

SECTION I: LIABILITIES	
Current STC	Revised STC
Before	After
A. Specific Terms and Conditions applicable to Commodity Murabahah Savings / Current / Foreign Currency Current Account-i	
5. SAVING POT	5. SAVINGS POT
<p>5.1 Your CM Account may come with a “Saving Pot” which is a feature for you to manage your savings and spending by segregating your money in the CM Account and keep your money aside from the available account balance. A “Saving Pot” can only be used to manage your savings and you are not able to spend, transact or make any payment from the money in the “Saving Pot”. Money in the “Saving Pot” does not form part of your available account balance. This means that even if you have money in the “Saving Pot”, but your available account balance is not sufficient to complete a withdrawal, fund transfer, spending or payment transaction, your transaction will not go through. Money in your “Saving Pot” will not be automatically released to your available account balance. If you need to access money in your “Saving Pot” at any time, you may log into the mobile application to release money from your “Saving Pot” to the available account balance. There is no restriction on the number of withdrawals that you can make from the “Saving Pot”. Your usage of this “Saving Pot” feature is subject to the maximum number of “Saving Pot” and the maximum amount of fund that a customer may keep in the “Saving Pot” as specified by the Bank.</p> <p>5.2 Different profit rate may apply to your money in the “Saving Pot” and to your available account balance. You may define a savings goal or assign a purpose to your “Saving Pot”. Your savings goal or purpose must not contain any content which is illegal, unlawful, inappropriate, culturally insensitive, obscene, Shariah non-compliant, offensive, provocative, objectional, libellous, defamatory, or infringes any intellectual property rights. You may select the automatic contribution option whereby a pre-determined amount will be deducted from your available account balance to the “Saving Pot” periodically at such frequency selected by you.</p>	<p>5.1 Your CM Account may come with a “Savings Pot” which is a feature for you to manage your savings and spending by segregating your money in the CM Account and keep your money aside from the available account balance. A “Savings Pot” can only be used to manage your savings and you are not able to spend, transact or make any payment from the money in the “Savings Pot”. Money in the “Savings Pot” does not form part of your available account balance. This means that even if you have money in the “Savings Pot”, but your available account balance is not sufficient to complete a withdrawal, fund transfer, spending or payment transaction, your transaction will not go through. Money in your “Savings Pot” will not be automatically released to your available account balance. If you need to access money in your “Savings Pot” at any time, you may log into the mobile application to release money from your “Savings Pot” to the available account balance. There is no restriction on the number of withdrawals that you can make from the “Savings Pot”. Your usage of this “Savings Pot” feature is subject to the maximum number of “Savings Pot” and the maximum amount of fund that a customer may keep in the “Savings Pot” as specified by the Bank.</p> <p>5.2 Different profit rate may apply to your money in the “Savings Pot” and to your available account balance. You may define a savings goal or assign a purpose to your “Savings Pot”. Your savings goal or purpose must not contain any content which is illegal, unlawful, inappropriate, culturally insensitive, obscene, Shariah non-compliant, offensive, provocative, objectional, libellous, defamatory, or infringes any intellectual property rights. You may select the automatic contribution option whereby a pre-determined amount will be deducted from your available account balance to the “Savings Pot” periodically at such frequency selected by you.</p>

<p>5.3 Once a “Saving Pot” is created, you may invite people that you know to contribute to your savings goal. On the “Saving Pot” module in the mobile application, you will be able to generate and share an invitation which contains information about your savings goal and its current status, DuitNow QR and/or account number. You must ensure that you only share the invitation with people that you know and who would like to contribute to your savings goal. You must not use this feature to solicit fund transfer for any illegal, unlawful or Shariah non-compliant purpose. You must inform the recipient of your invitation that if the recipient is agreeable to support your savings goal, the recipient may carry out a DuitNow fund transfer to your CM Account and that any amount transferred will be non-reversible. You must resolve all complaints, claims or disputes that your recipient may have with you and not to involve the Bank in any such claim, dispute or legal proceedings.</p> <p>5.4 For avoidance of doubt, a “Saving Pot” is not a separate and distinct account that you maintained with us and the movement of money between your account available balance and the “Saving Pot” is not a transaction that involves fund movement in or out of your CM Account. Your usage of a “Saving Pot” will not affect the Bank’s exercise of its right or discretion in relation to your CM Account in accordance with the General Terms and Conditions and these Specific Terms and Conditions.</p>	<p>5.3 Once a “Savings Pot” is created, you may invite people that you know to contribute to your savings goal. On the “Savings Pot” module in the mobile application, you will be able to generate and share an invitation which contains information about your savings goal and its current status, DuitNow QR and/or account number. You must ensure that you only share the invitation with people that you know and who would like to contribute to your savings goal. You must not use this feature to solicit fund transfer for any illegal, unlawful or Shariah non-compliant purpose. You must inform the recipient of your invitation that if the recipient is agreeable to support your savings goal, the recipient may carry out a DuitNow fund transfer to your CM Account and that any amount transferred will be non-reversible. You must resolve all complaints, claims or disputes that your recipient may have with you and not to involve the Bank in any such claim, dispute or legal proceedings.</p> <p>5.4 For avoidance of doubt, a “Savings Pot” is not a separate and distinct account that you maintained with us and the movement of money between your account available balance and the “Savings Pot” is not a transaction that involves fund movement in or out of your CM Account. Your usage of a “Savings Pot” will not affect the Bank’s exercise of its right or discretion in relation to your CM Account in accordance with the General Terms and Conditions and these Specific Terms and Conditions.</p>
D. Specific Terms and Conditions applicable to Debit / ATM card	
5. ISSUE, RENEWAL AND REPLACEMENT OF A CARD	
<p>6.2 Card retained at ATM. Any Card retained by an ATM or automated facilities located:</p> <p>(a) within the Bank’s premises and not collected after 2 Business Days from date of retention; or</p> <p>(b) outside the Bank’s premises, may be destroyed. Issuance fee for new Card will apply if you later request for a new Card.</p>	<p>6.2 Card retained at ATM. Any Card retained by an ATM or automated facilities located:</p> <p>(a) within the Bank’s premises and not collected after 2 Business Days from date of retention; or</p> <p>(b) outside the Bank’s premises, may be destroyed. An annual fee for new Card will apply if you later request for a new Card.</p>
6. USING A DEBIT CARD-i AND SERVICES AVAILABLE	
<p>7.6 We may cancel any Debit Card-i that has not been used to carry out a withdrawal or purchase within such period prescribed by us. Issuance fee for new Debit Card-i will apply if you later request for a Debit Card-i</p>	<p>7.6 We may cancel any Debit Card-i that has not been used to carry out a withdrawal or purchase within such period prescribed by us. An annual fee for new Debit Card-i will apply if you later request for a Debit Card-i</p>

