



CIMB ISLAMIC BANK BERHAD [200401032872 (671380-H)]

**TERM INVESTMENT ACCOUNT-I****INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA) whereby the investors provide the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	07 August 2017

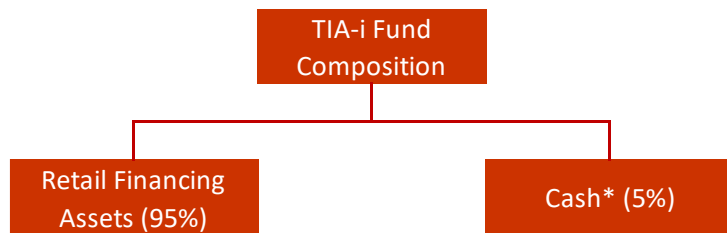
**INVESTMENT OBJECTIVES**

Aims to provide the followings to the Investors:

- To enjoy stable returns through low to moderate risk exposure.
- To enjoy capital preservation and financial security on a term investment.

**INVESTMENT ASSET ALLOCATION**

The fund is invested in CIMB Islamic retail financing assets namely Home Financing and Auto Financing, and the asset allocation is based on below parameter.



\* Not exceeding 5% of total fund size.

**OTHER INFORMATION**

Details of TIA-i fees and charges can be obtained via [www.cimb.com.my](http://www.cimb.com.my)

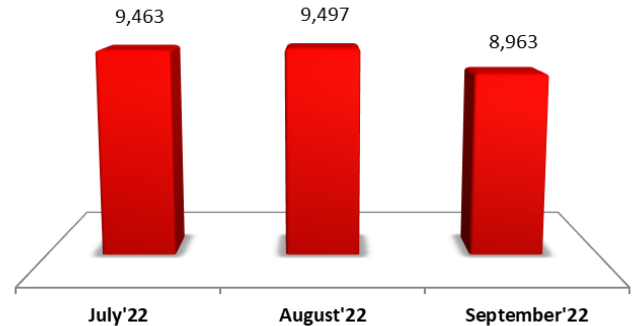
**INVESTMENT STRATEGIES**

TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified retail portfolio with low to moderate risk exposure.

Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION****Fund Size and Growth**

As at September 2022, TIA-i fund balance was recorded at RM 8,963 million.

**TIA-i Fund Size in (RM'mil)**

Investment will be valued on a monthly basis and profit will be paid at maturity.

**Asset Valuation**

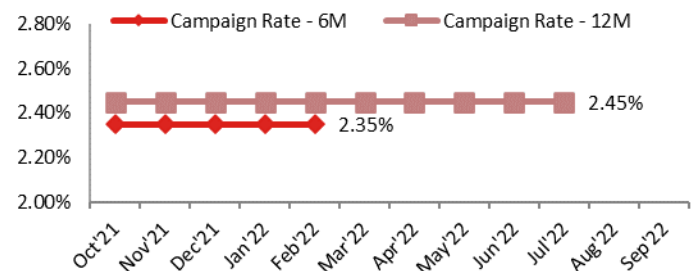
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

**Rate of Return for TIA-i**

Underlying assets funded by TIA-i recorded the following Rate of Return (ROR) to investors after applying the agreed Profit Sharing Ratio, subject to terms and conditions.

**1) TIA-i Promotional:****Rate of Return of TIA-i 6-month & 12-month Campaign**

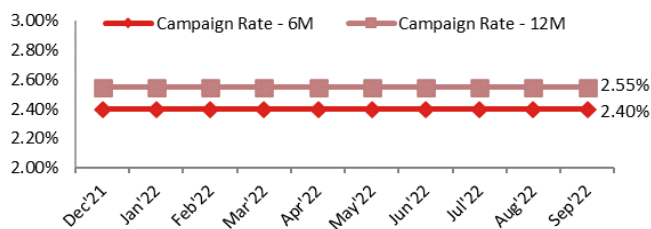
This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1<sup>st</sup> Jun 2021 until 31<sup>st</sup> Aug 2021.

**TIA-i 6M & 12M Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
	12M
Jul-22	2.45% p.a.

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1<sup>st</sup> Sep 2021 until 31<sup>st</sup> May 2022.

