

**AmBank Islamic****ACCOUNT STATEMENT**
PENYATA AKAUN**AmWafeeq-i**Protected by PIDM up to RM250,000 for each depositor /
Dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit

SEMENYIH - 134

MR MUHD SYAZWAN ARIF BIN NEAMAT
LOT 1819
KAMPUNG RINCHING TENGAH
43700 BERANANGACCOUNT NO. / NO. AKAUN : 8881045999554
STATEMENT DATE / TARIKH PENYATA : 01/02/2023 - 28/02/2023
CURRENCY / MATA WANG : MYR
PAGE / MUKA SURAT : 1 of 3**ACCOUNT SUMMARY / RINGKASAN AKAUN**

CATEGORY KATEGORI	NO. OF TRANSACTION BILANGAN TRANSAKSI	BALANCE BAKI
OPENING BALANCE / BAKI PEMBUKAAN		33,999.24
TOTAL DEBITS / JUMLAH DEBIT	4	1,600.00
TOTAL CREDITS / JUMLAH KREDIT	2	5,388.13
CLOSING BALANCE / BAKI PENUTUPAN		37,787.37
CHEQUES NOT CLEARED / CEK BELUM JELAS		0.00

DATE TARIKH	TRANSACTION TRANSAKSI	CHEQUE NO. NO. CEK	DEBIT DEBIT	CREDIT KREDIT	BALANCE BAKI
	Baki Bawa Ke Hadapan / Balance b/f				33,999.24
01Feb	FPX PAYMENT /MISC DEBIT, GPAY NETWORK (M) SDN BHD1421094574, 1421094574, 2302010734490842		50.00		33,949.24
01Feb	DuitNow DR TRF /MISC DEBIT, MUHD SYAZWAN ARIF BIN NEAMAT, Sent from AmOnline,		900.00		33,049.24
04Feb	DuitNow DR TRF /MISC DEBIT, MUHD SYAZWAN ARIF BIN NEAMAT, Sent from AmOnline,		500.00		32,549.24
23Feb	DuitNow DR TRF /MISC DEBIT, NEAMAT BIN MOHD NOH, SyzwnMotor,		150.00		32,399.24
28Feb	AUTOPAY OTHERS, B964, Ambank, Salary / Statutory Payment			5,381.85	37,781.09
28Feb	HIBAH/PROFIT, , ,			6.28	37,787.37

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1. PRIVACY NOTICE / NOTIS PRIVASI

AmBank Group had issued its Privacy Notice, which details AmBank Group's use and processing of your personal information as required by Personal Data Protection Act 2010. The Privacy Notice can be accessed via AmBank Group's website <http://www.ambank.com.my/eng/privacy-policy> and available at any of our branches. If you have any queries in relation to AmBank Group's Privacy Notice, please feel free to contact our Customer Service Officers at 03-2178 8888 or email to customercare@ambankgroup.com

Kumpulan AmBank telah mengeluarkan satu Notis Privasi yang menjelaskan mengenai penggunaan dan pemprosesan maklumat peribadi anda oleh Kumpulan AmBank sebagaimana yang dikehendaki oleh Akta Perlindungan Data Peribadi 2010. Notis Privasi ini boleh didapati melalui laman sesawang Kumpulan AmBank di <http://www.ambank.com.my/eng/privacy-policy> dan juga di mana-mana cawangan kami. Sekiranya anda mempunyai sebarang pertanyaan berkaitan dengan Notis Privasi Kumpulan AmBank ini, sila hubungi Pegawai Khidmat Pelanggan kami di 03-2178 8888 atau email kepada customercare@ambankgroup.com

2. COMPLAINTS MANAGEMENT / PENGURUSAN ADUAN

If we are unable to resolve your enquiry/complaint to your satisfaction, you may contact the below alternatives:
 Sekiranya jawapan kami terhadap pertanyaan/aduan anda tidak memuaskan, anda boleh menghubungi alternatif di bawah:

Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Tel : 03-2272 2811 Fax : 03-2272 1577 Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur. Email : enquiry@ofs.org.my website : www.ofs.org.my	Bank Negara Malaysia 1300 88 5465 (9am - 5pm, Monday - Friday) Email : bnmtelelink@bnm.gov.my or visit BNMLINK Customer Service Centre (9am - 5pm, Monday - Friday) Ground Floor, D Block, Jalan Dato' Onn, 50480 Kuala Lumpur.
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3. CHEQUE CREDITING SCHEDULE NOTICE / NOTIS JADUAL PENGKREDITAN CEK

Please be informed that the crediting of funds from deposited cheque into a payee's account is as per the following schedule:
 Harap maklum bahawa pengkreditan dana daripada cek yang didepositkan ke dalam akaun penerima adalah seperti jadual yang berikut:

Depositing Time / Masa Deposit	Crediting Time / Masa Pengkreditan	Crediting Time / Masa Pengkreditan
Business Day 1 / Hari Urus Niaga 1	Business Day 2 / Hari Urus Niaga 2	Business Day 3 / Hari Urus Niaga 3
BEFORE / SEBELUM cut-off time of 4:00 p.m. / waktu akhir 4:00 petang	✓ After 8:30 p.m. / Selepas 8:30 malam	-N.A.- / -Tiada-
AFTER / SELEPAS cut-off time of 4:00 p.m. / waktu akhir 4:00 petang	-N.A.- / -Tiada-	✓ After 8:30 p.m. / Selepas 8:30 malam

Kindly plan your transactions accordingly. For any queries, please call our Contact Centre at 03- 2178 8888.
 Sila rancang transaksi anda dengan sewajarnya. Untuk sebarang pertanyaan, sila hubungi Pusat Panggilan kami melalui 03- 2178 8888.

AmBank Islamic Berhad (295576-U)

A member of the AmBank Group
 P.O. Box 12617, 50784 Kuala Lumpur, Malaysia
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4. Term Deposit-i Product

Please be informed that effective Tuesday, 1 January 2019, all Term Deposit-i placements which are withdrawn before maturity will have NO profit payable. Kindly refer to the table below:

Term Deposit-i Product	
Before 1 January 2019	a) No profit will be paid if the tenure of Term Deposit-i is 3 months and below; b) For Term Deposit-i with tenure longer than 3 months, only 50% of profit will be paid if withdrawal is made after completion of 3 months from placement date and above, and c) For Afdhal Term Deposit-i , only 50% of profit will be paid after completion of 7 calendar days; no profit will be paid for less than 7 days' completion.
Effective 1 January 2019	No profit will be paid for all Term Deposit-i products which are withdrawn before maturity

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