

**PRODUCT DISCLOSURE SHEET
LEMBARAN PENZAHIRAN PRODUCT
eMas KT**

Read this Product Disclosure Sheet before you decide to take the eMas KT. Be sure to also read the general terms and conditions. Seek clarification from Koperasi Tentera (KT) if you do not understand any part of this document or the general terms.

1. What is this product about?

This product is a Shariah-compliant gold investment account ('Account') through a digital trading platform for the purchase and sale of 999.99 purity gold, where transactions will be backed by physical gold.

The gold will be stored on behalf of the customer, and customers can convert your gold into a physical gold for your personal safekeeping, subject to applicable fees and costs.

2. What is the Shariah contract applicable?

The Shariah contract applicable for eMas KT are as follows:

- i. Bai' al-Sarf – refers to the sale of currency in the same or different forms immediately, such as gold for gold, or gold for silver. Under this contract, the customer will purchase gold from KT (in grams) at the specified purchase price (in Malaysian Ringgit).
- ii. Wakalah – You appoint KT as an agent to find and arrange with a third party security vault service provider to safe keep your physical gold bar and appoint the KT to execute your future order transaction.

3. What is the method for the Account opening of this product?

- i. KT's Members- Account opening is automatic through KTOonline upon members make a gold purchase transactions for eMas KT.

4. What are the features offered for this Account?

Minimum purchase	RM 10.00
Minimum balance	RM 10.00
Gold Purity	999.99
Currency	Malaysian Ringgit ("MYR")
Gold Redemption	0.5 gram, 1 gram, 2.5 gram, 5 gram, 10 gram, 50 gram, 100 gram, 4.25 gram (1 Dinar), 21.25 gram (5 Dinar)
Transaction Platform	Digitally through KTOonline (Members) or the KT website (Non-Members)
Operating Hours	8 a.m. to 11:59 p.m.
Statement Frequency	Monthly and accesible via online.
Principal Guarantee	The principal of the gold investment is not guaranteed.
Transaction Payment Method	All sale and purchase payments are processed through the Financial Process Exchange (FPX) method with various bank options in Malaysia

5. What are the fees, charges and other payments involved?

All buying and selling transactions are conducted digitally without physical possession of gold. Therefore, the gold purchased by customers can be immediately converted for physical possession, or customers can appoint KT to engage a safe deposit box provider for storage until redemption is made.

As such, there are fees and charges that the customer needs to bear during transactions until redemption, as follows:

Fees and Charges	Details
Storage fee	1% per annum for each gram or a minimum of RM 1.00 equivalent to gram, whichever is higher based on the holding value. The fee will be deducted directly from the Account in grams on a monthly basis.
Redemption fee	Charges start from as low as RM52.00 and vary based on the gold weight. Fee includes delivery charge, Takaful fee and gold conversion fee.
FPX Fee	RM1.20 for each purchase transaction.

- All these charges are the responsibility of the customer.
- Please refer to the KT website at www.katmb.com.my for updates on related fees and charges.

6. Where can I obtain the current gold prices?

The current gold prices are available on the eMas KT digital platform, or you can refer to the KT website.

7. What are the risks I may encounter?

Gold investment is influenced by several risks that may lead to changes in gold prices, resulting in potential increases or decreases in the investment amount. Therefore, customers are advised to always be vigilant regarding any risks associated with each transaction.

8. Can I resell the gold I have purchased?

Yes, customers can resell the purchased gold to KT at the offered price.

9. What if I want to convert digital gold into a physical gold?

Customers can convert digital gold into a physical gold through the digital platform and responsible to bear all associated costs.

10. What should I do if there are changes to my personal details?

Customer need to update the information at eMas KT digital platform immediately for any changes to your personal details to ensure that all information reaches you in a timely manner.

11. Can I still open the Account through KT Online if I am no longer a KT's member?

No. At this moment, eMas KT product is only restricted to active KT members with an active KTOonline account.

12. Where can I get further information and assistance?

- For any further inquiries or issues related to this Facility, you can contact KT Customer Care at 03-2303 0000.
- If your inquiries or complaints are not resolved by our team, you may refer to:
Suruhanjaya Koperasi Malaysia
Menara Suruhanjaya Koperasi Malaysia
Changkat Semantan, Off Jalan Semantan
Bukit Damansara, 50490 Kuala Lumpur
No. Tel: 03-2083 4000; Faks: 03-2083 4100

Disclaimer: The information provided is general information related to this product. The final terms and conditions are applicable upon successful Account opening.

The information provided in this Product Disclosure Sheet is valid as of [xx/xx/xxxx] and until the next update.