

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on GoldInvest-*i*.

Other customers have read this PDS and found it helpful, **you should read it too.**

Date: 24 December 2025

1. WHAT IS GOLDINVEST-*i*?

GoldInvest-*i* (GI-*i*) is a non-profit bearing, Shariah compliant gold investment account that allows the Customer to purchase, sell or transfer gold and convert gold holding in the GI-*i* account into physical gold on a regular basis with a minimal investment amount quoted in Ringgit Malaysia and weight (gram) in 999.9 purity of gold. The returns or losses would be from the appreciation or depreciation of gold prices from the point of purchase and is subject to volatility. GI-*i* is not equivalent to deposit accounts and is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

The applicable Shariah contracts are: **Wakalah, Wadiah and Bai'al Sarf.**

- **Wakalah** - an agency contract whereby one party, acting as the principal, mandates and authorises the other party, acting as the agent, to perform specified tasks; subject to Shariah principle.
- **Wadiah** - a contract by which an asset is placed with another party for safekeeping subject to Shariah principle. In a Wadi'ah contract, there shall be a custodian (wadi'); and a safekeeping depositor (mudi') of the asset (collectively referred to as "contracting parties"). Under this product, the Customer as the safekeeping depositor safekeeps the Customer's gold with a custodian.
- **Bai'al Sarf** - a contract of exchange of money with the same or different type. Money is a medium of exchange that shall be in the form of gold, currency notes or coins that have legal tender, or other forms accepted by Shariah. Under this product, Bai' al Sarf refers to exchange of gold to paper money or vice versa, as well as exchange of gold for gold.


2. KNOW YOUR OBLIGATIONS


Item	Description
Initial and Subsequent Purchase	Individual: RM 10 worth of gold or its equivalent in gram Non-Individual: Minimum of RM 100 worth of gold or its equivalent in gram.
Currency	Malaysian Ringgit ("RM")
Settlement Account Requirement	If a customer does not have an existing Current Account-I ("CA- <i>i</i> ") or Savings Account-I ("SA- <i>i</i> ") with the Bank, then the customer is required to open one beforehand as a settlement account ("Settlement Account") to facilitate the: <ul style="list-style-type: none">• purchasing, selling and conversion of gold under GI-<i>i</i> account; and• debiting relevant fees and charges (if any).

Fees & Charges	Amount
Initial and Subsequent Purchase	Individual: RM 10 worth of gold or its equivalent in gram Non-Individual: Minimum of RM 100 worth of gold or its equivalent in gram.

*Kindly refer to www.alrajhibank.com.my/personal/wealth/gold-invest for details of fees and charges.

It is your responsibility to:

Read and understand the **key terms** in the PDS before you sign it 

Contact the Bank if you need more clarification and explanation on this product. 

You may refer to the daily gold price on:

<https://www.alrajhibank.com.my/gold-price> 

Key Terms and Conditions

- GI-*i* is open to individuals (sole or Joint Account) over the age of 18 and non-individuals.
- Redemption/sale of your gold holdings can only be performed at any [alrajhi bank Malaysia branch](#) or via the [MY alrajhi app](#).

3. KNOW YOUR RISKS

What are the key risks associated with this product?

a) Market Risk

There are various factors in market risk that might affect GI-i. These include market conditions, customer sentiment and confidence, profit rates, currency exchange rates, inflation rates, and various business, economic, political, financial, social, and environmental factors. Due to these influences, values may be volatile and fluctuate and changes in such way which may result in the price, level or value changes that adversely affect the customer interests. This volatility can negatively affect the return which the customer are exposed to as they are exposed to changes in reference values between the time they purchase gold and the time they sell it.

b) Pricing Risk

The price of GI-i depends on movements in the gold market. Such reference values may be volatile, and changes may affect the price, level or value, moving adversely to customer interests and negatively impacting the returns on the GI-i.

c) Return or Investment Risk

The Customer is exposed to changes in such references value at the point in time when the Customer purchases, sells or convert GI-i. Past performance is not an indicator of future returns. The return of the gold would be from the appreciation of the Customer initial purchase and subject to the volatility of the world and local gold market conditions.

d) Legal Risk

If there is any default by the Bank in respect of its obligation under GI-i, the enforcement of the customer's rights against the Bank will be subject to the terms and conditions of GI-i and any applicable governing law and jurisdiction. Enforceability may be limited as below:

- bankruptcy,
- insolvency,
- liquidation,
- reorganization and other laws of general application relating to or affecting the rights of creditors.

4. OTHER KEY TERMS

Conversion of gold

- The customer must be present at the Bank's branch and complete the prescribed form to request the Bank to perform a conversion transaction. The customer's Settlement Account will be charged with a Delivery Fee for the conversion to physical gold. The Delivery Fee will be disclosed to the Customer in the confirmation slip. The Bank will proceed with the Conversion to physical gold upon receiving the customer's acceptance of the details in the confirmation slip.

Safekeeping of gold

- Customer appoints the Bank to act as the Customer's agent to identify, arrange, and pay a third party, a Security Vault Service Provider to safekeep gold purchased from the Bank. The Bank is also entitled to, and can authorize the Security Vault Service Provider to appoint, without further customer consent, a sub-security vault service provider pursuant to the GI-i terms and conditions.

Returns on gold

The return on gold is not guaranteed, and there is a high risk of potential loss if the gold price declines.

Performance of gold

- Past performance is not indicative of future returns.

If you have any questions or require assistance on GoldInvest-i, you can:



Call us at:
03- 2332 6000



Visit us at:
GoldInvest-i



Email us at:
customersupport@alrajhibank.com.my

Customer's Acknowledgement

Ensure you are filling this section out yourself and are aware of what you are placing your signature for.

- I acknowledge that alrajhi bank Malaysia has provided me with a copy of the PDS.
- I have read and understood the key information contained in the PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product's terms and conditions.

Name: _____

Date: _____