



Maybank
Syariah



Maybank

Special Terms and Conditions of Customer Maybank RDN/ RDN iB Savings Account

I. THE OPENING OF MAYBANK RDN/ RDN iB SAVINGS ACCOUNT

- The opening of Maybank RDN/ RDN iB Savings Account by a Customer through a Securities Company shall be carried out based on the power of attorney from the Customer to the Securities Company as set forth in these Special Terms and Conditions of Maybank RDN/ RDN iB Savings Account.
- The customer must fulfill all requirements set out by PT Bank Maybank Indonesia Tbk or Bank RDN (hereinafter shall be referred to as the "Bank"), including those sourced from the requirements set out by PT Kustodian Sentral Efek Indonesia ("KSEI") and or other related parties, such as but not limited to:
 - Have the minimum funds determined by the Bank.
 - Have Sub Securities Account in C-BEST.
 - Have Single Investor Identification (SID) in AKses KSEI.
 - Submit other documents as attached and other documents or information as determined later by the Bank.
- The Customer through the Securities Company must present and submit all and any data, descriptions, information, statements, documents or anything requested and required by the Bank regarding the opening of Maybank RDN/ RDN iB Savings Account, and the Customer hereby represents and warrants to the Bank that any data/document/information provided to the Bank through the Securities Company regarding the opening of Maybank RDN/ RDN iB Savings Account is complete, in accordance with the original, true and in accordance with the actual situation and is not changed/has not been changed or is the latest data/document/information. The Customer hereby agrees that the opening of Maybank RDN/ RDN iB Savings Account will only be effective after all requirements are met by the Customer and the opening of the Maybank RDN/ RDN iB Savings Account is approved by the Bank.
- The Customer agrees and hereby grants power of attorney the Bank to seek, request and receive any data, descriptions, information, statements, documents of any kind and from any party required by the Bank in relation to the Customer's identity and/or the Customer's business activities and/or transactions.
- All data, descriptions, information, statements, documents obtained by the Bank through the Securities Company with respect to the Customer as well as the Customer's business activities or transactions as previously approved by the Customer to be provided to the Bank, will become the property of the Bank and the Bank shall have the right to match, assess, maintain the confidentiality of or use it for the benefit of the Bank in accordance with the provisions of the prevailing laws.
- The Bank will not issue any savings books or confirmation of placement for Maybank RDN/ RDN iB Savings Account.
- In the event that the Customer wishes to make any changes to the data, including but not limited to the changes in address, telephone number, facsimile, Identity Card (KTP), Taxpayer Identification Number (NPWP), signature, and others, the Customer must make such changes by coming in person to the Bank. The changes shall be effective as from the receipt and the recording of the said changes in the Bank's records.

II. POWER OF ATTORNEY TO SECURITIES COMPANY

The Customer hereby instructs and grants power of attorney to the Securities Company for and on behalf of the Customer to take the following legal actions:

- Open, manage, and sign all documents, applications, and provide instructions to the Bank in relation to any changes, data updating, opening, activating of Maybank RDN/ RDN iB Savings Account if it is dormant, closing of account and receiving the remaining amount of money in Maybank RDN/ RDN iB Savings Account at the time of account closing, as well as blocking Maybank RDN/ RDN iB Savings Account on behalf of the Customer.
- Debit and credit Maybank RDN/ RDN iB Savings Account provided that the debiting of RMaybank RDN/ RDN iB Savings Account can only be made for crediting to a holding account with an account number which will be notified later by the Securities Company to the Bank.
- Register Maybank RDN/ RDN iB Savings Account and other accounts with the Securities Company's Corporate ID or with the Securities Company's banking services (if so required).
- Then do anything that is good and necessary related to the exercise of the power given to the Maybank RDN/ RDN iB Savings Account mentioned above.

That upon the exercise of the power mentioned above, the Customer and the Securities Company shall release the Bank from any losses, lawsuits and or demands from any party including from the Customer and the Securities Company themselves, including but not limited to issues of debiting or crediting of Maybank RDN/ RDN iB Savings Account, withdrawals and storage of balances and mutations of Maybank RDN/ RDN iB Savings Account, misuse of debiting and crediting of Maybank RDN/ RDN iB Savings Account and so on.

