



CIMB ISLAMIC BANK BERHAD (671380-H)

**TERM INVESTMENT ACCOUNT-I**

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA) whereby the investors provide the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	07 August 2017

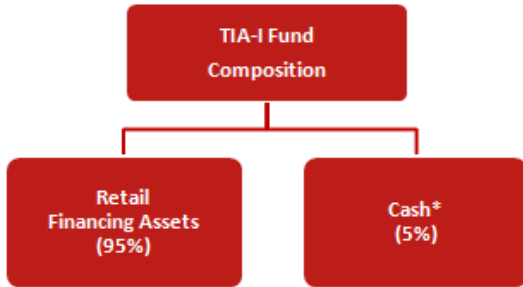
**INVESTMENT OBJECTIVES**

Aims to provide the following to the Investors:

- To enjoy stable returns through low to moderate risk exposure.
- To enjoy capital preservation and financial security on a term investment.

**INVESTMENT ASSET ALLOCATION**

The fund invested in CIMB Islamic retail financing assets namely Home Financing and Auto Financing, and the asset allocation is as per table below.



\* Not exceeding 5% of total fund size.

Asset allocation of the fund for the quarter was invested within the stated investment objective and strategy as above.

**OTHER INFORMATION**

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

**INVESTMENT STRATEGIES**

TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified retail portfolio with low to moderate risk exposure.

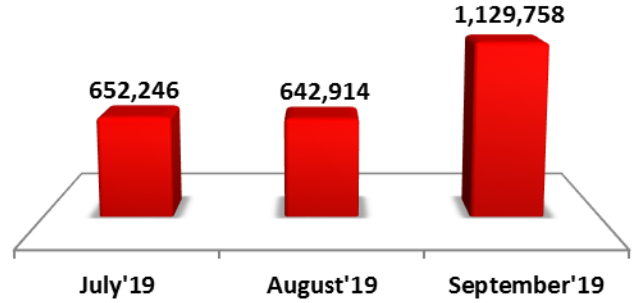
Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund’s strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION**

**Fund Size and Growth**

As at September 2019, TIA-i fund balance was recorded at RM1,130 million.

**TIA-i Fund Size in (RM’000)**



Investment will be valued on a monthly basis and profit will be paid at maturity.

**Asset Valuation**

The Bank will perform valuation of 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 TIA-i**

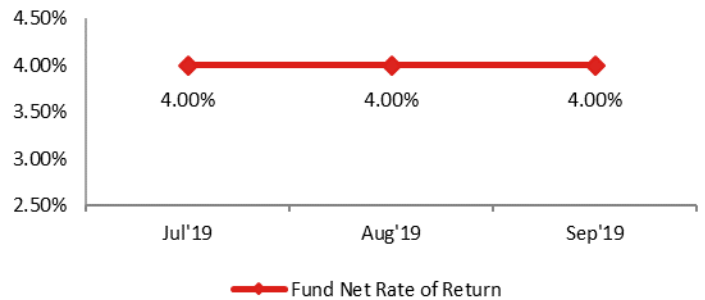
Underlying assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after the Profit Sharing Ratio were adjusted in favor of the investors.

**1) TIA-i Promotional:**

**Rate of Return of TIA-i 12-month Campaign**

This section is applicable for customers who have made placement under the TIA-i 12M campaign from 16<sup>th</sup> May 2019 until 31<sup>st</sup> July 2019.

**TIA-i 12M Campaign Historical Net Rate of Return**



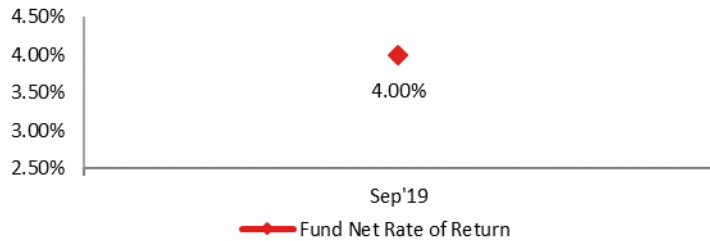
Month	Fund Rate of Return (ROR) to Investors
Jul-19	4.00% per annum
Aug-19	4.00% per annum
Sep-19	4.00% per annum



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**TERM INVESTMENT ACCOUNT-I****Rate of Return of TIA-i 6-month Campaign**

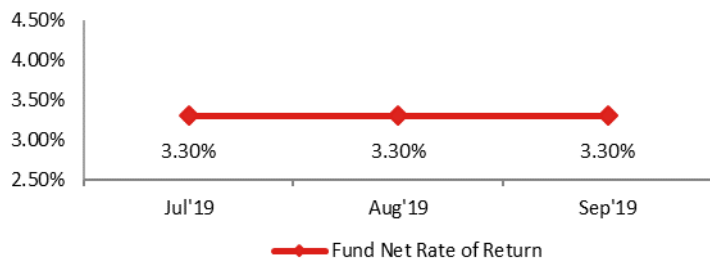
This section is applicable for customers who have made placement under the TIA-i 6M campaign from 3<sup>rd</sup> September 2019 until 31<sup>st</sup> December 2019.

**TIA-i 6M Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Sep-19	4.00% per annum

**2) TIA-i Non- Promotional:****Rate of Return of TIA-i 12-month Board**

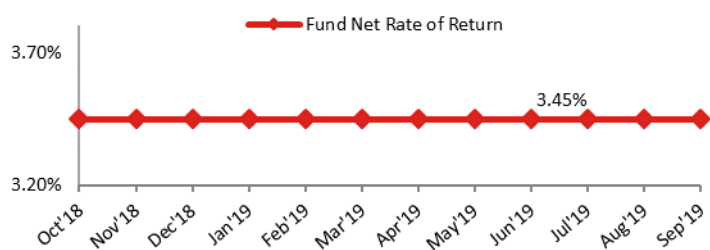
This section is applicable for customers who have made placement under the TIA-i 12M Board Rate.

**TIA-i 12M Board Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jul-19	3.30% per annum
Aug-19	3.30% per annum
Sep-19	3.30% per annum

**Rate of Return of TIA-i 6-month Board**

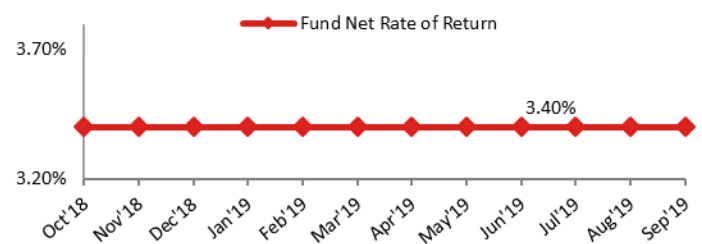
This section is applicable for customers who have made placement under the TIA-i 6M Board Rate.

**TIA-i 6M Board Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jul-19	3.45% per annum
Aug-19	3.45% per annum
Sep-19	3.45% per annum

**Rate of Return of TIA-i 3-month Board**

This section is applicable for customers who have made placement under the TIA-i 3M Board Rate.

**TIA-i 3M Board Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jul-19	3.40% per annum
Aug-19	3.40% per annum
Sep-19	3.40% per annum

**Note:**

- The distribution of rate of return will be subject to a minimum PSR of 50:50 (Customers: Bank)
- 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**

CIMB Islamic Islamic is maintaining a cautious outlook for the second half of 2019 in view of the sustained global and regional economic headwinds. Consumer, Commercial and Corporate financing growth is expected to continue with the Islamic First strategy and digital agenda. The capital market segment expects a pick up in sukuk issuances in the second half of the year.

**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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