

**IMPORTANT/DISCLAIMER**

**THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A DEPOSIT PRODUCT**

**PRODUCT DISCLOSURE SHEET**

(Please read and understand this Product Disclosure Sheet together with the Personal Account Rules and Regulations and/or the Islamic Investment Account Terms before you apply and decide to accept the following product(s). For information on the product offering and availability, please visit our website at [sc.com/my](http://sc.com/my))

**STANDARD CHARTERED SAADIQ BERHAD**

1. Saadiq JustOne Personal Investment Account-i
2. Saadiq JustOne Personal Account-i
3. Saadiq JustOne Preferred Investment Account-i
4. Saadiq JustOne Preferred Account-i
5. Saadiq JustOne Priority Investment Account-i
6. Saadiq JustOne Priority Account-i
7. Saadiq JustOne PriorityPlus Investment Account-i
8. Saadiq JustOne PriorityPlus Account-i
9. Saadiq Investment Account-i
10. Saadiq \$saver-i
11. Super Salary-i
12. Saadiq My HomeOne Account-i
13. Saadiq Business \$saver-i
14. Business JustOne Account-i
15. Investment Account-i
16. Saadiq Young Saver-i

<Date>



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## 1. What is this product about?

This is a profit sharing investment account based on the principle of Mudharabah. Please refer to item 3 for an explanation of this principle.

This is an unrestricted investment account which you allow us to manage based on our expertise as fund manager. We will specify to you the investment portfolios for your information. At the end of the investment period, we will calculate and distribute the profit based on the profit sharing ratio agreed with you earlier. The profit sharing investment account allows withdrawals and additional placements at any time and your profit will be based on the daily average balance at the end of the investment period.

The nominal value of your placement will be returned to you upon request. Any profit attributable to you will be calculated based on the average nominal value of your investment i.e. the daily average balance outstanding for the calendar month maintained in the profit sharing account.

The product may provide additional features such as:

1. Deposits and/or withdrawal at any of our Branches and/or ATM
2. Cheque book facility
3. Debit Card Services
4. Electronic Banking Services
5. Monthly Statements on the position of your Investment

For full information on the product you have selected, please visit our website at [sc.com/my](http://sc.com/my)

## 2. Who is this product suitable for?

The product is suitable for investors seeking for:-

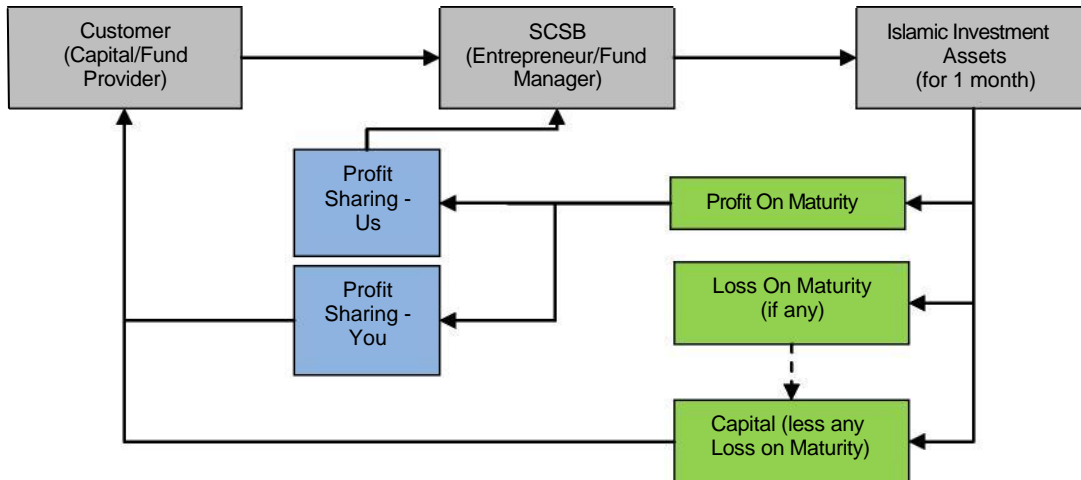
- Consistent return on short-term investment with convenience of entering and exiting into the investment on-demand.
- Low risk investment.
- Investment with prudential regulation and investment strategies.

