

PRODUCT DISCLOSURE SHEET Please read and understand this Product Disclosure Sheet before you decide to take up the Interest Optimization (“IO”) scheme. Be sure to also read and understand the Terms and Conditions. Kindly seek clarification from MUFG Bank (Malaysia) Berhad if you do not understand any part of this document or the general terms stated herein.	Interest Optimization (“IO”)						
1. What is this product about? Interest Optimization (“IO”) is a liquidity management product offered by MUFG Bank (Malaysia) Berhad (“the Bank”) focusing on improving interest yield (interest rate) without any physical fund transfer, and helps to optimize trapped cash across select MUFG branches in Asia and Oceania region.							
2. What do I get from this product? <ul style="list-style-type: none"> ▪ Interest Optimization increases interest yield (interest rate) without any physical fund transfer or Foreign Exchange conversion. ▪ Interest Optimization optimizes trapped cash across select MUFG branches in Asia and Oceania region. ▪ Interest rate conditions for Interest Optimization will be set at each individual account under the Interest Optimization structure. ▪ You will receive monthly Interest Optimization Statement. ▪ Account information is available at your fingertips with the Bank’s internet banking facilities (GCMS Plus). ▪ You may deposit/withdraw any amount to/from available balance in the account at any time. ▪ No minimum deposit amount is required for Interest Optimization. 							
3. What are the other key terms and conditions of this product I should know? <ul style="list-style-type: none"> ▪ The currencies applicable for Interest Optimization are JPY, SGD, AUD, NZD, INR, VND, CNY, HKD, TWD, KRW, IDR, MYR, THB, and USD. ▪ There are country-specific regulations which restrict interest payment under the Interest Optimization scheme. ▪ The type of account balance that are eligible for Interest Optimization: <ul style="list-style-type: none"> • Current Deposit • Saving Deposit • Investment • Foreign Currency Deposit • Money Market Deposit • Overdraft ▪ Short Term Loan Interest Optimization’s type of account balance and currency available varies from market to market. ▪ Interest Optimization’s interest will be calculated on a daily basis, and the interest settlement will be on a monthly basis (as per interest settlement cycle of current account in the respective market) ▪ Interest Optimization’s interest settlement cycle varies from market to market 							
4. How do I become eligible for the Interest Optimization scheme? <ul style="list-style-type: none"> ▪ The Bank reserves the right at its sole discretion to offer Interest Optimization to customers that have presence across Asia and Oceania region (Corporates Customer). ▪ Master Account Holder for Interest Optimization must meet the Bank’s rating requirement, and annual sales of JPY500 billion or above (on a consolidated statement basis). 							
5. How does the Bank calculate the interest? $\text{Interest} = \text{End of Day (“EOD”) Available Balance} \times \text{interest rate} \times 1/365$ <p>Note: MYR currency base days is 365 days, while other foreign currencies (e.g.: USD or JPY) base days is 360 days. However, the base days will vary from market to market.</p>							
6. What are the fees and charges that I have to pay? <ul style="list-style-type: none"> ▪ Fees and charges as tabulated below are part of the fees and charges. For details of fees and charges, kindly refer to MUFG Bank (Malaysia) website at https://www.bk.mufg.jp/malaysia/index.html → Products & Services → Tariffs & Charges <table border="1" data-bbox="167 1626 1420 1704"> <thead> <tr> <th>Fees & Charges</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Initial Interest Optimization Fee</td> <td>USD 10,000 equivalent</td> </tr> <tr> <td>Monthly Interest Optimization Fee</td> <td>USD 200 equivalent (per account)</td> </tr> </tbody> </table> <p>Note:</p> <ol style="list-style-type: none"> a. If there are any changes to the fees and charges, the Bank will communicate to you at least twenty one (21) calendar days prior to the effective date of such changes being implemented. 		Fees & Charges	Amount	Initial Interest Optimization Fee	USD 10,000 equivalent	Monthly Interest Optimization Fee	USD 200 equivalent (per account)
Fees & Charges	Amount						
Initial Interest Optimization Fee	USD 10,000 equivalent						
Monthly Interest Optimization Fee	USD 200 equivalent (per account)						
7. What are the risks involved? You shall encounter the typical risks associated with conducting deposit transactions with any banking institution, including but not limited to risk of loss due to errors, interruptions, or damage caused by the Bank’s system, staff, or process, or the inability of the Bank to meet its funding obligations or to provide cash in a timely manner. If you require assistance due to any materialised risks, please contact your Account Relationship Manager directly or the Bank via the details set out in item 8 below.							

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

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. You may contact your Account Relationship Manager directly or the Bank:

Via phone to: 03-2034 8000 / 03-2034 8008
 Via email to: customercare@my.mufg.jp

9. Who should I contact for further information or to lodge a complaint?

For internal dispute resolution, you may contact the Bank:

Via phone to: 03-2034 8000 / 03-2034 8008
 Via email to: customercomplaint@my.mufg.jp

If you are dissatisfied with the outcome of the internal dispute resolution process, you may contact Bank Negara Malaysia LINK or TELELINK:

Via phone to: 1-300-88-5465
 Via fax to: 03-2174 1515
 Via email to: bnmtelelink@bnm.gov.my
 Via letter to: Laman Informasi Nasihat and Khidmat
 (LINK) Bank Negara Malaysia
 P.O. Box 10922
 50929 Kuala Lumpur, Malaysia

*The information provided in this Product Disclosure Sheet is valid starting from 1st January 2022 and is subject to change at the Bank's discretion from time to time.