

## Dual Currency Linked Investment

Short term investment which offers a potentially higher return through your preferred currency and alternate currency

Minimum investment: MYR50,000



### **Features & Benefits (minimum investment: MYR50,000 or its equivalent in foreign currency):**

Enhanced interest rate (as high as double digits).

A short tenure investment (1 week to 2 months).

Choice of various currency pairing is available.

At maturity, the redemption can be in Base Currency or Alternate Currency.

Customisable - you can choose the currency pair, tenure, strike rate and interest rate depending on your investment needs and risk appetite.

Non-principal protected.

High potential returns, short investment tenure.

No fees and no hidden charges.

Diversification on your investment portfolio.

## **Who should get DCI?**

DCI is suitable for eligible investors who:

- Seek higher potential return than fixed deposit.
- Are willing to accept either Base Currency or Alternate Currency at maturity.
- Have requirements for alternate/foreign currency.
- Investors falling under the definition of “accredited investors”, “high net worth entity, or high net worth individual” in Schedule 6 of the Capital Market and Services Act 2007.
- Investors must maintain a Multi Foreign Currency Account (MFCA) with Maybank.

## **How DCI works (the illustration below is based on an investment amount of MYR1,000,000 and a duration of one month):**

Example:

Current spot rate of AUD-MYR is 3.0300. Mr A holds a conservative view that AUD-MYR will move within range of 3.0000 to 3.1000 and he prefers to buy AUD at a cheaper rate, hence he chooses a Strike Rate of 3.0150 which is below current spot rate of 3.0300. He decides to invest MYR1,000,000 to enjoy higher returns. He does not mind holding AUD as his daughter is currently studying in Australia and does not need these funds for another month, so, he chooses an investment tenure of 1 month. The yield quoted to Mr. A based on the currency, strike rate and tenure that he chose is 7% p.a.

Click [here](#) to view the Product Highlights Sheet for more information on Dual Currency Linked Investment.