All disputes and the consequences thereof between the Customer and the Securities Company or with any other party, shall be the full responsibility of the Customer and/or the Securities Company. In connection with the use of banking services used in exercising this power, the Customer and the Securities Company are fully aware of and understand the said banking services and will comply with all prevailing provisions for the said banking services and the amendments thereof in the future.

III. EVIDENCE

The Bank shall have the right at any time to rectify any errors made by the Bank or its employees, either in crediting or debiting Maybank RDN/ RDN iB Savings Account or in carrying out as an order related to the said matter and the Customer hereby represents that the Customer shall:

- authorize the Bank to debit Maybank RDN/ RDN iB Savings Account in the event that the Bank has to make a debit to rectify the said error,
- release its right to claim or request for damages from the Bank or its employees for any errors that will be rectified by the Bank within a reasonable period after the Bank becomes aware of it,
- agree and acknowledge that the results or consequences arising from the Bank's actions in rectifying the errors of Maybank RDN/ RDN iB Savings Account will apply to and bind the Customer as valid and perfect evidence.

IV. ACCOUNT TRANSACTION

1. WITHDRAWAL AND DEPOSITS

Withdrawal of Maybank RDN/ RDN iB Savings Account shall be carried out by the Securities Company based on the Power of Attorney of the Customer to the Securities Company and the said withdrawal of funds can only be made for the purpose of settling securities transactions or book-entry of funds to the Customer Account. The Customer agrees to release the Bank from all lawsuits and or demands and or risks and or losses that may arise as a result of abuse of power of attorney carried out by the Securities Company, in relation to funds in Maybank RDN/ RDN iB Savings Account, and is willing to bear all losses suffered by the Bank due to the said abuse of power. Withdrawal of funds from Maybank RDN/ RDN iB Savings Account shall only be carried out using withdrawal media that meets the provisions of the Bank without prejudice to the Bank's right to refuse withdrawals from Maybank RDN/ RDN iB Savings Account, including but not limited if the funds in the Maybank RDN/ RDN iB Savings Account are insufficient by taking into account the prevailing provisions/agreements.

2. INSTRUCTIONS

If there is no other agreement, instructions for depositing funds can be carried out by the Customer or the Securities Company or other third parties, while instructions for withdrawal of funds shall be carried out by the Securities Company or the Custodian Bank on the basis of the Power of the Customer to the Securities Company as contained in these Special Terms and Conditions of Customer Fund Account. If the Customer wishes to take any actions related to Maybank RDN/ RDN iB Savings Account including disbursing the return of investment in the capital market from Maybank RDN/ RDN iB Savings Account, then the Customer agrees to firstly contact the Securities Company in which the funds thereof are administered in Maybank RDN/ RDN iB Savings Account and if this is approved by the Securities Company, the Securities Company will do so for the Customer.

3. RESPONSIBILITY

- The Customer agrees to bear any risks, losses or consequences suffered by the Customer due to, among others; (i) negligence and or fault of the Customer (ii) misunderstanding, damage, delay, loss or error in sending orders and communications, whether by email, post, telephone, or other communication systems; (iii) limited use or unavailability or non-payment of funds due to restrictions on foreign currency exchange, unavailability of foreign currency sought, or other causes beyond the control of the Bank; (iv) Maybank RDN/ RDN iB Savings Account reports or Bank notifications sent to the Customer are received or read or misused by unauthorized parties to Maybank RDN/ RDN iB Savings Account.
- The Customer agrees to bear all risks, losses or consequences suffered by the Customer him/herself in connection with the inauthenticity, invalidity, incomplete filling or other aspects of the data received by the Bank from the Customer through the Securities Company.
- In the event that the transaction on Maybank RDN/ RDN iB Savings Account is carried out by the Securities Company based on the Power of Attorney of the Customer to the Securities Company, through any banking services including electronic banking services, the Customer agrees to release the Bank from all risks that may arise as a result of using such banking services. In the event that the transaction on Maybank RDN/ RDN iB Savings Account is carried out through electronic banking services, the Customer agrees that the Bank shall not be responsible for any form of loss suffered by the Customer due to the use of electronic banking services, including but not limited to losses due to negligence/fault of the Customer or the power of the Customer (the Securities Company) as well as losses due to the use or intervention in the use of electronic banking services by other parties who are not entitled, delays or failures in access or execution of transactions due to system disturbances or repairs or any conditions beyond the control of the Bank, including Force Majeure, or the use of electronic banking services which deviates from the terms and conditions as well as the procedures set out by the Bank.
- The Customer hereby agrees that the Customer will use Maybank RDN/ RDN iB Savings Account for transactions that do not conflict with the provisions of the prevailing laws and regulations and or the Bank's internal policies and/or other regulations that apply nationally and internationally related to the implementation of the transaction, either directly or indirectly, and the Customer is hereby responsible for all claims and or lawsuits and or demands and consequences arising from the use of Maybank RDN/ RDN iB Savings Account by the Customer for transactions categorized as suspicious transactions and/or transactions prohibited by the provisions of prevailing laws and regulations.