There is no minimum period for you to retain or hold your placement with us under this product. This product is **NOT** covered by the Malaysia Deposit Insurance Corporation (PIDM).



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### 3. What is the Syariah contract applicable?



The Syariah contract applicable for this profit sharing account is **Mudharabah**. Under this contract, a sum of money is deposited by you (as capital provider) with us (as entrepreneur or fund manager) for a period whereby we will carry out business ventures by investing your funds into Syariah-Compliant investments (unrestricted investment accounts) and both of us agree to share the profits from the investment according to mutually agreed ratio at the start of the investment. Any loss from the investment will be borne by you solely unless such loss is due to our misconduct, negligence or breach of specified terms of the contract.

This structure has been approved by our Syariah Advisory Committee.



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#### 4. What are the features of the Product?

We are accepting your placement for the purpose of investment and will open a transactional account for you as evidence of the investment. We will invest your placement into a predetermined pool of Syariah-compliant investment assets. We do this by entering into a commodity murabahah contract with our counterparty(ies) where certain commodities are bought and sold at an agreed profit.

We may also invest a minimal amount of the funds placed with us into an Overnight Islamic Interbank Placement with Bank Negara Malaysia for liquidity purposes.

By making additional placements into your profit sharing investment account, and by our act of accepting and giving credit to such placement in your profit sharing investment account, you will be entitled to additional profit declared (if any) in proportion to your additional investment into the Investment Asset. The profit declared into your profit sharing investment account will be based on the monthly average balance in your account.

The following is an illustration of a Mudharabah placement with us:

YOUR MUDHARABAH PLACEMENT WITH US [Illustration]		
a.	Syariah Contract	Mudharabah
b.	Minimum Placement	Initial placement of RM100, with increment investment of RM1.00.
c.	Investment Tenure	Monthly investment with an investment value given based on a daily average balance outstanding. The investment period will be at the end of each calendar month.
d.	Profit Sharing Ratio	60% (Customer) : 40% (Bank)
e.	Profit Calculation	Rate of Returns on Investment x 60%.
f.	Profit Payment Method	Daily accrual of profit paid monthly after declaration date.

Each product may have different Profit Sharing arrangements and benefits. For full information on the product you have selected, please visit our website [sc.com/my](http://sc.com/my)



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## 5. What am I investing in?

You will be investing in an investment asset which is created between us and our investment counterparty(ies). It entitles you to a return on the investment on its maturity date. Details of the investment asset are as follows:

THE INVESTMENT ASSET WHERE YOUR FUNDS ARE INVESTED IN		
a.	Investment Objective	To provide a short-term, low-risk investment instrument with a fixed return on investment with the purpose of principal preservation.
b.	Investment Contract	Murabahah via the trading of selected Commodities
c.	Investment Mandate	Syariah-Compliant Unrestricted Investments
d.	Name of Investment Asset	<input type="checkbox"/> Up to 99% in Commodity Murabahah Placement (CMP) <ul style="list-style-type: none"> <li>• Remaining in Overnight Islamic Interbank with Bank Negara Malaysia</li> </ul>
e.	Investment Counterparty	Standard Chartered Bank Malaysia Berhad (SCBMB) and/or any other party(ies) which we deem fit
f.	Investment Tenure	One month settlement tenures renewable upon maturity
g.	Risk Assessment of the Investment Asset	The expected gross return on investment is benchmarked against the profit rate of 1-month Interbank Placement with Bank Negara Malaysia, which will be contracted up-front into the price of the Investment Asset. You should make your own assessment of our Investment Counterparty ability to meet the obligations concerning the investment and its general creditworthiness.
h.	Minimum Murabahah Investment	Equivalent to investment placement amount by you
i.	Key Terms and Conditions	i. Early redemption of investment asset is allowed at par and no incidental cost ii. The returns from the investment asset must be derived from Syariah-compliant activities iii. For all new placement made by you, a new CMP will be transacted to secure the principal and profit of the investment.



