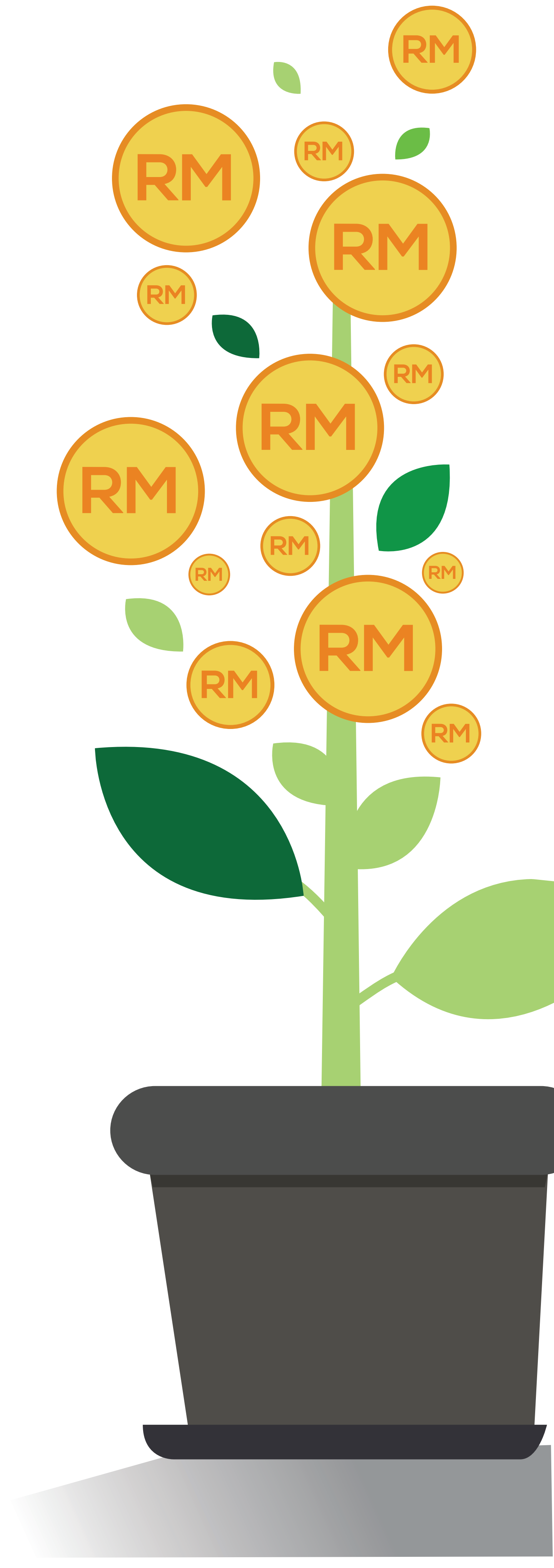
PERBANKAN ISLAM

INVESTMENT ACCOUNT

INVEST TO GROW

A new product offering that provides you the opportunity to invest and share the profit from Shariah-compliant investment activities.



KEY FEATURES

ISLAMIC BANK

INVESTMENT ACCOUNT

ISLAMIC DEPOSITS

KEY FEATURES

Ensuring fair information disclosure & transparency requirements

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Empowering consumer in making well-informed decisions

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Safeguarding investor's interest & sustaining financial stability

DIFFERENCES

	INVESTMENT ACCOUNT	ISLAMIC DEPOSITS
Customer's need	Partnership/investment agent	Safekeeping
Contractual relationship	Investor (You) & entrepreneur (your Islamic bank)	Customer (You) & custodian (your Islamic bank)
Transaction structure	Fund is managed by Islamic banks for investment in Shariah compliant assets	Deposit is placed with custodian for safe keeping
Profit distribution	Profit sharing rate	Custodian's discretion
Shariah contracts	• Mudharabah (profit sharing) • Musyarakah (profit and loss sharing) • Wakalah (agency)	• Wadiah (safekeeping) • Qard (benevolent loan) • Tawarruq (commodity sale)

FAQs

Frequently
Asked Questions

Who offers Investment Account?

Investment Account is exclusively offered by Islamic banks licensed by Bank Negara Malaysia (BNM).

How is the profit of the investment distributed and managed?

Profit or return on investment is based on Shariah compliant concept of profit sharing. The ratio between what is yours and the Islamic bank depends on the performance of the underlying portfolio of assets stated in the contract.
Investment Account will be managed by Islamic banks and your portfolio of assets will be managed based on the stipulated terms and condition stated by Islamic banks.

How will I know where my money will be invested?

Investment Account is made transparent by Islamic banks. Not only will you know where your money is being invested, you can also monitor and track your investment performance by directly contacting your Islamic banks.

Do I get to choose the type of investment risk involved?

Yes, you can choose the type of risk according to your preferences based on your desired returns.

Is Investment Account guaranteed by PIDM?

Investment Account is a form of investment and like any other investment, it is not guaranteed by the Perbadanan Insurans Deposit Malaysia (PIDM).

• Customers are advised to read all stipulated terms and conditions carefully before making your decision. Ask your Islamic banks to provide you with a product disclosure sheet of the Investment Account.

LIST OF ISLAMIC BANKS CURRENTLY OFFERING INVESTMENT ACCOUNT

Affin Islamic Bank Berhad	www.affinislamic.com.my
Al Rajhi Banking & Investment Corporation (Malaysia) Berhad	www.alrajhibank.com.my
Alliance Islamic Bank Berhad	www.allianceislamicbank.com.my
AmBank Islamic Berhad*	**www.ambankgroup.com**
Asian Finance Bank Berhad	www.asianfinancebank.com
Bank Islam Malaysia Berhad*	**www.bankislam.com.my**
Bank Muamalat Malaysia Berhad*	**www.muamalat.com.my**
CIMB Islamic Bank Berhad*	**www.cimbislamic.com**
HSBC Amanah Malaysia Berhad	www.hsbcamanah.com.my
Hong Leong Islamic Bank Berhad	www.hlisb.com.my
Kuwait Finance House (Malaysia) Berhad*	**www.kfh.com.my/kfhmb/**
Maybank Islamic Berhad*	**www.maybank2u.com.my**
OCBC Al-Amin Bank Berhad	www.ocbc.com.my
Public Islamic Bank Berhad	www.publicislamicbank.com.my
RHB Islamic Bank Berhad*	**www.rhbgroup.com**
Standard Chartered Saadiq Berhad*	**www.sc.com/my**

*Islamic banks currently offering Investment Account

Visit your nearest Islamic banks that offer Investment Account for further information.

You may also contact:
Laman Informasi Nasihat dan Khidmat (BNMLINK)
Ground Floor, D Block, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel : +603-2698-8044 extension 8950 / 8958 (BNMLINK general line)

Contact Centre (BNMTELELINK)
Tel : 1-300-88-5465 (1-300-88-LINK) (Overseas: +603-2174-1717)
Fax : +603-2174-1515
E-mail : bnmtelelink@bnm.gov.my

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Association of Islamic Banking Institutions Malaysia (AIBIM)