

**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

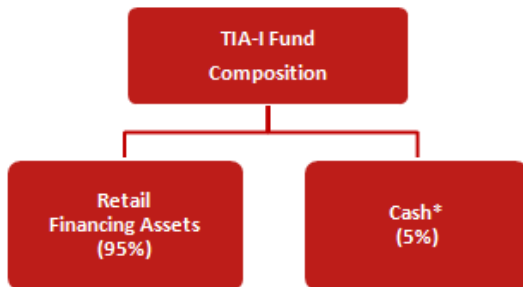
**INVESTMENT OBJECTIVES**

Aims to provide the following 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 invested in CIMB Islamic retail financing assets namely Home Financing and Auto Financing, and the asset allocation is as per table below.



\* Not exceeding 5% of total fund size.

Asset allocation of the fund for the quarter was invested within the stated investment objective and strategy as above.

**OTHER INFORMATION**

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

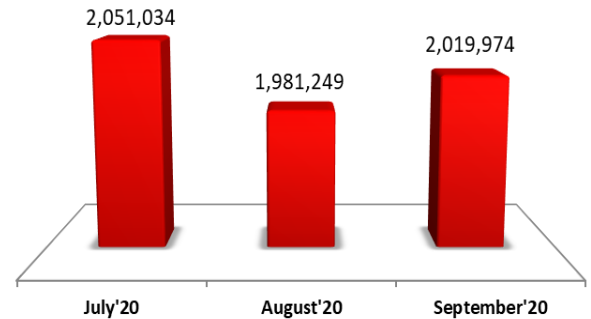
**INVESTMENT STRATEGIES**

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 2020, TIA-i fund balance was recorded at RM 2,020 million.

**TIA-i Fund Size in (RM'000)**

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

**Asset Valuation**

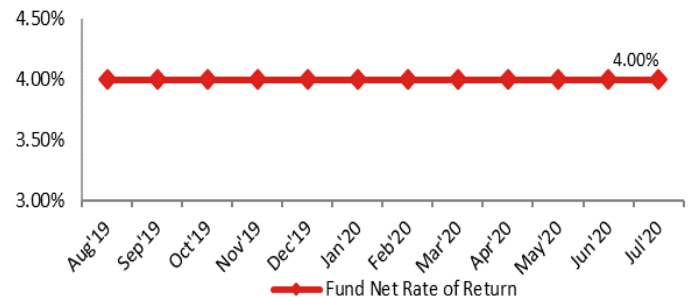
The Bank will perform valuation of underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

**Rate of Return for TIA-i**

Underlying assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after the Profit Sharing Ratio were adjusted in favor of the investors.

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

This section is applicable for customers who have made placement under the TIA-i 12M campaign from 16<sup>th</sup> May 2019 until 31<sup>st</sup> July 2019.

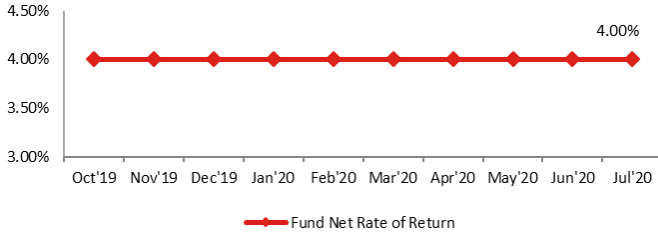
**TIA-i 12M Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jul-20	4.00% per annum
Aug-20	4.00% per annum
Sep-20	4.00% per annum

**Rate of Return of TIA-i 6-month Campaign**

This section is applicable for customers who have made placement under the TIA-i 6M campaign from 3<sup>rd</sup> September 2019 until 31<sup>st</sup> December 2019.

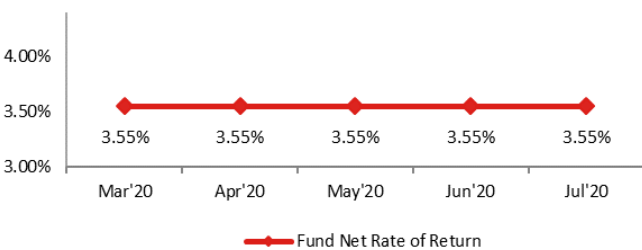
**TIA-i 6M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors
Jul-20	4.00% per annum
Aug-20	4.00% per annum
Sep-20	4.00% per annum

This section is applicable for customers who have made placement under the TIA-i 6M campaign from 3<sup>rd</sup> February 2020 until 29<sup>th</sup> February 2020.

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

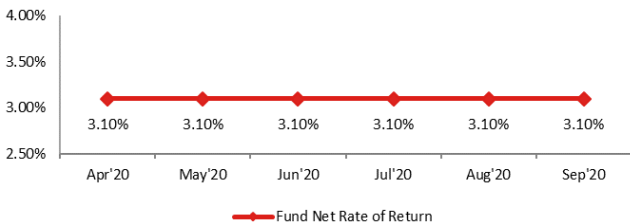


Month	Fund Rate of Return (ROR) to Investors
Jul-20	3.55% per annum
Aug-20	3.55% per annum
Sep-20	3.55% per annum

**Rate of Return of TIA-i 6-month Campaign**

This section is applicable for customers who have made placement under the TIA-i 3M campaign from 1<sup>st</sup> April 2020 until 30<sup>th</sup> April 2020.

