

INVESTMENT ACCOUNT INFORMATION

Product Name	Daily Investment Account-i (DIA-i)
Product Classification	Unrestricted Investment Account (URIA) whereby the investors provide the Bank, as the Investment Agent, with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
Investment Agent	CIMB Islamic Bank Berhad
Investment Currency	Ringgit Malaysia
Fund Inception	31 May 2021

INVESTMENT OBJECTIVES

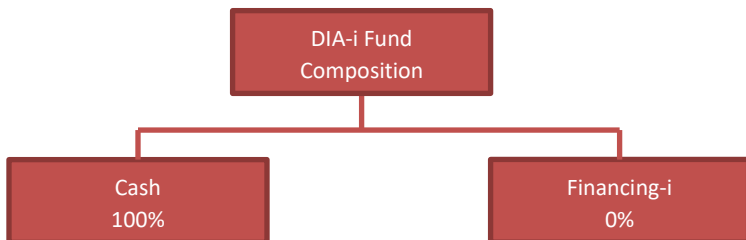
Aims to provide the following to the Investors:

- Stable returns through a low to moderate risk exposure.
- Capital preservation and financial security.

INVESTMENT ASSET ALLOCATION

The fund will be invested in CIMB Islamic financing assets and other Shariah compliance assets deemed suitable by the bank, which adhere to the investment objectives.

The asset allocation of last quarter is as per table below:



Note: The Bank may invest the funds in varying asset allocation parameters based on market conditions and asset suitability in order to achieve the indicative rate prescribed.

OTHER INFORMATION

Details of DIA-i fees and charges can be obtained via [Fees and Charges](#)

INVESTMENT STRATEGIES

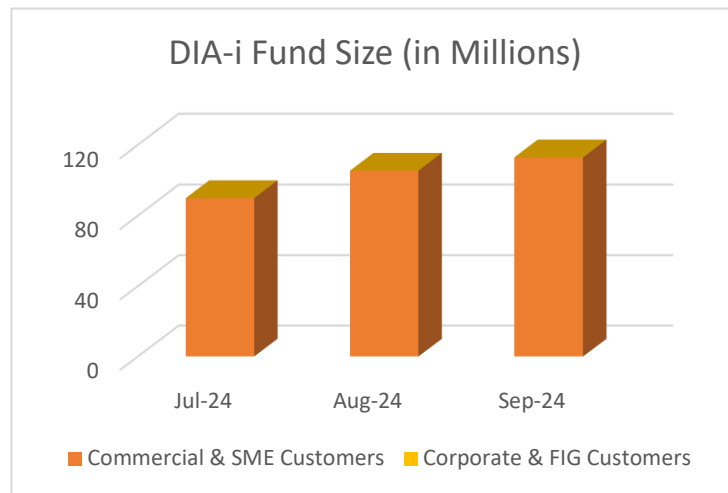
DIA-i returns is closely linked to the performance of the underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with a low to moderate risk exposure.

Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Profit generated from tagged assets will be paid to the customers after deducting the agreed performance incentive fee. Losses (if any) shall be borne by the account holder.

ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION

Fund Size and Growth

As at September 2024, DIA-i fund balance was recorded at RM 112.9million.



The breakdown of fund size (in Millions) as follows:

	Jul-24	Aug-24	Sept-24
Commercial & SME Customers	89.9	105.4	112.9
Corporate & FIG Customers	0.00	0.00	0.00
Total	89.9	105.4	112.9

Investment will be calculated on a daily rest and credited at the end of the month.

Asset Valuation

The Bank will perform valuation of the underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

Rate of Return for DIA-i

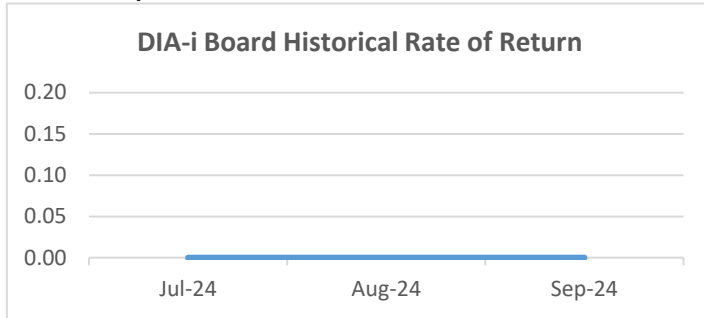
The underlying assets funded by DIA-i met the indicative rate of return for the investment account holders in accordance with respective Wakalah bi Al-Istithmar incentive structure.

