

**Trade Foreign Currency Current Account-i (Trade FCCA-i) &
Investment Foreign Currency Current Account-i (Investment FCCA-i)**

FREQUENTLY ASKED QUESTIONS (FAQs)

No	Questions	Answers
1.	Which types of Foreign Currency Current Account-i ("FCCA-i") are available in CIMB Islamic Bank?	There are 2 types of FCCA-i: <ul style="list-style-type: none"> • Trade Foreign Currency Current Account-i ("Trade FCCA-i") • Investment Foreign Currency Current Account-i ("Investment FCCA-i").
2.	What sources of funds are allowed to be deposited in the Trade FCCA-i?	The sources of funds that can be deposited in the Trade FCCA-i of the resident entities, resident individuals, resident sole-proprietors and resident general partnerships are: <ul style="list-style-type: none"> • Up to 25% of receipt of export of goods upon receipt of the proceeds • Conversion of ringgit up to six months foreign currency obligations • Other foreign currency funds
3.	What can the funds deposited in the Trade FCCA-i be used for?	The funds in the Trade FCCA-i of the resident entities, resident individuals, resident sole-proprietors and resident general partnerships can only be used for: <ul style="list-style-type: none"> • Foreign currency obligations <ul style="list-style-type: none"> ✓ Import payment ✓ Foreign currency loan repayment • Transfer into Investment FCCA-i / Investment FCCA, subject to investment limit • Other current international transactions
4.	Can a resident exporter retain 100% of its foreign currency export of goods proceeds in the Trade FCCA-i?	A resident exporter can only retain up to 25% of its foreign currency export of goods proceeds in the Trade FCCA-i.
5.	Where should the remaining 75% of its foreign currency export of goods proceeds be maintained?	The remaining 75% of its foreign currency export of goods proceeds should be converted into Ringgit Malaysia (MYR) and be maintained in the Ringgit Export Current Account-i or any of your Ringgit accounts maintained with CIMB Islamic Bank.

6.	<p>What sources of funds are allowed to be in the Investment FCCA-i?</p>	<p>The sources of funds allowed to be in the Investment FCCA-i of the resident entities are:</p> <ul style="list-style-type: none"> • Any amount using foreign currency funds – <ul style="list-style-type: none"> ✓ From abroad, other than proceeds from export of goods ✓ From a non-resident, other than foreign currency borrowing ✓ Foreign currency borrowing from a licensed onshore bank for direct investment abroad (DIA) • Up to amount of – <ul style="list-style-type: none"> ✓ Approved foreign currency borrowing from non-resident ✓ Foreign currency sourced from Initial Public Offering on the Main Market of Bursa Malaysia • Up to RM50 million equivalent* in aggregate per calendar year on a corporate group basis from – <ul style="list-style-type: none"> ✓ Conversion of ringgit ✓ Foreign currency borrowing from a licensed onshore bank for purposes other than DIA ✓ Swapping of financial assets ✓ Transfer from Trade FCCA-i / Trade FCCA <p>The sources of funds allowed to be in the Investment FCCA-i of the resident individuals, resident sole-proprietors and resident general partnerships are:</p> <ul style="list-style-type: none"> • Any amount using foreign currency funds – <ul style="list-style-type: none"> ✓ From abroad, other than proceeds from export of goods ✓ From a non-resident, other than foreign currency borrowing • Up to RM10 million equivalent of foreign currency borrowing from a licensed onshore bank or a non-resident • Up to RM1 million equivalent* in aggregate per calendar year using funds from – <ul style="list-style-type: none"> ✓ Conversion of ringgit ✓ Swapping of financial assets ✓ Transfer from Trade FCCA-i / Trade FCCA <p><i>* This is applicable to resident with domestic ringgit borrowing only</i></p>
7.	<p>What can the funds in the Investment FCCA-i be used for?</p>	<p>The funds in the Investment FCCA-i of the resident entities, resident individuals, resident sole-proprietors and resident general partnerships are allowed to be used for any purpose.</p>