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



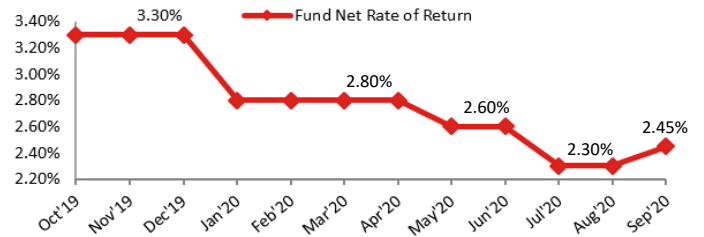
Month	Fund Rate of Return (ROR) to Investors
Jul-20	3.10% per annum
Aug-20	3.10% per annum
Sep-20	3.10% per annum

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

**Rate of Return of TIA-i 12-month Board**

This section is applicable for customers who have made placement under the TIA-i 12M Board Rate.

**TIA-i 12M Board Historical Net Rate of Return**

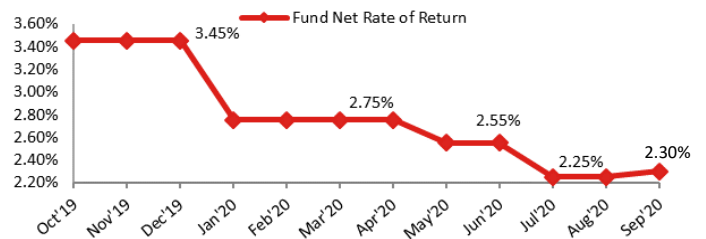


Month	Fund Rate of Return (ROR) to Investors
Jul-20	2.30% per annum
Aug-20	2.30% per annum
Sep-20	2.45% per annum

**Rate of Return of TIA-i 6-month**

This section is applicable for customers who have made placement under the TIA-i 6M Board Rate.

**TIA-i 6M Board Historical Net Rate of Return**

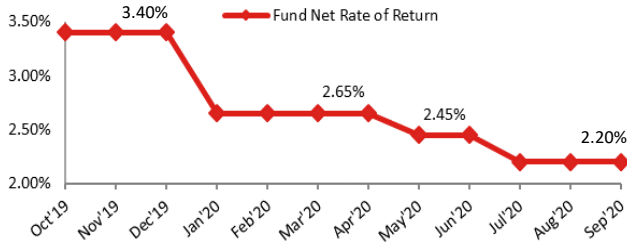


Month	Fund Rate of Return (ROR) to Investors
Jul-20	2.25% per annum
Aug-20	2.25% per annum
Sep-20	2.30% per annum

**Rate of Return of TIA-i 3-month Board**

This section is applicable for customers who have made placement under the TIA-i 3M Board Rate.

**TIA-i 3M Board Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors
Jul-20	2.20% per annum
Aug-20	2.20% per annum
Sep-20	2.20% per annum

**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 continues to maintain a cautious stance for 2020 in view of sustained global economic headwinds, trade tensions, threat from the Covid-19 outbreak as well as potential Overnight Policy Rate cuts. The Bank will sustain its prudent balance sheet growth momentum, and will continue to drive the digital agenda. The focus for 2020 includes creating an enabling environment for SMEs particularly within the green space, facilitating access to sustainability practices and solutions as well as supporting clients within the global halal economic sectors.

**IMPORTANT/DISCLAIMER**

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

THIS PERFORMANCE REPORT HAS BEEN PREPARED FOR THE BENEFIT AND INTERNAL USE OF THE INVESTOR TO INDICATE, ON A PRELIMINARY BASIS, THE PERFORMANCE OF THE INVESTMENT AS DESCRIBED HEREIN. IT IS FURNISHED SOLELY TO THE INVESTOR AND MAY NOT BE REPRODUCED OR OTHERWISE DISSEMINATED IN WHOLE OR IN PART WITHOUT CIMB ISLAMIC BANK BERHAD'S WRITTEN CONSENT. BY ACCEPTING THIS REPORT, THE INVESTOR AGREES TO KEEP CONFIDENTIAL AT ALL TIMES THE INFORMATION CONTAINED HEREIN.

THE INFORMATION IN THIS PERFORMANCE REPORT REFLECTS PREVAILING CONDITIONS AND OUR VIEWS AS OF THIS DATE. NOTHING CONTAINED IN THIS REPORT IS, OR SHALL BE, RELIED UPON AS A PROMISE OR REPRESENTATION AS TO THE FUTURE. PAST PERFORMANCE OF THE INVESTMENT IS NOT A GUARANTEE OF FUTURE PERFORMANCE.

**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").**

**Prepared by:**

\_\_\_\_\_

Amber Tay Kuen Leng

**Reviewed by:**

\_\_\_\_\_

Sherly Yong Lee Huei

**Concurred by:**

\_\_\_\_\_

Ken Mohamed Faiz Kamal