

## **Frequently Asked Questions (FAQs)**

### **Amendments of Terms and Conditions for TD-i**

**1. Why is Al Rajhi Bank revising Terms and Conditions for CMTD-i?**

The Bank is revising the Terms and Conditions for CMTD-*i* due to the change in requirement as stated in the Liquidity Coverage Ratio (LCR) policy document provided by Bank Negara Malaysia. This change in requirement will affect the profit paid if premature withdrawal is performed from 1<sup>st</sup> January 2019 onwards.

**2. What is Liquidity Coverage Ratio (LCR)?**

LCR is a policy document issued by Bank Negara Malaysia (BNM). It is a quantitative requirement which seeks to ensure that banking institutions hold sufficient high-quality liquid assets (HQLA).

**3. What will happen if I perform premature withdrawal prior to 1<sup>st</sup> January 2019?**

Any premature withdrawal done prior to 1<sup>st</sup> January 2019, customers will still be entitled to 50% of the accrued profit.

**4. What will happen if I perform premature withdrawal after 1<sup>st</sup> January 2019?**

For any premature withdrawals performed from 1<sup>st</sup> January 2019 onwards, no profit shall be paid to customers.

**5. What happens to my account if I disagree with the revised Terms and Conditions?**

If you disagree with the revised Terms and Conditions, you need to respond to the notification letter within 21 calendar days from the date of the said letter and submit the said notification to any Al Rajhi Bank branch. The Bank will perform an account closure and any remaining balance from the account will be credited to any other Al Rajhi Bank deposit account or other acceptable format by the Bank, such as Cashiers Order issuance.

**6. Where can I go to obtain additional help and information?**

Please visit the nearest Al Rajhi Bank branch or contact our Customer Care Consultants at +603 2332 6000