4. ACCOUNT CLOSING

- a. Closing of Maybank RDN/ RDN iB Savings Account does not release the Customer from the obligations that have not been fulfilled, the Bank shall remain to have the right to collect/receive payment from the Customer for the amount that has not been fulfilled by the Customer.
- b. If after the closing of Maybank RDN/ RDN iB Savings Account there are still remaining funds in the Maybank RDN/ RDN iB Savings Account, then the remaining funds in the closed account (if any) shall remain the property of the Customer and the Bank will credit the funds to another account owned by the Customer that is still with the Bank after being deducted by closing fees of Maybank RDN/ RDN iB Savings Account (if any) and other fees charged in relation to the said Maybank RDN/ RDN iB Savings Account as well as payment obligations that have not been fulfilled by the Customer. To the extent that it is not regulated otherwise by the Bank, the withdrawal of the remaining funds in the closed Maybank RDN/ RDN iB Savings Account which has been credited to another existing account owned by the Customer as referred to in this point can only be made with a special media determined by the Bank.
- c. The Customer and/or his/her heirs and/or successors shall release the Bank from all responsibilities regarding the said closing of Maybank RDN/ RDN iB Savings Account.

V. MISCELLANEOUS

1. DISCLOSURE OF INFORMATION

In relation to Maybank RDN/ RDN iB Savings Account and with due observance of the prevailing laws and regulations and the Bank's policies, the Customer hereby gives approval to the Bank to submit information on Customer data along with their deposit data to the Securities Company and or PT Kustodian Sentral Efek Indonesia (KSEI) for the purposes related to this Maybank RDN/ RDN iB Savings Account. In connection with this, the Customer specifically grants power and authority to the Bank to: (i) provide any party with information regarding or in connection with the Customer, and/or the activities of the Customer and/or the accounts of the Customer as well as other financial data of the Customer available at the Bank to other parties including but not limited to PT Kustodian Sentral Efek Indonesia and/or the Financial Services Authority and/or the Indonesia Stock Exchange or other competent authorities for the purposes deemed reasonable and required by the Bank as well as for audit or inspection purposes, including providing reports/submitting data to PT Kustodian Sentral Efek Indonesia in relation to opening, refusal of application for opening, management, blocking, unblocking or closing and other actions related to Maybank RDN/ RDN iB Savings Account as well as information related to fund mutation and or balance in the said Maybank RDN/ RDN iB Savings Account, (ii) block Maybank RDN/ RDN iB Savings Account based on blocking instructions from the competent authority in accordance with the provisions of the prevailing laws and regulations, and (iii) debit the Maybank RDN/ RDN iB Savings Account in the amount of the outstanding obligations that have not been fulfilled by the Approver and the Principle (if any).

2. CHANGES

In the event that there are any changes, additions, and or reductions to the provisions in the Special Terms and Conditions of the Maybank RDN/RDN iB Savings Account, the Bank will notify the changes, additions and/or reductions to the Customer through the Securities Company with due observance of the prevailing laws and regulations.

3. VALIDITY

The validity and enforceability of the provisions in the Special Terms and Conditions of Maybank RDN/RDN iB Savings Account will not be affected even if one or more of the provisions in the Special Terms and Conditions of Maybank RDN/RDN iB Savings Account becomes void, unenforceable or invalid.

