

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take up the Negotiable Instruments of Deposit. Be sure to also read the general terms and conditions)</p>	<p>Name : Bangkok Bank Berhad</p> <p>Product : Negotiable Instruments of Deposit (NIDs)</p> <p>Date : 20 June 2018</p>
<p><b>1. What is this product about ?</b></p>	
<p>This is a Negotiable Instrument of Deposit (NID) with maturity of 1 week to 5 years from the date of issue. The principal amount is only guaranteed if the NID is held to maturity. NID is NOT insured by Perbadanan Insurans Deposit Malaysia (PIDM).</p>	
<p><b>2. What do I get from this product?</b></p>	
<ul style="list-style-type: none"> <li>• Minimum nominal value of NID           <ul style="list-style-type: none"> <li>- above RM100,000, in multiples of RM50,000</li> </ul> </li> <li>• Issuance           <ul style="list-style-type: none"> <li>- at par, premium or discount</li> </ul> </li> <li>• Interest rate           <ul style="list-style-type: none"> <li>- fixed coupon rate% p.a (at the agreed rate quoted by dealers)</li> </ul> </li> <li>• Interest payment frequency           <ul style="list-style-type: none"> <li>- monthly, quarterly, half-yearly, annually</li> </ul> </li> <li>• Eligibility           <ul style="list-style-type: none"> <li>- Available to both individual and non-individual depositors</li> </ul> </li> <li>• Withholding Tax           <ul style="list-style-type: none"> <li>- No withholding tax will be imposed</li> </ul> </li> </ul>	<p><b>NOTE :</b></p> <p>Past performance is not indicative of future performance</p>

**WARNING (For NIDs)**

**THIS PRODUCT IS PRINCIPAL-GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE CUSTOMER IS REMINDED THAT THIS DEPOSIT PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).**

- Interest proceeds calculation:

$$\text{Amount} \times \frac{\text{Coupon}}{100} \times \frac{\text{Day}}{365}$$

where,

Amount = face value or nominal amount of the NID

Coupon = coupon rate or notional coupon rate in per cent per annum

Day = holding period

a) Short Term Negotiable Instrument of Deposit (SNID)

$$\text{Proceeds} = \text{NV} \times \frac{[36500 + (\text{CPN} \times \text{DIM})]}{[36500 + (\text{YLD} \times \text{DSM})]}$$

(rounded to 2 decimal places)

where,

NV = nominal value

CPN = coupon rate in per cent per annum

YLD = yield in per cent per annum

DIM = number of days between issue date (counted) and maturity date (not counted)

DSM = number of days from settlement date (counted) to maturity date (not counted)

- Tenor for SNID is from 1 week to 1 year

b) Long Term Negotiable Instrument of Deposit (LNID)

$$\text{Proceeds} = \text{NV} \times \left[ \frac{\text{P}}{100} + \left( \frac{\text{CPN}}{100} \times \frac{\text{DCS}}{\text{DCC}} \right) \right]$$

where,

NV = nominal value

P = price

CPN = coupon rate in per cent per annum

n = frequency of coupon payment per annum (either 2 or 4)

- Tenor for LNID is more than 1 year up to 5 years

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### 3. What are the key terms and conditions ?

#### **Early Withdrawal By Customer**

Customer should only redeem this NID on maturity date. Any withdrawal of the NID prior to the maturity date will be at a price that will be published by the Issuer and may result in a partial loss of the deposit amount. Early withdrawal is discouraged. Interest payable is at the Bank's discretion and penalty is at least 50% of the accrued interest.

#### **Call Option By The Issuer**

Issuer may terminate or call parts of the NID prior to the maturity date, whereby, the nominal amount of the terminated or called portion is returned together with any accrued interest.

#### **Procedures For Redemption Of Interest Proceeds**

Customer to present the NID certificate to the issuer over-the-counter one day before the interest payment date whereby the issuer will pay the proceeds by 11:00 a.m. on the interest payment date. If the NID certificate is presented on the interest payment date or after, the issuer shall pay the interest proceeds by 5:30 p.m. on the day the certificate is presented.

#### **Redemption Procedures Upon Maturity**

Customer to present the NID certificate to the issuer over-the-counter one day before the maturity date whereby the issuer will pay the proceeds by 11:00 a.m. on the maturity date. However, if the NID certificate is presented on maturity date or after, the issuer shall pay the proceeds by 5:30 p.m. on the day the certificate is presented.

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

Type of Service	Payable		Maximum Rate of Charge
	By	To	
Delivery of certificate to authorized depository which is another Institution at primary issue	Customer	Issuer	No charge is applicable
Splitting/combining denominations	Customer	Issuer	No charge is applicable
Maintenance of depository account	Customer	Authorized Depository	No charge is applicable

**5. What are the major risks ?**

Investors will be exposed to the following risks :

**Market Risk**

Market risk (Price Movement of NID) is the risk of changes in market prices and interest rates.

**Interest Rate Movement :**

The price of NID will be affected by the movement of interest rate during the tenure of the instruments until maturity. The mark-to-market prices during this period might fluctuate and you may need to record the market value in your financial statements periodically.

If you liquidate or redeem your investment in NID before the maturity period, you may have the opportunity to crystallize the unrealized gain on the principal amount invested if the interest rate were to move in your favour and there is the likelihood the principal amount invested will also deteriorate if the movement of the interest rate is not in your favour at the time of liquidation or redemption.

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**Credit Risk**

The Depositor is placing funds with Bangkok Bank Berhad (BBB) and is therefore relying on the Bank's ability to pay returns and the deposit amount at maturity.

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

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

**7. Where can I get further information ?**

Should you require additional information about investment, please refer to the *bankinginfo* booklet on "Investing Your Money", available at all our branches and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

If you have any enquiries, please contact us at :

Bangkok Bank Berhad,  
1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya,  
No. 105, Jalan Ampang,  
50450 Kuala Lumpur

Tel : 603-21679101

Fax : 603-21746880

E-mail: [bbb@bangkokbank.com](mailto:bbb@bangkokbank.com)

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## 8. Lodging a Complaint

- For internal dispute resolution, you may contact :

Complaints Unit  
Bangkok Bank Berhad,  
1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya,  
No. 105, Jalan Ampang,  
50450 Kuala Lumpur

Tel : 603-21746958

Fax : 603-21746850

E-mail : [compliance.kl@bangkokbank.com](mailto:compliance.kl@bangkokbank.com)

- If your query or complaint is not satisfactorily resolved by Bangkok Bank Berhad, you may also contact Bank Negara Malaysia LINK or TELELINK at :

Block D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur

Tel : 1-300-88-5465 (1-300-88-LINK)

Fax : 603-21741515

E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

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