓
Fixed Deposit Account		✓
<b>Investment Products</b>		
Negotiable Instruments of Deposit (NID) and Islamic Negotiable Instruments (INI)	NID/INI products with investment tenure of five years or less.  ✓	For NID/INI products with tenure <b>exceeding five (5) years</b> , a FSP must comply with the Guidelines on Sales Practices of Unlisted Capital Market Products issued by the Securities Commission, and to incorporate information required under paragraph 4 of this Schedule.
Investments Linked to Derivatives (ILD) and Islamic Investments Linked to Derivatives (IILD)	For ILD/IILD where the market price, value, delivery or payment obligations are solely derived from, referenced to or based on <u>foreign exchange rates</u> .  ✓	For <b>other types</b> of ILD/IILD product, a FSP must comply with Guidelines on Sales Practices of Unlisted Capital Market Products issued by the Securities Commission, and to incorporate information required under paragraph 5 of this Schedule.
<b>Electronic Banking</b>		✓
<b>Safe Deposit Box</b>		✓
<b>Other Products</b>	✓	