

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

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

COMMODITY MURABAHAH  
SAVINGS ACCOUNT  
25/07/2024

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

Commodity Murabahah Savings Account (CM SA) is a saving account that is based on a Shariah contract of Commodity Murabahah. Savings account refer to a deposit product without checking facility. The Commodity involved in the Commodity Murabahah is capable of being physically delivered and all costs associated with the physical delivery of the Commodity to borne by the Customer.

Currently, MPI offers Savings Account-i under CM SA.

**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 SA-i product is as follows:

Initial Deposit	PHP 10,000
Minimum Balance in Account	PHP 10,000
ATM/Debit Card	Yes
Passbook	Yes, upon request
Statement of Account	Quarterly
Profit Payment Frequency	Quarterly
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.
- CM transaction will be performed by the Bank as your agent at Ceiling Profit Rate (CPR) and customer will earn profit at Effective Profit Rate (EPR).
- The customer is deemed to grant a rebate (ibra') to the Bank based on the variance between CPR and EPR.

**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>Other Services</b>	
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 +

<b>Manager's Check</b>	PHP 10.00 for the succeeding page
<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	PHP 75.00
Please refer to <a href="http://www.maybank.com.ph">www.maybank.com.ph</a> for other bank fees and charges.	
<b>6. What are the risks involved?</b>	
<ul style="list-style-type: none"> <li>Account will be auto-closed by the Bank after 60 days the account balance remains zero (0).</li> </ul>	
<b>7. What do I need to do if there are changes to my contact details?</b>	
It is important that you inform us of any change in your contact details to ensure all correspondences reach you in a timely manner.	
<b>8. Where can I get further information?</b>	
Should you require additional information about the product, please refer to product brochure, available at our website and at the following Islamic banking windows:	
(1) Main Office Branch – G/F Maybank Corporate Centre 7th Ave. cor. 28th St., Bonifacio High Street Central Bonifacio Global City, Taguig City	(4) Davao Business Center G/F HAI Building, Pryce Business Park JP Laurel Avenue, Davao City
(2) Greenhills Branch G/F Unit 2 Greenhills Mansions 37 Annapolis St., Greenhills, San Juan	(5) Zamboanga Branch G/F BG Building, Veterans Avenue, Zamboanga City
(3) Cebu Business Center Zenith Central, Lot 2 Blk. 19 Luzon Avenue Cebu Business Park, Cebu City	
If you have any inquiry, please contact us at:	
<b>Maybank Customer Service</b> 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 : <a href="mailto:customerservice@maybank.com">customerservice@maybank.com</a>	
<b>9. Other Commodity Murabahah Deposit Products Available</b>	
Commodity Murabahah Current Account-i	

The information provided in this disclosure sheet is valid as of 31 October 2025.