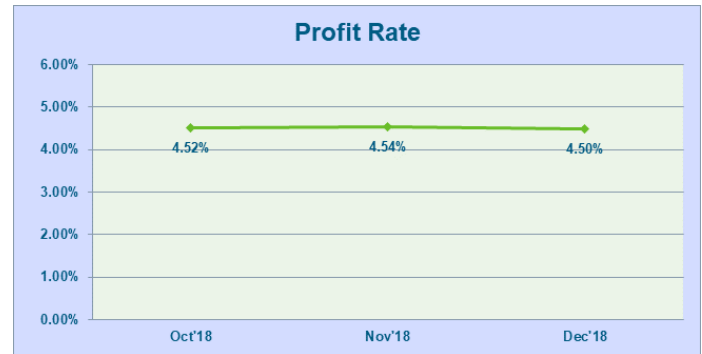


SAADIQ MY HOMEONE ACCOUNT-i

Investment Objective

To provide a short-term, low-risk investment instrument with a return on investment with the purpose of principal preservation.

The Investment is not a capital guaranteed investment and is not covered by PIDM.



***NOTE:** The graph above indicates the Profit Rate received monthly by the Commodity Murabahah Interbank Placement. The Profit Sharing Ratio of the account is calculated against the Profit Rate

Asset Allocation

Commodity Murabahah Interbank Placement (MYR) 100.00%

Investment Value and Declared Profit Year To Date

Fund Information	
Location	Malaysia
Currency	Ringgit Malaysia
Average % Return	4.39% p.a.
Shariah Contract	Mudharabah
Profit Sharing Ratio	(Customer) 1 :99 (Bank)
Investment Tenure	1 month
Investment Asset	Commodity Murabahah Placement
Investment Counterparty	Standard Chartered Bank Malaysia Berhad
Profit Distribution Frequency	Monthly

Month (2018)	Investment Account Value (MYR)	Total Profit Declared (MYR)	Profit Rate
Oct	405,025,882.50	1,553,224.28	4.52%
Nov	399,549,474.69	1,490,230.73	4.54%
Dec	396,254,184.12	1,514,507.74	4.50%

Summary Performance on the Saadiq My HomeOne Account-i

Funds utilized by the Bank under the Saadiq My HomeOne Account-i is used for Commodity Murabahah Placement based on the contract of Commodity Murabahah up to 12 months maturity which is calculated monthly based on a fixed rate of return. An average of MYR 403.26 million monthly placements was made into the Saadiq My HomeOne Account-i during the past 42 months (July 2015 to Dec 2018), providing an average monthly return of 4.39% p.a. calculated on Daily Average Account Balances on each individual account. Based on our calculation the Investment Asset risk profile to remain low-risk, with the expected level of returns to be maintained.

The Investment Counterparty for this arrangement is Standard Chartered Bank Malaysia Berhad (SCBMB). SCBMB currently is rated AAA/P1 by RAM Rating Services with global banking presence across 70 countries. Asset holding for SCBMB as at 30 September 2018 is MYR 41,92billion and Total Net Profit of MYR 458,47million. For 2018 Financial report on SCBMB performance, visit www.sc.com/my. All income distributed to the Bank from the Investment Asset based on Commodity Murabahah are derived from Shariah Compliant instrument managed by SCBMB.

This document is issued by Standard Chartered Saadiq Berhad (SCSB). It contains historical performance information for discussion purposes only and does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any hedging, trading or investment strategy. SCSB has no fiduciary duty towards You, and assumes no responsibility to advise on, and makes no representation as to the appropriateness, suitability or possible consequences of, the prospective transaction. SCSB, and/or a connected company, may have a position in any of the instruments or currencies mentioned in this document. You are advised to make Your own independent judgment with respect to any figures, profit, prediction, projection calculation and estimation contained herein.