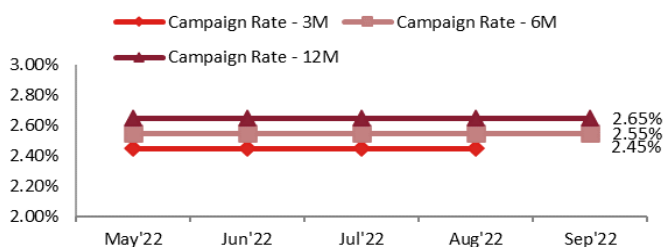
**TIA-i 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Jul-22	2.40% p.a.	2.55% p.a.
Aug-22	2.40% p.a.	2.55% p.a.
Sep-22	2.40% p.a.	2.55% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 25<sup>th</sup> May 2022 until 30<sup>th</sup> Jun 2022.

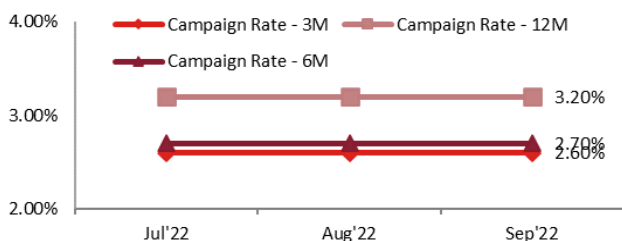
**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Jul-22	2.45% p.a.	2.55% p.a.	2.65% p.a.
Aug-22	2.45% p.a.	2.55% p.a.	2.65% p.a.
Sep-22	2.45% p.a.	2.55% p.a.	2.65% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 15<sup>th</sup> Jul 2022 until 15<sup>th</sup> Sep 2022.

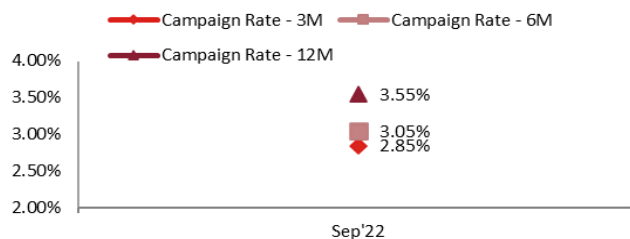
**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Jul-22	2.60% p.a.	2.70% p.a.	3.20% p.a.
Aug-22	2.60% p.a.	2.70% p.a.	3.20% p.a.
Sep-22	2.60% p.a.	2.70% p.a.	3.20% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 19<sup>th</sup> Sep 2022 until 18<sup>th</sup> Oct 2022.

**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**



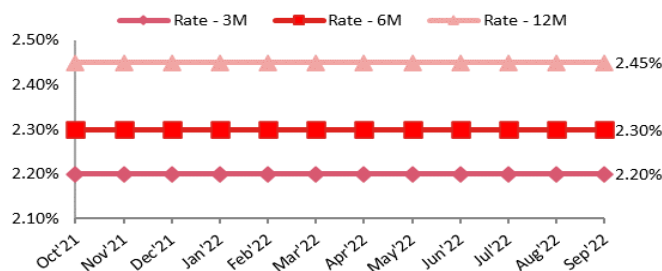
Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Sep-22	2.85% p.a.	3.05% p.a.	3.55% p.a.

**2) TIA-i Non- Promotional:**

**Rate of Return of TIA-i 3/6/12-month**

This section is applicable for customers who have made placement under the TIA-i 3/6/12M.

**TIA-i 3/6/12M Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Jul-22	2.20% p.a.	2.30% p.a.	2.45% p.a.
Aug-22	2.20% p.a.	2.30% p.a.	2.45% p.a.
Sep-22	2.20% p.a.	2.30% p.a.	2.45% p.a.

**Note:**

- The distribution of rate of return will be subject to a minimum PSR of 50:50 (Customers: Bank)
- Past performance is not reflective of future performance.

**STATEMENT ON ANY CHANGES**

There have been no changes in the investment objectives, strategies, restrictions, and limitations during the quarter period.

**PROSPECT AND OUTLOOK**

The Bank is optimistic of a better financial performance in 2022 on the back of economic recovery and improved business prospects. Nevertheless, the outlook for the second half of 2022 is cautious in line with the tapering of global economic growth driven by rising inflation and profit rates, continued geopolitical risks, global supply disruptions, continued recurrence of Covid-19 variants and also the threat of a global recession.

The Forward23+ strategic plan will continue to drive the Bank's focus on targeted growth segments, Risk Adjusted Return On Capital (RAROC) optimisation, Sustainability initiatives and cost management. The Bank continues to invest in technology to improve operational resiliency and digital capabilities via CIMB Bank Berhad under the dual banking leverage model. Credit risk and asset quality management remains utmost priority across all segments.

**IMPORTANT/DISCLAIMER**

**THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS AND NOT A DEPOSIT PRODUCT.**

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**WARNING**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").**