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**Past performance of the investment is not an indication of its future performance.**

## 6. What do I get from this product?

The returns will be based on the profit sharing ratio and the performance derived from the investment asset. The returns based on the calculation of the Rate of Return as follows:-

*[Illustration only]*

Placement Date by You	12-Jan
Investment Month End	31-Jan
Number of Investment Days	20
Declared Profit Rate (Gross)	3.20%

**Your Total Investment i.e. Daily Average Amount** **1,000,000.00**

<b>At End of Month</b>	<b>MYR'</b>	<b>Percentage</b>
Total Gross Income on Investment	1,753.42	3.20%
<i>Daily Average Amount x Declared Rate x No of Days / 365</i>		
Less : Impairment or Losses	-	
Less : Direct Expenses (if any)	-	
<b>Net Distributable Income</b>	<b>1,753.42</b>	<b>3.20%</b>

*Profit Sharing Ratio : 60% Customer 40% Bank*

	<b>MYR'</b>	<b>Percentage</b>
Net Distributable Income Attributable to You (60%)	1,052.05	1.92%
Net Distributable Income Attributable to Bank (40%)	701.37	1.28%
		<b>3.20%</b>

*Based on the above illustration, Your Total Investment and Return on Investment*

<b>Your Principal as at 31 Jan</b>	1,000,000.00
(+) Net Distributable Income Attributable to You	1,052.05
(-) Losses from Investment (if Any)	0
<b>Total Investment &amp; Returns Attributable to You</b>	<b>1,001,052.05</b>



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## 7. What are the possible outcomes of my investment?

### **Possible future gains and/or losses [Illustration Only]**

Your funds are invested into a portfolio of monthly fixed return Commodity Murabahah Placement (CMP) with SCBMB which will be utilised for Shariah-compliant activities or with other counterparty(ies).

You will be taking an investment risk on your principal with the investment counterparty and is intended to invest in a low-risk exposure with the counterparty.

The profit on the CMP is benchmarked against the expected returns from the 1-month Interbank Placement with Bank Negara Malaysia (BNM). The CMP whenever placed with SCBMB or any counterparty(ies) to create a return or obligation by the counterparty payable on investment maturity. Renewal of the CMP may be benchmarked on the prevailing BNM Interbank Placement Rates for the new period.

For Illustration purposes, the Worse Market Interbank Placement for 1 month tenure is 2.80% and Best Market is 3.40%

Months	Profit Sharing Ratio (PSR)	Contracted Profit Rate	Effective Rate Based on PSR
Jan	60:40	2.80%	1.68%
Feb	60:40	2.80%	1.68%
Mac	60:40	2.80%	1.68%
Apr	60:40	2.80%	1.68%
May	60:40	2.80%	1.68%
Jun	60:40	2.80%	1.68%

Months	Profit Sharing Ratio (PSR)	Contracted Profit Rate	Effective Rate Based on PSR
Jan	60:40	3.40%	2.04%
Feb	60:40	3.40%	2.04%
Mac	60:40	3.40%	2.04%
Apr	60:40	3.40%	2.04%
May	60:40	3.40%	2.04%
Jun	60:40	3.40%	2.04%

The financial performance highlight on Islamic Investment Account will be made available on our website at <https://www.sc.com/my/saadiq>.



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## 8. What are the other key terms and conditions of this product that I should know?

You are allowed to withdraw from your placement at any time during the month. The nominal value of your placement will be adjusted according to the end-of-day balance outstanding. The end of month value of your placement for the purpose of profit calculation will be based on the daily average balance.

## 9. What are the fees and charges I have to pay?

The fees and charges for the profit sharing investment account are set out in our Fees and Charges for Products and Services booklet published on our website.

Additional fee and charge specific to profit sharing account is as follows:

*Statement Request	:	Statement within 1 year – RM5.30 per statement cycle
		Statement > 1 year – RM10.60 per statement cycle

*\*Not applicable to Saadiq Young Saver-i*

Fee and charge listed is inclusive of 6% GST effective 1 April 2015. Other fees and charges applicable to any normal Banking Services are outlined in our Products and Services booklet published on our website.

