

PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer,

This Product Disclosure Sheet (PDS) is to provide you with key information on your **e-Gold Investment Account (eGIA)**.

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

Date: 1 June 2026


Know your e-Gold Investment Account (“eGIA”)


This account allows you to buy and sell 99.9% pure gold commodity in Ringgit Malaysia (RM), without holding physical gold.


For this e-Gold Investment Account


- **Underlying asset:** 99.9% pure gold commodity
- **Minimum purchase or sale:** 1 gram
- **Subsequent purchase or sale:** In multiples of 1 gram
- **Gold price:** The purchase and sale price per gram is quoted by CIMB in Ringgit Malaysia (RM). The price is based on factors such as prevailing world and local market conditions for gold commodity, the exchange rate between the United States Dollar (or any other foreign currency adopted) and RM and gold fineness)
- **Applicable for accounts in sole name:**
 - Transactions can be carried out at a CIMB Bank branch or via Clicks web.
 - For Clicks web, you may buy or sell up to a total of 6,000 grams per day, with each transaction limited to 300 grams.
- **Applicable for joint accounts:**
 - Transactions must be carried out at a CIMB Bank branch. Operation via Clicks web is not permitted.
- **Transaction hours:**
 - CIMB Bank branch: Gold purchases and sales are available only during the Bank’s normal business hours.
 - Clicks web: Gold purchases and sales can be performed between 8:30am and 11:30pm, Monday to Sunday, excluding national public holidays in Malaysia.

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

 No physical gold will be issued under this account. Requests to deposit or withdraw physical gold, such as gold bullion, gold bars or coins, will not be accepted.

 You are required to open and maintain a savings or current account with CIMB Bank or CIMB Islamic Bank (“Designated Affiliate Account”) and authorize the Bank to debit or credit the Designated Affiliate Account for the settlement of your purchase or sale of gold.

 The account can be opened individually (by one person) or jointly (by two or three persons).

 You are to update us in a timely manner of any changes to your contact details.

You have to pay the following Fees and Charges: -

Type of Fees & Charges	Amount (RM)
Annual Service Fee	RM 5.00 only if the gold balance in the eGIA is less than 5 grams on 31 December
Stamp Duty	As per the Stamp Act 1949 (Revised 1989)

Know Your Risk and Make an Informed Decision

RISKS	BENEFITS
<p>Market Risk: You must understand that the price of gold fluctuates, and you are willing to bear the risks of not earning returns and incurring loss. You also understand that the investment is not guaranteed, meaning the amount invested and any returns are not guaranteed. Sale/purchase may be suspended as a result of a suspension of the gold exchange in Malaysia or in any other jurisdiction.</p> <p>No Interest Risk: You will not receive any interest as this is a non-interest-bearing account.</p> <p>Protection Risk: Your investment is not protected by Perbadanan Insurans Deposit Malaysia (“PIDM”).</p>	<p>Affordability: Ideal for customers who want to start investing in gold at an affordable entry price.</p> <p>Accessibility: If you are a sole account holder, you may easily buy and sell gold online via CIMB Clicks web.</p> <p>Capital Appreciation: Suitable for those who wish to benefit from potential gold price growth and build long-term wealth.</p>
<p>Reminder: You should understand and consider all risk factors carefully before making an investment decision.</p>	<p>Reminder: It is important to remember that benefits may vary depending on the market performance of gold and individual financial goals.</p>

Other Key Terms

You must read and understand the e-Gold Investment Account Agreement (“Agreement”) before deciding to invest. The information below is only a summary of the key terms. If you need more details or clarification, please contact us before making your investment decision.

- After your initial gold purchase (min. 1 gram), all subsequent buy/sell orders (in multiples of 1 gram) are irrevocable. The Bank may cancel, rescind, reverse or annul any orders that exceed the applicable transaction limit.
- You may close your eGIA at any CIMB Bank branch by selling all the gold in your account at the Bank’s quoted buying price at the time of sale.

If you have any questions or require assistance with your account, you can:



Call us at:

+603 6204 7788



Visit us at:

www.cimb.com.my/egia



Email us at:

contactus@cimb.com

Customer’s Acknowledgment *

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- I acknowledge that CIMB Bank Berhad has provided me with a copy of the Product Disclosure Sheet.
- I have read and understood the key information contained in this Product Disclosure Sheet.

**A customer’s acknowledgement of this Product Disclosure Sheet shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name: _____

Date: _____

WARNING: THE e-GOLD INVESTMENT ACCOUNT (“eGIA”) IS NOT A PRINCIPAL PROTECTED PRODUCT NOR AN INTEREST-BEARING ACCOUNT. THE RETURNS ON THE eGIA DEPENDS ON GOLD PRICE FLUCTUATIONS, THE RETURNS ON YOUR INVESTMENT IN GOLD ARE UNCERTAIN AND YOU RISK EARNING NO RETURNS AND/OR THE POSSIBILITY OF INCURRING LOSSES. YOU ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE CIMB BANK e-GOLD INVESTMENT ACCOUNT AGREEMENT AND OPEN THE eGIA BASED ON YOUR OWN JUDGMENT AND/OR INDEPENDENT ADVICE OBTAINED. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.