

**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"> <li>• Trade Foreign Currency Current Account-i (“Trade FCCA-i”)</li> <li>• Investment Foreign Currency Current Account-i (“Investment FCCA-i”).</li> </ul>
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 sole-proprietors and resident general partnerships are: <ul style="list-style-type: none"> <li>• Up to 25% of receipt of export of goods upon receipt of the proceeds</li> <li>• Conversion of ringgit up to six months foreign currency obligations</li> <li>• Other foreign currency funds</li> </ul>
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 sole-proprietors and resident general partnerships can only be used for: <ul style="list-style-type: none"> <li>• Foreign currency obligations               <ul style="list-style-type: none"> <li>✓ Import payment</li> <li>✓ Foreign currency loan repayment</li> </ul> </li> <li>• Transfer into Investment FCCA-i / Investment FCCA, subject to investment limit</li> <li>• Other current international transactions</li> </ul>
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.	What sources of funds are allowed to be in the Investment FCCA-i?	<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"> <li>• Any amount using foreign currency funds –           <ul style="list-style-type: none"> <li>✓ From abroad, other than proceeds from export of goods</li> <li>✓ From a non-resident, other than foreign currency borrowing</li> <li>✓ Foreign currency borrowing from a licensed onshore bank for direct investment abroad (DIA)</li> </ul> </li> <li>• Up to amount of –           <ul style="list-style-type: none"> <li>✓ Approved foreign currency borrowing from non-resident</li> <li>✓ Foreign currency sourced from Initial Public Offering on the Main Market of Bursa Malaysia</li> </ul> </li> <li>• Up to RM50 million equivalent* in aggregate per calendar year on a corporate group basis from –           <ul style="list-style-type: none"> <li>✓ Conversion of ringgit</li> <li>✓ Foreign currency borrowing from a licensed onshore bank for purposes other than DIA</li> <li>✓ Swapping of financial assets</li> <li>✓ Transfer from Trade FCCA-i / Trade FCCA</li> </ul> </li> </ul> <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"> <li>• Any amount using foreign currency funds –           <ul style="list-style-type: none"> <li>✓ From abroad, other than proceeds from export of goods</li> <li>✓ From a non-resident, other than foreign currency borrowing</li> </ul> </li> <li>• Up to RM10 million equivalent of foreign currency borrowing from a licensed onshore bank or a non-resident</li> <li>• Up to RM1 million equivalent* in aggregate per calendar year using funds from –           <ul style="list-style-type: none"> <li>✓ Conversion of ringgit</li> <li>✓ Swapping of financial assets</li> <li>✓ Transfer from Trade FCCA-i / Trade FCCA</li> </ul> </li> </ul> <p><i>* This is applicable to resident with domestic ringgit borrowing only</i></p>
7.	What can the funds in the Investment FCCA-i be used for?	<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>