## 10. What are the risks involved?

### a. Credit Risk

Our obligations under the profit sharing account are unsecured contractual obligations based on the contract of Mudharabah, which will rank equally with our other unsecured contractual obligations and debt other than liabilities mandatorily preferred by law. You should make your own assessment of our ability to meet our obligations concerning the investment and its general creditworthiness.

### b. Legal Risk

c. The offer of this investment is subject to the laws of Malaysia. There is no assurance that any future change in the laws or regulations governing these products will not affect the value, the level of return and other commercial considerations relating to this investment.

### Liquidity Risk

Although unlikely, there can be no assurance on the liquidity of this investment if it is not possible to liquidate, or to assess a fair value of your investment due to prevailing market conditions.

### d. Market Risk

As the investment asset is a creation of obligation with a counterparty, your investment will not be directly subject to prevailing market risks.



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The value of the investment asset may indirectly be adversely affected by fluctuations in the level or volatility of or correlation or relationship between one or more market prices, rates or indices or by general financial, economic and political climate, general movements in local and international stock markets, prevailing and anticipated economic conditions, investor sentiment and profit rates and other events or factors outside our control which may impact the feasibility of the investment counterparty. However, you will need to make your own assessment on our, and Standard Chartered Bank Malaysia Berhad (SCBMB)'s, general creditworthiness.

**e. Counterparty Risk**

We, in conducting our business will be faced with various risks including market risk, regulatory risk, liquidity risk, operational risk and other risks associated with the running of a financial institution. Your investment is further invested into a known counterparty i.e. SCBMB and SCBMB will also face the various risks as our business.

There can be no assurance that we and/or SCBMB may not become insolvent or is subject to winding up or liquidation, which may affect the recovery of the investment. The risks are however mitigated through the prudential regulation on us and SCBMB. However, you will need to make your own assessment on our, and SCBMB's, general creditworthiness.

**f. Principal Protection Risk**

The placement under the contract of Mudharabah is not protected and will carry a risk of loss of principal. We have structured this product to be a low-risk, low-return product and expect that the risk of loss of principal is mitigated based on the Investment Assets. The Investment Assets are investment made with counterparty(ies) which we deem fit.

The risks are mitigated through the prudential regulation by the investment counterparty. However, you will need to make your own assessment on our counterparty(ies) general creditworthiness.

**g. Syariah-Compliance Risk**

Although the investment counterparty is SCBMB which is not an entity operating as an Islamic Banking institution, we have specific arrangement and mandate with SCBMB that your investments under Mudharabah will only be used to fund Syariah-compliant Investment Assets and activities approved by our Syariah Advisory Committee. The arrangement must also meet all the transactional rules and sequencing requirement of the relevant Syariah contract of which the investment is being made on, and take appropriate remedial actions to rectify any actions, with guidance from our Syariah Advisory Committee, that may result in the investment returns being at risk. This is to ensure that your funds are generating income from Syariah-compliant sources as per the Mudharabah contract.



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## 11. What do I need to do if there are changes to my personal details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner, failing which, any correspondence to you will continue to be communicated/sent to your contact details last known to us and we will not be held liable for any loss or damage incurred by you due to the non-receipt of such correspondence.

## 12. Where can I get further information?

Should you require additional information about the profit sharing account, please refer to the *bankinginfo* booklet on "Investing Your Money", available at all our branches and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

If you have any enquiries or should you need any other general or operational information regarding the profit sharing account, including performance of the underlying Investment Assets or if you would like to lodge a complaint on the product, please contact our Customer Care Hotline at 1 300 888 888 or write us an email at [Malaysia.Feedback@sc.com](mailto:Malaysia.Feedback@sc.com)

If you are dissatisfied with the outcome of the dispute resolution process, please refer your dispute to the BNM TELELINK

- i. Via phone to : 1-300-88-5465 (1-300-88-LINK)
- ii. Via fax to : +603-2174-1515
- iii. Via email to : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)
- iv. Via letter to : Laman Informasi Nasihat dan Khidmat (LINK)

Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur

### **WARNING**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED. THIS INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).**



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