



## SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

### INVESTMENT ACCOUNT INFORMATION

<b>Product Name</b>	Special Mudharabah Investment Account-i (SMIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA)
<b>Mudharib</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	15 July 2015

### INVESTMENT OBJECTIVES

Aims to provide the following to the Investors:

- To enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.
- To enjoy returns on the Investment Account.

### INVESTMENT ASSET ALLOCATION

The fund is invested in the Flexi-i Financing assets namely CIMB Islamic's Flexi Home Financing-i and Flexi Business Premises Financing-i.

### OTHER INFORMATION

Details of SMIA-i fees and charges can be obtained via [www.cimbislamic.com.my](http://www.cimbislamic.com.my)

### SUMMARY

Special Mudharabah Investment Account-i (SMIA-i) was launched on 15 July 2015. The development of SMIA-i Investment Account is to comply with the Islamic Financial Services Act 2013 (IFSA 2013) provision where the deposit account under the Mudharabah concept should be guided under the Investment Account Policy by BNM.

Although SMIA-i operates under the Investment Account Policy, it will still be managed and invested in the low risk investment assets namely Flexi Home Financing-i and Flexi Business Premises Financing-i. These portfolio of assets are backed by various types of properties such as: -

- Flexi Home Financing-i Assets: Residential Houses (completed or under construction – Condominium, Apartment, Bungalow, Double Storey and Single Storey Houses, Semi-detached, etc).
- Flexi Business Premises Financing-i Assets: Business Premises (completed or under construction – Shop houses, Warehouses, Factories, etc).

### PROSPECT AND OUTLOOK

The Bank continues to maintain a cautious stance for 2020 in view of sustained global economic headwinds, trade tensions, threat from the Covid-19 outbreak as well as potential Overnight Policy Rate cuts. The Bank will sustain its prudent balance sheet growth momentum, and will continue to drive the digital agenda. The focus for 2020 includes creating an enabling environment for SMEs particularly within the green space, facilitating access to sustainability practices and solutions as well as supporting clients within the global halal economic sectors.

### ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at June 2020, SMIA-i fund average balance was recorded at RM807 million. The return of this investment account is affected by the performance of the allocated assets namely CIMB Islamic's Flexi Home Financing-i and Flexi Business Premises Financing-i.

Since the fund inception on 15 July 2015 until Q3 2020, the allocated assets performance recorded its stability on income and impairment provision. For Q3 2020 position, the rate of return to customers recorded an average of 0.14% per annum.

Details of Q3 2020 rate of return to customers are as follow:

Month	Rate of Returns (ROR) for Customers (After PSR)
Jul-20	0.15% per annum
Aug-20	0.14% per annum
Sep-20	0.14% per annum

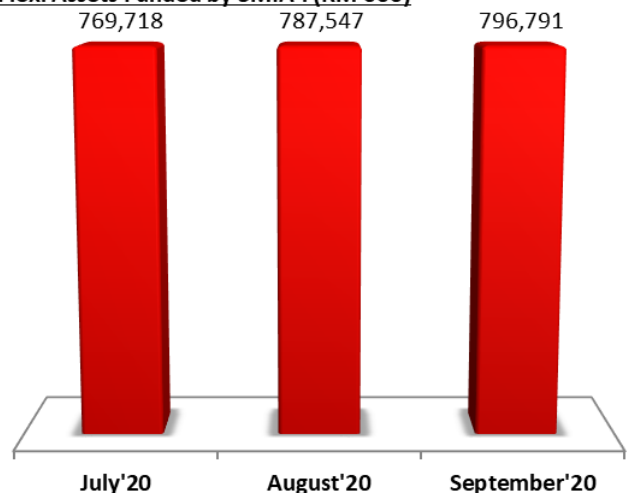
\*Profit Sharing Ratio (PSR) 5:95 (5% Customer: 95% Bank)

**Average Distributable ROR to Investment Account Holder 0.16% p.a.**

#### Note:

- Apart from the above returns, customers also enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.
- Profit will be paid monthly at the end of each month.
- The distribution of rate of return will be based on the agreed PSR\*.
- Past performance is not reflective of future performance.

#### Flexi Assets Funded by SMIA-i (RM'000)





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**WARNING**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").**

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