



Commodity Trading will be conducted either on a daily basis or on the next Selangor Business Day depending on the product type based on Tawarruq as per the following:

<b>Product Type</b>	<b>Trading Day</b>	<b>Trading Amount</b>
Current Account-i and Savings Account-i	Daily basis	End-of-day positive balance
Term Deposit-i	Next Selangor Business Day	New deposit or renewal balance

The term “Trading Day” refers to the days when the commodity trading platform is open for trading. Please refer to the announcement of completion of the commodity trading, which is color-coded in light blue, dark blue, and grey. These are performed by the Bank, which acts as an agent for the dates.

#### **Current Account-i and Savings Account-i**

The commodity trading will take place on daily basis (including non-business day(s)) based on the amount as at cut-off-time which will be at 11.59 p.m (2359 hours). It will be transacted on the following day (“Commodity Trading”). The Trading Amount will be determined by taking the daily balance of aggregate deposits and withdrawals for the respective day (“Daily Balance”):

- a) If the daily deposit is larger than daily withdrawal, Commodity Trading would be done on the Daily Balance.
- b) If daily withdrawal is the same or larger than daily deposit, the trading amount will be nil; no Commodity Trading will take place.
- c) If there is an increase in the Ceiling Profit Rate (CPR), Commodity Trading would be done on the total account balance based on the new CPR.

#### **Term Deposit-i**

The commodity trading will take place on daily basis (excluding non-business day(s)) based on the amount deposited or renewed. It will be transacted on the following business day (“Commodity Trading”).

Trading Activities	Commodity Trading		
	Light Blue (for Previous Business Day and Non-Business Day)	Dark Blue (for Previous Business Day and Non-Business Day)	Grey (No Commodity Trading)
<b>Completion of the Commodity Purchase</b>	<p><u>Current Account-i and Savings Account-i (CASA-i)</u> MBSB Bank Berhad, acting as your agent, has completed the purchase of commodity today for the end-of-day positive balances in your Tawarruq based CASA-i as of previous day at the cut-off-time of 2359 hours.</p> <p><u>Term Deposit-i</u> MBSB Bank Berhad, acting as your agent, has completed the purchase of commodity today for the new deposit and renewal of your Term Deposit-i as of previous business day at the cut-off-time of 2359 hours.</p>	<p><u>Term Deposit-i</u> MBSB Bank Berhad, acting as your agent, has completed the purchase of commodity today for the new deposit and renewal of your Term Deposit-i as of previous business day and non-business day(s) at the cut-off-time of 2359 hours.</p>	
<b>Completion of the Commodity Sale</b>	<p><u>Current Account-i and Savings Account-i (CASA-i) &amp; Term Deposit-i</u> MBSB Bank Berhad, acting as your agent, has completed the sale of commodity today at the sale price which is the commodity acquisition cost, plus the profit which is calculated based on the prevailing rate per annum for the previous business day and non-business day(s). The commodity purchaser is MBSB Bank Berhad. The settlement of the commodity acquisition cost is on a cash basis and the profit will be paid on the last calendar day of the month for CASA-i and at maturity day or profit payment term day for Term Deposit-i.</p>	<p><u>Term Deposit-i</u> MBSB Bank Berhad, acting as your agent, has completed the sale of commodity today at the sale price which is the commodity acquisition cost, plus the profit which is calculated based on the prevailing rate per annum for the previous business day and non-business day(s). The commodity purchaser is MBSB Bank Berhad. The settlement of the commodity acquisition cost is on a cash basis and the profit will be paid at maturity day or profit payment term day for Term Deposit-i.</p>	There is no trading



**Calendar for Trading Announcement (applicable for Current Account-i and Savings Account-i)**

<b>JANUARY 2024</b>						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

<b>FEBRUARY 2024</b>						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		



MARCH 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

APRIL 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



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MAY 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						



**MBSB**  
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JULY 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31




SEPTEMBER 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



NOVEMBER 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

 Commodity Trading for Previous Day



**Calendar for Trading Announcement (applicable for Term Deposit-i)**

<b>JANUARY 2024</b>						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

<b>FEBRUARY 2024</b>						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		



MARCH 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

APRIL 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



**MBSB**  
BANK

MAY 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						



**MBSB**  
BANK

JULY 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



**MBSB**  
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SEPTEMBER 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER 2024						
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		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



NOVEMBER 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER 2024						
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

-  Commodity Trading for Previous Business Day
-  Commodity Trading for Previous Business Day and Non-Business Day
-  No Commodity Trading