and such fee will be debited to the Account.	and such fee will be debited to the Account.
SECTION II: WEALTH MANAGEMENT	
A. Specific Terms and Conditions applicable to Unit Trust	
Current STC	Revised STC
Before	After
2. Services	
<p>2.2 Prior to making such Instruction, the Customer agrees to:</p> <ul style="list-style-type: none"> • Provide the Bank with any information it may request pertaining to the Customer's investment profile by completing Investor Suitability Risk Assessment Form; and • To open a new or nominate an existing savings account or such other account under the Customer's name with the Bank for the purposes of paying and receiving money on investments ("Settlement Account"). The Customer agrees not to close the Settlement Account as long as the Account remains open; 	<p>2.2 Prior to making such Instruction, the Customer agrees to:</p> <ul style="list-style-type: none"> • Provide the Bank with any information it may request pertaining to the Customer's investment profile by completing Investor Suitability Risk Assessment Form; and • To open a new or nominate an existing savings account or such other account under the Customer's name with the Bank for the purposes of paying and receiving money on investments ("Settlement Account"). The Customer agrees not to close the Settlement Account as long as the Account remains open; and • For individual joint account under the UT Terms and subject to the Bank's existing requirements:- <ul style="list-style-type: none"> ○ A Account holders must be the same account holders as the Settlement Account, ○ The Settlement Account holders' name and signing condition of the Settlement Account linked to the Account shall be exactly the same for the operation of Customer's Account.
- Not Available -	<p>2.8 Where there is any inconsistency between the following documents in respect of Unit Trust invested by the customer, the documents shall be interpreted in the following order of priority:</p> <p>(a) Electronic Banking Terms (b) Campaign Terms and Conditions; (c) Application Documents; (d) UT Terms; and (e) General Terms and Conditions</p> <p>Provided that any provision in these documents found to be inconsistent with (i) any binding rules, regulations and guidelines of Bank Negara Malaysia or Securities Commission Malaysia, or (ii) any applicable</p>

	laws shall to the extent of such inconsistency be deemed superseded.
3. INVESTMENT INSTRUCTIONS AND RELATED TRANSACTIONS	
- Not Available -	3.1 The Bank shall be entitled to act in accordance with the Account mandate and the Account mandate shall remain effective until we have received written notice from the Customer of any revocation or amendment to the Account mandate and the Bank have had sufficient opportunity to act on the same.
9. DISCLOSURE	
- Not Available -	9.1. The Customer irrevocably consents and permits the Bank to disclose and process the Customer's personal data as per the terms set out in the Bank's Notice Relating To The Personal Data Protection Act 2010 and Clause 9 of the Bank's General Term & Conditions on "Disclosure of Customer Information" that can be found at https://www.alrajhibank.com.my (as updated from time to time) 9.2. These terms and conditions on Disclosure will continue to apply even after termination of this Agreement.
10. NOTICES	
- Not Available -	10.1 The Customer agrees that any statement, notice, communication, or demand shall be given to the Customer as provided in the Bank's General Terms and Conditions.
11. OTHERS	
- Not Available -	11.3. The Customer agrees that: <ul style="list-style-type: none"> • The Bank has the right to vary, add, to or delete any of these terms and conditions from time to time; and • The Customer is also bound by the Bank's General Terms and Conditions, which can be found on the Bank's website at https://www.alrajhibank.com.my (as updated from time to time) 11.4. If there is any inconsistency between the terms and conditions herein and the Bank's General Terms and Conditions, the terms and conditions shall prevail in the following order: <ul style="list-style-type: none"> • These terms and conditions; and • The General Terms & Conditions
14. GOVERNING LAW	
- Not Available -	14.1. The provision of the Services is governed by Malaysian law and the Customer submits to the non-exclusive jurisdiction of the courts in Malaysia.