

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take up the CIMB Bank e-Gold Investment Account. Be sure to also read the CIMB Bank e-Gold Investment Account Agreement.)	CIMB BANK BHD CIMB Bank e-Gold Investment Account Date: 13 November 2019
1. What is this product about?	
<p>The CIMB Bank e-Gold Investment Account (eGIA) is an account which allows customers to purchase 99.9% pure gold commodity at a daily price in Ringgit Malaysia (RM) without the hassle of keeping the physical gold. You are required to open and maintain a savings or current account with CIMB Bank (“Designated Affiliate Account”) and authorize the Bank to debit the Designated Affiliate Account for inter alia the settlement of your purchase of gold.</p> <p>The eGIA may be opened solely in the name of one individual or in the names of 2 but not more than 3 persons. Where the eGIA is opened jointly in the names of 2 or 3 persons, operations of the eGIA via CIMB Clicks is not permitted.</p> <p>Proceeds of sale of gold will be credited into your Designated Affiliate Account.</p> <p>No physical gold is issued under the eGIA and any request for withdrawal of physical gold will not be entertained.</p>	
2. What do I get from this product?	
<ul style="list-style-type: none"> • Minimum initial purchase: 1 gram • Subsequent purchase or sale in multiples of 1 gram • Principal is not guaranteed • No interest is paid on the eGIA • Underlying asset: 99.9% pure gold commodity 	<ul style="list-style-type: none"> • Buy and sell at any time during normal business hours when CIMB Bank is opened to the public to conduct banking business or where the eGIA is opened in the sole name of a customer, additionally buy and sell via CIMB Clicks between 8:30 am and 11:30 pm, Monday to Sunday, excluding national public holidays in Malaysia (“Transaction Hours”). • Applicable for eGIA opened in sole name: Place instructions via CIMB Clicks to buy gold when the gold price reaches at or below the gold price specified or to sell gold when the gold price reaches at or above the gold price specified by you during Transaction Hours and subject to maximum permitted transactions limits for buy and sale of gold via CIMB Clicks.
3. What are the key terms and conditions of this product that I should know?	
<ul style="list-style-type: none"> • After the initial purchase of gold, each subsequent purchase or sale order once received by the Bank will be irrevocable and shall be for not less than one (1) gram of gold and quantities in whole multiples of one (1) gram of gold. • Applicable for eGIA opened in sole name: The maximum amount permitted for buy and sell via CIMB Clicks is a cumulative aggregate of six thousand (6,000) grams of gold per day and each buy and sell order during the Transaction Hours is subject to a further limit of a maximum limit of three hundred (300) grams of gold per buy or sell order. • The price per gram at which each sale or purchase is made shall be the price in Ringgit Malaysia (RM) per gram as quoted by the Bank at the Bank’s sole absolute discretion taking into account all factors it deems relevant, including the prevailing world and local market conditions for gold, the exchange rate between United States Dollar (or any other foreign currency adopted) and Ringgit Malaysia and the gold fineness. • You are entitled to close the eGIA by selling all the gold therein to the Bank at the buying price as shall be quoted by the Bank at the time of such sale and all proceeds of sale therefrom shall be paid to you in Malaysian Ringgit by crediting the Designated Affiliate Account. Additionally, the eGIA will be considered closed if it appears in the Bank’s book as having zero or nil balance or by operation of law. 	

WARNING: THE e-GOLD INVESTMENT ACCOUNT (“eGIA”) IS NOT A PRINCIPAL PROTECTED PRODUCT NOR AN INTEREST BEARING ACCOUNT. THE RETURNS ON THE eGIA DEPENDS ON GOLD PRICE FLUCTUATIONS, THE RETURNS ON YOUR INVESTMENT IN GOLD ARE UNCERTAIN AND YOU RISK EARNING NO RETURNS AND/OR THE POSSIBILITY OF INCURRING LOSSES. YOU ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE CIMB BANK e-GOLD INVESTMENT ACCOUNT AGREEMENT AND OPEN THE eGIA BASED ON YOUR OWN JUDGMENT AND/OR INDEPENDENT ADVICE OBTAINED. THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

4. What are the fees and charges I have to pay?

All fees and charges stated in the table below are exclusive of any applicable taxes.

Annual Service Fee	RM5.00 (in the event the gold balance in the eGIA falls below 5 grams as at 31 December)
Closing of eGIA within 6 months of its opening	RM10

5. What are the major risks involved?

The eGIA is a non-principal guaranteed product, non-interest bearing account and it is not protected by PIDM. The net return on the eGIA shall depend on the market conditions of the gold market which is volatile. The returns on customer's investment in gold are uncertain and there is a risk of earning no returns and/or the possibility of incurring losses. Customers are advised to read and understand the contents of the CIMB Bank e-Gold Investment Account Agreement and open the eGIA based on their own judgment and/or on independent advice obtained.

Investors will be exposed to the followings risks:

Pricing Risk

Gold buying/selling price quoted shall be determined by CIMB Bank at its sole and absolute discretion taking into account all factors it deems relevant, including the prevailing world and local conditions for gold, the exchange rate between United States Dollar (or any other foreign currency adopted) and Ringgit Malaysia and the gold fineness.

Market Risk

Your investment may be susceptible to fluctuations due to economic factors, market sentiments and may vary depending on the outcome of one or more market factors. This may include the possibility that you may sustain substantial losses on the investment if market movements or market conditions move against your favor.

6. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

7. Where can I get further information?

Should you require additional information about your investment in eGIA, please refer to the *bankinginfo* booklet on 'Investing Your Money', available at all our branches and the www.bankinginfo.com.my website.

If you have any enquiries, please contact us at:

CIMB Bank Berhad
P.O. Box 10338
GPO Kuala Lumpur
50710 Kuala Lumpur
Tel: 03 6204 7788
Website : www.cimbbank.com.my
Or visit any of our CIMB Bank branches nationwide

The information provided in this disclosure sheet is issued on 13 November 2019 and will be valid until the next periodical review.

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