DIA-i Non Promotional:

Rate of Return of Board Rate

This section is applicable to **Commercial & SME customers** who have made placement under the DIA-i Board Rate.

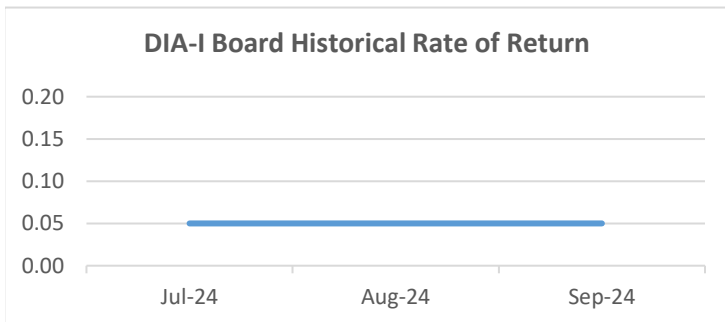
Placement up to RM 500,000



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jul-24	0.00% per annum
Aug-24	0.00% per annum
Sept-24	0.00% per annum

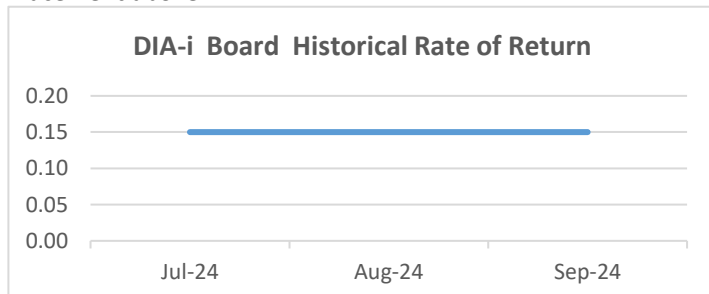
Placement >RM 500,000 to RM 1 Mil



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jul-24	0.05% per annum
Aug-24	0.05% per annum
Sept-24	0.05% per annum

Placement above RM 1 Mil



Net rate of return to customers is as follows:

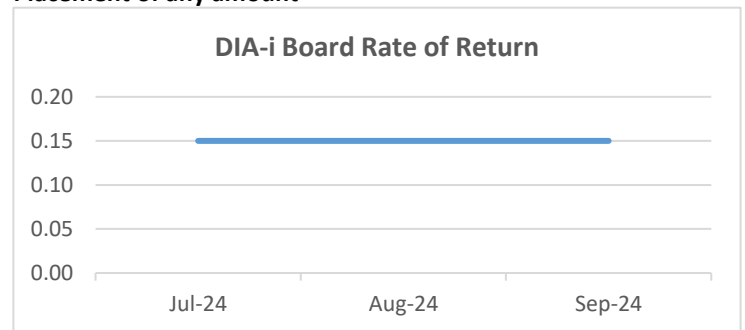
Month	Fund Rate of Return (ROR) to Investors
Jul-24	0.15% per annum
Aug-24	0.15% per annum
Sept-24	0.15% per annum

Note:

- Profit generated from the tagged assets will be paid to the customers. However, the bank reserves the right to retain excess profit as performance incentive fee.
- Past performance is not reflective of future performance.

This section is applicable to **Corporate & FIG Customers** who have made placement under the DIA-i Board Rate.

Placement of any amount



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jul-24	0.15% per annum
Aug-24	0.15% per annum
Sept-24	0.15% per annum

Note:

- Profit generated from the tagged assets will be paid to the customers. However, the bank reserves the right to retain excess profit as performance incentive fee.
- Past performance is not reflective of future performance.

STATEMENT ON ANY CHANGES

There have been no changes in the investment objectives, strategies, restrictions and limitations during the quarter period.

PROSPECT AND OUTLOOK

In the past few years, the Bank's focus has revolved around creating and enabling an environment for SMEs particularly within the green space by making sustainability practices and automation and digitalization solutions more accessible. For 2024, the Bank will continue to expand its sustainable finance solutions guided via its Green, Social, Sustainable Impact Products & Services (GSSIPs) framework, whilst continuing to make strides across its ASEAN footprint.

IMPORTANT/DISCLAIMER

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS AND NOT A DEPOSIT PRODUCT.

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