

# PRODUCT DISCLOSURE SHEET

**Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Negotiable Instrument of Deposit (NID).

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: **date/month/year**

## 1 Know your NID?

This is a Negotiable Instrument of Deposit with maturity of **xx** months/years from the date of issue. The principal amount of this product is guaranteed if it is held to maturity.

### For this NID,

- Maturity date: **day/month/year**
- Minimum nominal value above RM 100,000, in multiples of RM 50,000
- Issuance: **at par, premium or discount**
- Interest rate/profit margin: **y% p.a.**
- Interest/profit payment frequency: **annually**
- Interest/profit proceeds calculation:

$$\text{Amount} \times \text{Rate} \times \frac{\text{Tenure}}{365}$$

Where,  
*Amount = Face Value or Nominal Amount of NID*  
*Rate = Interest Rate p.a. (%)*  
*Tenure = Holding Period in Days*

### You should read and understand the terms and conditions of this product



*If you withdraw your money before the maturity date, you may **lose part of** your initial deposit amount.*



*We may **terminate or redeem the NID prior to the maturity date.** The nominal amount of the terminated or redeemed portion will be returned to you together with any accrued interest/profit.*

## 2 Know Your Costs

Type of Service	Payable		Maximum rate of charge
	By	To	
<i>Delivery of certificate to authorised depository which is another institution at primary issue</i>	You	Issuer	No charge is applicable
<i>Splitting / Combining denominations</i>	You	Issuer	No charge is applicable
<i>Maintenance of depository account</i>	You	Authorised Depository	No charge is applicable

**Upfront, you will be paying **RM xx** to Bangkok Bank Berhad**

**If you have any questions or require assistance on your NID, you can:**



Call us at  
+603 2167 9101



Visit us at:  
<https://www.bangkokbank.com.my>



Email us at:  
[bbb@bangkokbank.com](mailto:bbb@bangkokbank.com)

### 3 Know Your Risks

RISKS	BENEFITS
<p><b>Market risk</b> Market risk is the risk of changes in market prices and interest rates. 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.</p> <p>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.</p> <p><b>Credit risk</b> The depositor is placing funds with Bangkok Bank Berhad and is therefore relying on the Bank's ability to pay returns and the deposit amount at maturity.</p>	<p><b>Eligibility</b> Available to both individual and non-individual depositors.</p> <p><b>Withholding Tax</b> No withholding tax will be imposed.</p> <p><b>Principal Guaranteed</b> Principal guaranteed by issuing bank if it is held to maturity.</p> <p><b>Interest rate/profit margin</b> y% p.a.</p> <p><b>Interest/profit payment frequency:</b> annually</p>
<p><b>Reminder:</b> You should understand and consider all risk factors carefully before making an investment decision.</p>	<p><b>Reminder:</b> Past performance is not indicative of future performance.</p>

### 4 Other Key Terms

- 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.
- 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.
- **Procedure for Redemption**  
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.

#### WARNING

**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 RETURNS ON THIS PRODUCT ARE UNCERTAIN AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**