4. COMPLAINTS HANDLING (GRIEVANCE)




In the event that the Customer wishes to submit any complaint/grievance to the Bank in connection with Maybank RDN/ RDN iB Savings Account, the complaint/grievance can only be submitted in writing by attaching a photocopy of the Customer's identity and supporting documents to the Securities Company. The Bank shall not be responsible for the delay in handling any complaints due to the negligence and/or delay of the Securities Company in submitting the Customer's complaint to the Bank.

VI. REPRESENTATIONS & WARRANTIES OF FATCA & CRS



1. By signing this form, the Customer represents and warrants that the Customer is an Indonesian citizen and a taxpayer of Indonesia only and not of another country, including not a taxpayer of the United States of America.
2. With reference to the prevailing laws and regulations in Indonesia, the Customer hereby gives approval to the Bank to provide data and information of the Company/Entity to the regulator or tax authority in Indonesia to be submitted to the tax authorities of other Countries in accordance with the regulation of automatic exchange of information between countries.
3. If there are any changes to conditions that affect the tax residency of the Customer or cause the information in this form to be untrue and or incomplete, the Customer understands that the Customer must notify the Bank of the said changes no later than 30 days after the changes occur and to update the self-certification thereof.

VII. CLOSING PROVISIONS

1. Special Terms & Conditions of Maybank RDN/RDN iB Savings Account refer to and constitute an integral part of the Terms and Conditions of Maybank RDN/RDN iB Savings Account. In the event that there is a difference in the arrangement in the Terms and Conditions of Maybank RDN/RDN iB Savings Account with the Special Terms and Conditions of the Maybank RDN/RDN iB Savings Account, the provisions in the Special Terms and Conditions of this Maybank RDN/RDN iB Savings Account shall prevail.
2. The powers of attorney granted by the Customer in these Special Terms & Conditions of the Maybank RDN/RDN iB Savings Account constitute valid power of attorney and cannot be canceled or revoked for any causes, including the causes in articles 1813, 1814 and 1816 of the Civil Code as long as the Customer still has Maybank RDN/ RDN iB Savings Account and/or there are other obligations from the Customer to the Bank.
3. The Customer hereby represents that he/she has accepted the Terms and Conditions of the Maybank RDN/RDN iB Savings Account and the Special Terms & Conditions of the Maybank RDN/RDN iB Savings Account, and has read, understood, signed and agreed to the contents thereof and the Bank has provided sufficient explanation regarding the characteristics of the Maybank RDN/ RDN iB Savings Account that will be utilized by the Customer and the Customer has understood and acknowledged all the consequences of utilizing, including the benefits, risks, and costs attached to the said Maybank RDN/ RDN iB Savings Account.
4. These Special Terms and Conditions of the Maybank RDN/RDN iB Savings Account have been adjusted to the provisions of the laws and regulations including the provisions of the Financial Services Authority Regulation.

Call 1500611, visit any Maybank branch or log on to www.maybank.co.id for more details, terms and conditions. Connect with us on:  Maybank  @MaybankID  @maybankid



PT Bank Maybank Indonesia Tbk. Is registered and supervised by OJK  and is a member of the Indonesia Deposit Insurance Corporation. 



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Akad for Maybank RDN Syariah Savings Account Opened via Online

This Fund Placement Agreement (hereinafter referred to as Akad) is made on the date the Customer completes the account creation/opening process through electronic banking facilities that is internet banking or mobile banking (hereinafter referred to as M2U ID Web and M2U ID App), by and between PT Bank Maybank Indonesia Tbk, domiciled in Jakarta (hereinafter referred to as the Bank) which is the fund manager with the Customer, whose name and identity are in accordance with what is inscribed in the data fields in M2U ID Web and M2U ID App. The Bank and the Customer (hereinafter collectively referred to as the Parties and individually referred to as the Party). The Parties first demonstrate that the Customer intends to place funds in the form of a Maybank RDN iB Savings Account.

With regards to the creation/opening of a Maybank RDN iB Savings Account, the Parties have mutually agreed and hereby bind themselves and agree to draft, approve this Akad through M2U ID Web and M2U ID App, comply with and implement this Akad with the terms and conditions as follows.

