

PRODUCT DISCLOSURE SHEET

AgroGold Account-i

Date: _____
[To be filled by Sales Personnel]

Please read and understand this Product Disclosure Sheet together with the general terms and conditions before you decide to apply this AgroGold Account-i.

Kindly seek clarification from Agrobank ('Bank') if you do not understand any parts of this document or the general terms and conditions.

1. What is the product about?

AgroGold Account-i ("AGA-i") allows you to purchase and sell gold conveniently and securely without the hassle of keeping the physical gold. You can make affordable investments from the gold's capital appreciation subject to volatility of the current gold market. Through this product you will enjoy the following:

- Affordable purchase of as low as RM10.
- Backed by 999.9 purity gold accredited by London Bullion Market Association (LBMA).
- Gold purchased is safely secured in the vault.
- Option to redeem Physical Gold from the AgroGold Account-i

2. What is the Shariah concept applicable?

The main Shariah concept are as follows: -

Concept	Description
<i>Wakalah</i>	You appoint the bank as your agent to manage and operate your AG-i which includes but not limited to facilitating the buy and sell gold transaction, Gold Conversion, Transfer of Gold from one accountholder to another, and gold safekeeping on your behalf. The bank is entitled to Wakalah fee.
<i>Bai' al-Sarf</i>	The bank as your agent to execute <i>Bai' al-Sarf</i> by facilitating the buy and sell transaction of gold on your behalf with the gold supplier. The buy and sell transactions are based on mutually agreed terms and conditions, including a specified price and weight or quantity of gold.

For further details on other supporting shariah concept such as *Wadiah*, *Hibah* and *Mubadalah Zahab bi Zahab Maal Ujrah*, please refer to the product terms and condition.

3. What are the features of this product?

No	Features	Description									
1	Eligibility	a) Individual (Malaysian, Resident & Non-Resident) • 18 years old and above • Joint Account, Trust Account (For minor age, the parent(s) or court appointed guardian will act as trustee) b) Non individual (Registered in Malaysia) • Sole Proprietor, Partnership, Private Limited or Limited company, government agencies, association and societies.									
2	Minimum Purchase	<table> <tr> <th>Customer</th><th>Initial Purchase</th><th>Subsequent Purchase</th></tr> <tr> <td>Individual / Joint Account</td><td>Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.</td><td>Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.</td></tr> <tr> <td>Non-Individual Account</td><td>Minimum of RM 100 or 1 gram based on the prevailing Customer Buy price.</td><td>Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.</td></tr> </table>	Customer	Initial Purchase	Subsequent Purchase	Individual / Joint Account	Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.	Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.	Non-Individual Account	Minimum of RM 100 or 1 gram based on the prevailing Customer Buy price.	Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.
Customer	Initial Purchase	Subsequent Purchase									
Individual / Joint Account	Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.	Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.									
Non-Individual Account	Minimum of RM 100 or 1 gram based on the prevailing Customer Buy price.	Minimum of RM 10 or 0.1 gram based on the prevailing Customer Buy price.									

No	Features	Description
3	Gold Purity	999.9
4	Gold Brand and Accreditation	The gold assets originate from refiners accredited under the "LBMA Good Delivery" standard. Brands accredited by the London Bullion Market Association (LBMA) adhere to stringent quality and purity standards, rendering their gold suitable for trading on the global over the counter (OTC) market. The brands include and not limited to Metalor Technologies Singapore Pte. Ltd., IGR Metal Trading DMCC, Argor-Heraeus, The Perth Mint and PAMP Suisse.
5	Account Requirement	You are required to maintain Savings Account with the Bank for the following purpose: - Buying the gold by debiting the Savings Account - Selling the gold by crediting the Savings Account - Debiting relevant fees and charges (if any).
6	Transaction Channel	Over The Counter (OTC)
7	Transaction Type	- Buy and Sell Gold - Gold Transfer - Conversion to Physical Gold
8	Gold Price	Gold price depends on the movements in the International Gold Market and Foreign Exchange market. The price differs between Peak Hour (8.30am to 5.59pm Weekdays) and Off-Peak Hour (6.00pm to 11.59pm Weekdays and 8.30am to 11.59pm Weekend/ Public Holidays). The Off-Peak Hour Price is based on International Live Gold Price and Closing Price of USD-MYR.
9	Gold Safekeeping	You appoint the Bank as an agent (<i>wakil</i>) to facilitate the safekeeping of your Gold with a third-party Secure Storage Provider
10	Method of Gold Conversion	- Refers to a conversion from the account AGA-i to Physical Gold only. - Customers provide their preferred address for the physical gold delivery. - Courier service to be arranged by the gold supplier. - Conversion fees will be imposed for this transaction

