

### 3 Know Your Risks

RISKS	BENEFITS
<p><i>FSPs to provide a summary of the key risks for this product.</i></p>	<p><b>How do I redeem the NID/INI after it matures?</b></p> <p><i>FSPs to provide the procedures for redemption upon maturity.</i></p>
<p><b>Reminder:</b> You should understand and consider all risk factors carefully before making an investment decision.</p>	<p><b>Reminder:</b> Past performance is not indicative of future performance.</p>

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>Any withdrawal of the NID/INI prior to the maturity date will be at a price that will be published by the issuer and may result in a partial loss of the deposit amount.</li> </ul> <p><i>FSPs to indicate other key terms that customers should be aware of.</i></p>
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#### Customer's Acknowledgment\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that [FSP name] has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

*\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

\_\_\_\_\_  
Name:  
Date:

#### 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 AMOUNT. 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 .**