1. The Customer hereby places the initial fund in accordance with what the Customer will deposit after the account creation/opening process (hereinafter referred to as Initial Fund) to the Bank to be managed by the Bank as the Bank accepts and is willing to manage the Initial Fund that has been submitted by the Customer using the principles in accordance with the Akad of the Maybank RDN iB Savings Account Product selected, Akad Mudharabah Mutlaqah.
2. The Customer hereby places his/her funds in a Maybank RDN iB Savings Account using the Mudharabah Muthlaqah Agreement. With the Mudharabah Muthlaqah Principle, the withdrawal of funds can only be made according to certain conditions based on the provisions and procedures applicable in the Bank, with the allocation of profit based on the profit sharing pattern according to the Profit Sharing Ratio which has been agreed by the Parties at the beginning of the contract and the Customer has given full freedom to the Bank in managing its funds. The Bank will manage and channel/distribute the funds in accordance with the Shariah principles until the account is closed or terminated by one of the Parties.
3. The Initial Fund placement from the Customer is recorded by the Bank into a Maybank RDN iB Savings Account with the account number that will be obtained by the Customer after completing this account creation/opening process. With the placement of the Initial Fund, the contract shall be effective immediately.
4. As a confirmation that the Maybank RDN iB Savings Account has been created/opened, the Customer will receive an e-statement that can be accessed on M2U ID Web and M2U ID App after the account creation/opening process is complete. The Customer will receive an account report in the form of an e-statement with a position report at end of each month.
5. The Bank will manage and channel/distribute funds in the form of financing in accordance with the Shariah principles until the account is closed or terminated by one of the Parties.
6. The Parties hereby agree that the Customer waives his rights to the Profit Sharing Ratio from the Maybank RDN iB Savings Account until the Customer Due Diligence process as required by the Bank is completed and the Customer receives notification from the Bank mentioning that the Customer account is active. The Customer Due Diligence is an activity in the form of identification, verification, and monitoring carried out by the Bank to ensure that transactions are carried out in accordance with the profile of the prospective customers.
7. The Parties hereby agree that the composition of the Profit Sharing Ratio on Maybank RDN iB Savings Account with Mudharabah Mutlaqah Akad/Contract on the profits obtained from the business of managing Customer funds for Maybank RDN iB Savings Account, the composition of Profit Sharing Ratios shall be based on the type of Shariah Savings created/opened by the Customer as follows: 10% (Customer) : 90% (Bank). Any changes in the composition of the Profit Sharing Ratio for Maybank RDN iB Savings Account with Mudharabah Mutlaqah Akad/Contracts will be notified by the Bank via notification at the branch office/SMS/email/Bank website/M2U ID Web and M2U ID App or in other procedures determined by the Bank in accordance with the applicable regulations.
8. Should the Customer activates the automatic debit feature for the payment of zakat on profit sharing received from the Customer Maybank RDN iB Savings Account, then the Customer entrusts the Bank in selecting the amil of zakat (zakat manager) institution that will receive and distribute the zakat funds. The amil of zakat institution is an officially licensed institution as well as a partner of the Bank in managing Customers zakat.)
9. Should there be an account closure/Akad termination prior to the calculation of profit sharing date, then the Customer hereby agrees to relinquish his rights (tanazul anil haq) for the current profit sharing from the profits obtained from the fund management business.)
10. By agreeing to this Akad/Agreement through M2U ID Web and M2U ID App, the Customer declares that he has received, read, understood, agreed and is subject to and bound by the terms and conditions of the Savings Account determined by the Bank (Terms and Conditions). For Maybank RDN iB Savings Account in this Akad/Agreement, the provisions regarding Maybank RDN iB Savings Account shall apply as stipulated in the Terms and Conditions.). The customer has also understood the characteristics (including benefits, risks and costs) of the Maybank RDN iB Savings Account product
11. Other things that are not regulated specifically in this Akad/Agreement, is subject to and further regulated in the Terms and Conditions. Should there be a conflict of clauses/provisions between the Akad/Agreement and the Terms and Conditions, then the Parties agree that the clauses/provisions in this Akad/Agreement shall prevail.)
12. This Akad/Agreement becomes an integral part and is an inseparable part of the data entered by the Customer in M2U ID Web and M2U ID App as well as the Terms and Conditions.

Call **1500611**, visit any **Maybank branch** or log on to **www.maybank.co.id** for more details, terms and conditions. Connect with us on: Maybank @MaybankID @maybankid



PT Bank Maybank Indonesia Tbk. Is registered and supervised by OJK and is a member of the Indonesia Deposit Insurance Corporation.