

User Guide for Term Deposit-i Tawarruq

| No | Question | Answer |
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| 1 | Steps to open Term Deposit-i Tawarruq account via Internet Banking. | <ul style="list-style-type: none"> i) Login to Bank Islam Internet Banking ii) Click Term Deposit & Investment, click Placement and select Term Deposit-i Tawarruq iii) Answer all questions under Foreign Account Tax Compliance Act (FATCA) and Tax Residency Declaration iv) Read, understand and accept the Declarations by clicking on checkbox. Click Continue to proceed. v) Select your account from the dropdown for From Account vi) Select Tenure from dropdown list. vii) Enter your Principal Amount viii) Select the Maturity Instruction (Auto Renewal) ix) Select Purpose of Account Placement from dropdown list x) Select Source of Funds from dropdown list if the Principal Amount is RM25,000.00 and above. xi) Read, understand, and accept the Declarations by clicking the checkbox. xii) Read, understand, and accept the Consent on Cross Selling by clicking the checkbox. Click Continue to proceed to the next page. xiii) On the confirmation page, verify the details of the request displayed. xiv) Authorise your transaction via GO Secure. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure. xv) Print the transaction for your own record. <p>Note: Your request is successful if the status Successful is shown under Transaction Status.</p> |
| 2 | Steps to open Wafiyah Investment Account via Internet Banking. | <ul style="list-style-type: none"> i) Login to Bank Islam Internet Banking. ii) Click Term Deposit & Investment, click Placement and select Wafiyah Investment Account. iii) Read, understand, and answer all items listed in the Suitability Assessment Form and click Continue to proceed. iv) Answer all questions under Foreign Account Tax Compliance Act (FATCA) and Tax Residency Declaration. v) Read, understand, and accept the Declarations by clicking on checkbox. Click Continue to proceed. vi) Select your account from the dropdown for From Account. vii) Select Tenure from the dropdown list. viii) Enter your Principal Amount. ix) Select the Maturity Instruction (Auto Renewal). x) Select Purpose of Account Placement from the dropdown list. xi) Select Source of Funds from dropdown list if the Principal Amount is RM25,000.00 and above. xii) Read, understand, and accept the Declarations by clicking the checkbox. xiii) Read, understand, and accept the Consent on Cross Selling by clicking the checkbox. Click Continue to proceed to the next page. |

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| | | <p>xiv) On the confirmation page, verify the details of the request displayed.</p> <p>xv) Authorise your transaction via GO Secure. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure.</p> <p>xvi) Print the transaction for your own record.</p> <p>Note: Your request is successful if the status Successful is shown under Transaction Status</p> |
| 3 | Steps to withdraw from Term Deposit-i Tawarruq and Wafiyah Investment Account via Internet Banking. | <p>i) Login to Bank Islam Internet Banking.</p> <p>ii) Click Term Deposit & Investment, click Withdrawal.</p> <p>iii) Select Account Group from the dropdown list and click Submit to proceed to the next page.</p> <p>iv) Select the Account Number by clicking on the Account Number.</p> <p>v) Select Withdrawal under Action and click Next to proceed to the next page.</p> <p>vi) Select the account from To Account dropdown and click Withdraw.</p> <p>vii) On the confirmation page, verify the details of the request displayed.</p> <p>viii) Authorise your transaction via GO Secure. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure.</p> <p>ix) Click Confirm to proceed.</p> <p>x) Print the transaction for your own record.</p> <p>Note: Your request is successful if the status Successful is shown under Transaction Status.</p> |
| 4 | Steps for reinvestment of Term Deposit-i Tawarruq and Wafiyah Investment Account via Internet Banking | <p>i) Login to Bank Islam Internet Banking.</p> <p>ii) Click My Accounts and select Account Summary.</p> <p>iii) Select the Account Group from the list.</p> <p>iv) Select the account number by clicking on the Account Number.</p> <p>v) Select Reinvest under Action and click Next to proceed to the next page.</p> <p>vi) Answer all questions under Foreign Account Tax Compliance Act (FATCA) and Tax Residency Declaration</p> <p>vii) Read, understand, and accept the Declarations by clicking on checkbox. Click Continue to proceed.</p> <p>viii) Select your Tenure.</p> <p>ix) Select the Maturity Instruction (Auto Renewal).</p> <p>x) Select the crediting account from the dropdown list at Credit Profit To.</p> <p>xi) Select Purpose of Account Placement from dropdown list.</p> <p>xii) Read, understand, and accept the Declarations by clicking on checkbox. Click Continue to proceed.</p> <p>xiii) Read, understand, and accept the Consent on Cross Selling by clicking on checkbox if you wish to receive any promotion. Click Continue to proceed.</p> <p>xiv) On the confirmation page, verify the details of the request displayed.</p> <p>xv) Authorise your transaction via GO Secure. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure.</p> <p>xvi) Print the transaction for your own record.</p> |



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| | | Note: Your request is successful if the status Successful is shown under Transaction Status |
| 5 | Can I make a withdrawal using the Internet Banking if I opened Term Deposit-i Tawarruq/ Wafiyah Investment Account at the branch? | Yes, Cross channel withdrawal is allowed. You may make the withdrawal using Internet Banking by following the “Steps to withdraw from Term Deposit-i Tawarruq and Wafiyah Investment Account via Internet Banking”. |
| 6 | Can I withdrawal at the branch if I opened Term Deposit-i Tawarruq/ Wafiyah Investment Account using Internet Banking? | Yes, you may go to the nearest branch to make withdrawal. |
| 7 | How do I check my profit rate? | Your profit rate will be available under the Placement Details when you register for Term Deposit-i Tawarruq/ Wafiyah Investment Account |