**KFH Libshara Account-i**

With KFH Libshara Account-i, your principal and profit are guaranteed. “Libshara” is an Arabic vernacular, meaning the announcement of unexpected great news. Stand a chance to win attractive prizes worth RM1.6 million from our many draws held throughout the year. The more you save, the more chances of winning!

Shariah Concept: Murabahah Tawarruq

Initial Deposit: RM100

Benefits

* Weekly, monthly, quarterly and grand draws held throughout the year
* Profit Payment
* Profit Rate determined upfront
* Principal and profit guaranteed
* Free KFH Debit Card-i
* Internet Banking, MEPS, and InterBank GIRO services
* 24-hour Customer Contact Centre

Eligibility

* Open to Malaysian citizens and permanent residents residing in Malaysia
* Individuals aged 18 years and above
* Not eligible for permanent and contract employees and Directors of Kuwait Finance House Group and their immediate family members (i.e. spouse, children and parents)

|  |  |
| --- | --- |
| **Draw Category** | **Qualifying Criteria** |
| Weekly and Monthly draws | RM100 average available balance for 1 entry draw |
| Quarterly and Grand draws | RM1,000 average available balance for 1 entry draw |

Prizes

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **Prize Category** | **Total Number of Winners** | **Prize** |
| Weekly Draw  | N/A | 2 | Samsung Galaxy A5 (2017) LTE\* |
| Monthly Draw  | 1st prize | 3 | RM12,000 |
| 2nd prize | 3 | RM8,000 |
| 3rd prize | 3 | RM5,000 |
| Quarterly Draw  | 1st prize | 3 | RM30,000 |
| 2nd prize | 3 | RM15,000 |
| 3rd prize | 3 | RM7,000 |
| Consolation prize | 10 | Samsung Galaxy C9 Pro LTE\* |
| Grand Draw | N/A | 4 | RM100,000 |

\*Subject to change from time to time.

Draws

KFH Libshara Account-i Draw Schedule <pdf file>

Terms and Conditions

KFH Libshara Account-i Terms and Conditions <pdf file>

Terma dan Syarat KFH Akaun Libshara-i <pdf file>

Product Disclosure Sheet

Product Disclosure Sheet <pdf file>