

Appendix IV - Product Disclosure Sheet (NID / INI)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Negotiable Instrument of Deposit (NID) / Islamic Negotiable Instrument (INI).

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]?

This is a Negotiable Instrument of Deposit/Islamic Negotiable Instrument with maturity of **xx** months/years from the date of issue. The principal amount of this product is guaranteed if it is held to maturity.

For INI, FSPs to briefly describe the applicable Shariah concept.

N1

For this NID / INI,

- Maturity date: *day/month/year*
- Minimum nominal value: above RM xx, in multiples of RM xx
- Issuance: *At par, premium or discount*
- Interest rate/profit margin: *y% p.a.*
- Interest/profit payment frequency: *(e.g. quarterly, half-yearly, annually)*
- Interest/profit proceeds calculation:

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



*If you withdraw your money before the maturity date, you may **lose part of** your initial deposit amount.*



*We may **terminate or redeem the NID/INI prior to the maturity date**. The nominal amount of the terminated or redeemed portion will be returned to you together with any accrued interest/profit.*

2 Know Your Costs

Type of Service	Payable		Maximum rate of charge
	By	To	
<u>(Examples)</u> <i>Delivery of certificate to authorised depository which is another institution at primary issue</i>	You	Issuer	RM XX per certificate
<i>Maintenance of depository account</i>	You	Authorised Depository	RM XX per year
Upfront, you will be paying RM xx to [FSP Name]			

N2

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



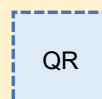
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