4. What are the fees and charges that I have to pay?

No	Fee & Charges	Description																				
1	Conversion Charge	Based on conversion charge imposed by gold supplier as follows:																				
		<table><tr><th>Denomination</th><th>Charge (RM)</th></tr><tr><td>0.5 grams</td><td>33</td></tr><tr><td>1 gram</td><td>35</td></tr><tr><td>5 grams</td><td>45</td></tr><tr><td>10 grams</td><td>85</td></tr><tr><td>50 grams</td><td>280</td></tr><tr><td>100 grams</td><td>380</td></tr><tr><td>1,000 grams</td><td>1,200</td></tr><tr><td>1 Dinar (4.25 grams)</td><td>65</td></tr><tr><td>5 Dinar (21.25 grams)</td><td>110</td></tr></table>	Denomination	Charge (RM)	0.5 grams	33	1 gram	35	5 grams	45	10 grams	85	50 grams	280	100 grams	380	1,000 grams	1,200	1 Dinar (4.25 grams)	65	5 Dinar (21.25 grams)	110
		Denomination	Charge (RM)																			
		0.5 grams	33																			
		1 gram	35																			
		5 grams	45																			
		10 grams	85																			
		50 grams	280																			
		100 grams	380																			
		1,000 grams	1,200																			
1 Dinar (4.25 grams)	65																					
5 Dinar (21.25 grams)	110																					
2	Wakalah Fee	- Wakalah fee is at the bank's discretion from 0% and up to 1.00% p.a based on the average value of gold balance in AGA-i account. - The <i>Wakalah</i> fee will be debited from your Savings Account. - The <i>Wakalah</i> fee may be waived at the Bank's discretion.																				

3

Courier and Special Delivery Charge

Based on charges imposed by gold supplier

Courier Charge

Particulars	Peninsular Malaysia	East Malaysia (Sabah & Sarawak)
Insurance /Takaful Charge	RM 4 per gram	
Handling Charge	RM10 per piece	
Shipment Charge	RM 17 per delivery	RM 22 per delivery
Total Grams Per Delivery (Parcel)	Minimum: 1 gram Maximum: 100 grams	

Special Delivery Charge

Particulars	Peninsular Malaysia	East Malaysia (Sabah & Sarawak)
Service Charge	RM 1,500	RM 2,200
Total Grams Per Delivery (Parcel)	Minimum: 1,000 grams Maximum: 3,000 grams	

Note:

You agree that the gold supplier will do the fulfilment for the courier services and/or special delivery services. You also agree for the Bank to disclose any relevant information e.g. name of the beneficiaries, mailing address and contact number (mobile or telephone) to the gold supplier to fulfil the courier and/or special delivery services.

The courier services and/or special delivery charges are imposed by the gold supplier.

Notes:

The Bank will send at least 21 days' notice to you before any change is made to the fees and charges (if applicable).

5. What are the major risks?

You are advised to consider all risk factors prior to transacting the gold.

Risk Type	Description
Market Risk	Various factors may affect the gold price including market conditions, investors' sentiment and confidence, profit rates, currency exchange, inflation, business and economic, political, financial, social, environmental and other events both locally and globally.
Pricing Risk	Gold price depends on the movements in the gold market. Such reference values may be volatile and changes in such price may result in the price, level or value moving adversely to your interests and negatively affecting the return on gold
Return or Investment Risk	You are exposed to changes in such reference values between the time you purchase the gold and the time of sale. Past performance does not indicate future returns. The return of the gold would be from the appreciation of your purchase and subject to the volatility of the gold market conditions. However, the principal and return are not guaranteed while the risk of potential loss is high and substantial if the gold price is retreated.

6. What do I need to do if there are changes to my contact details?

It is important that you inform the Bank of any change in your contact details to ensure that all correspondence reaches you in a timely manner. To update your contact information, please visit any nearby Bank branches or contact the Bank at:

Address	: Agrobank Berhad, Leboh Pasar Besar, 50726 Kuala Lumpur
Tel. No.	: 1-300-88-2476
Fax	: 603-2691-7790
Email	: customer@agrobank.com.my

7. Other AGA-i Account product available

Nil

8. Where can I get assistance and further information?

- If you wish to give feedback on the products or services provided by Agrobank, please contact us at:

Address	: Agrobank, Client Relationship Management, Leboh Pasar Besar, 50726 Kuala Lumpur
Tel. No.	: 1-300-88-2476
Fax	: 603-2691-7790
Email	: customer@agrobank.com.my

- If your query or complaint is not satisfactorily resolved by the bank, you may contact Bank Negara Malaysia LINK or TELELINK at:

Address	: Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel. No.	: 1-300-88-5465
Fax	: 603-2174-1515
Email	: bnmtelelink@bnm.gov.my

Other Information

- The information provided in this Product Disclosure Sheet is valid as at date hereof.
- Customers are advised to carefully consider all risk factors before deciding to apply for the product.
- Personal Data Protection Act 2010 came into effect on 15 November 2013. Please visit Bank's nearest branch or website www.agrobank.com.my if you have any enquiries

DISCLAIMER

The returns on AgroGold Account-i are subject to the gold price fluctuations. You are advised to read and understand the terms and conditions of AgroGold Account-i.

Customer Declaration

I / We hereby accept and understand the Product Disclosure Sheet, as explained to me / us

.....
Name :
NRIC :
Date :