

**PRODUCT DISCLOSURE SHEET**
**MAYBANK PHILIPPINES, INC.**

Kindly read this Product Disclosure Sheet before you decide to take out the Commodity Murabahah Current Account (CM CA). Be sure to also Read the Terms and Conditions Governing Deposit Accounts for Islamic Banking.

COMMODITY MURABAHAH  
CURRENT ACCOUNT  
25/07/2024

**1. What is this product about?**

Commodity Murabahah Current Account (CM CA) is a current account that is based on the Shariah contract of Commodity Murabahah. Current account refers to a deposit product with checking facility. The Commodity involved in the Commodity Murabahah transaction is capable of being physically delivered and all costs associated with the physical delivery of the Commodity to be borne by the Customer.

Currently, MPI offers Current Account-i under CM CA.

**2. What is the applicable Shariah concept?**

The applicable Shariah concept is Commodity Murabahah, whereby a specific asset as deemed fit by the Bank will be identified and used as the underlying asset for the sale and purchase transactions between the Bank and the Customer. For Commodity Murabahah trading purposes, the Bank shall at all times be your non-exclusive agent to undertake the required Commodity Murabahah transactions related to the placement.

**3. What do I get from these product?**

Features of MPI CA-i product is as follows:

Initial Deposit	PHP 30,000 for individual and non-individual
Minimum Balance Requirement	PHP 30,000
Introducer	Yes
Checkbook	Yes
ATM/Debit Card	Yes
Passbook	Yes, upon request
Statement of Account	Monthly statement sent via registered email address
PDIC Coverage	Yes

**4. What are the other key terms and conditions of this product that I should know?**

- A yearly account statement containing all information related to CM selling price, rate, rebate amount and others will be generated and provided to the customer.
- For CM CA, a full rebate is given to the Bank as customers agree to waive all the profit earned from the CM transaction.

**5. What are the fees and charges**

Fees and Charges	Amount
<b>Account Maintenance Fees</b>	
Early Closure Fee <sup>1</sup>	PHP 500.00
Below Minimum Balance Charge <sup>2</sup>	PHP 500.00
Monthly Dormancy Fee <sup>3</sup>	PHP 30.00
ATM/Debit Card Replacement	PHP 150.00
Replacement of lost passbook	PHP 200.00
<b>Over-the-counter Transaction Fees</b>	
ATM-based Account Withdrawal	PHP 200.00
<b>Checks-related Fees</b>	
Checkbook Requisition	
Personal	PHP 250.00
Commercial	PHP 500.00
Manager's Check	PHP 75.00
Stop Payment Order	PHP 200.00 per check
Returned Check	PHP 1,000

Penalty charge	PHP 200.00 <sup>4</sup>
Other Services	
Request for Bank Certification	
Account Deposit Certification (CM CASA)	PHP 200.00
Inward Remittance Certification (CM CASA)	PHP 100.00
Request for Interim Bank Statement	PHP 100.00 for the 1 <sup>st</sup> three (3) pages + PHP 10.00 for the succeeding page
Request for Negotiated Check Image	PHP 50.00 per check

<sup>1</sup> closure within 30 days from account opening

<sup>2</sup> for not meeting the required ADB for two (2) consecutive months

<sup>3</sup> charged after 5 years of inactivity and below maintaining balance

<sup>4</sup> for every PHP 40,000.00 or a fraction thereof

Please refer to [www.maybank.com.ph](http://www.maybank.com.ph) for other bank fees and charges.

#### 6. What are the risks involved?

- No profit to be earned and the profit generated from Commodity Murabahah transaction is waived in full to the Bank.
- Account will be auto-closed by the Bank after 60 days the account balance remains zero (0).

#### 7. 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 all correspondences reach you in a timely manner.

#### 8. Where can I get further information?

Should you require additional information about the product, please refer to product brochure available at our website and at the following Islamic banking windows:

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|---|--|
| <p>(1) Main Office Branch –<br/>G/F Maybank Corporate Centre<br/>7th Ave. cor. 28th St., Bonifacio High Street Central<br/>Bonifacio Global City, Taguig City</p> <p>(2) Greenhills Branch<br/>G/F Unit 2 Greenhills Mansions<br/>37 Annapolis St., Greenhills, San Juan</p> <p>(3) Cebu Business Center<br/>Zenith Central, Lot 2 Blk. 19 Luzon Avenue<br/>Cebu Business Park, Cebu City</p> | <p>(4) Davao Business Center<br/>G/F HAI Building, Pryce Business Park<br/>JP Laurel Avenue, Davao City</p> <p>(5) Zamboanga Branch<br/>G/F BG Building, Veterans Avenue, Zamboanga City</p> |
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If you have any inquiry, please contact us at:

##### Maybank Customer Service

Maybank Corporate Center  
7<sup>th</sup> Ave. corner 28<sup>th</sup> Street  
Bonifacio High Street Central  
Bonifacio Global City, Taguig City

Hotline : +632 8588 3888

Toll Free Number : 1800 10 588 3888

Email : [customerservice@maybank.com](mailto:customerservice@maybank.com)

#### 9. Other Commodity Murabahah Deposit Products Available

Commodity Murabahah Savings Account