

Sponsoring Bank:



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# Wakalah Restricted Investment Account-i Project Ar Rahn

**Expected Profit Rate of 7.50% p.a.  
For individuals and non-individuals**

**Campaign period : 15 September 2017 - 12 October 2017**

- ◆ **Muamalat Venture Sdn Bhd (Company No.: 738316-M) ("MVSB")**, a wholly owned subsidiary of Bank Muamalat Malaysia Berhad, is principally engaged in the business of Islamic venture capital through Musharakah investment concept. MVSB's investments are in selected operations of pawn broking (Ar-Rahn) business activities, via a Musharakah joint venture arrangement with Koperasi Permodalan Kelantan Berhad ("**Musharakah JV**").
- ◆ **Project Ar Rahn:** Investment in a share of capital contribution of MVSB in selected branches under the Musharakah JV.

## INVESTMENT TERMS

Minimum Investment	Principal Investment of RM10,000 and in multiples thereof
Expected Profit Rate	7.50% per annum (after deducting Wakalah Fee)
Investment Tenure	6 months
Buyback	MVSB shall buyback the Principal Investment upon maturity of the Investment Tenure
Wakalah Fee	1.00% per annum on the outstanding Principal Investment amount
Payment	Principal Investment and Expected Profit Rate payment is payable upon maturity of the Investment Tenure
Rating	a3 by RAM Solutions Sdn Bhd

**Important Notice:** This is an Investment Account Product that is tied to the performance of the underlying assets and is not a deposit product. The WRIA-i is a non-principal guaranteed investment product and it is NOT PROTECTED by Perbadanan Insurans Deposit Malaysia ("PIDM").

**For more information on Project Ar-Rahn and how to invest, please contact Bank Muamalat Malaysia Berhad Investment Banking team at 03-2692 8328 or via email at [iap@muamalat.com.my](mailto:iap@muamalat.com.my)**



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