

<b>Frequently Asked Question (FAQs)</b> <b>Muamalat Micro Small Medium Enterprise (M-MSME) Program</b>	
<b>1</b>	<b>What is the M-MSME Program?</b>
	<ul style="list-style-type: none"> <li>The Muamalat Micro Small Medium Enterprise (M-MSME) Program is a financial solution designed to support small businesses, including sole proprietorships and partnerships, by providing banking products, payment solutions, and promotional incentives.</li> </ul>
<b>2</b>	<b>When does the program start and how long does it last?</b>
	<ul style="list-style-type: none"> <li>The program is scheduled to begin in February 2025 until further notice.</li> </ul>
<b>3</b>	<b>Who is eligible to participate in this program?</b>
	Businesses that meet the following criteria can apply: <ul style="list-style-type: none"> <li>Sole proprietorship or partnership</li> <li>Minimum deposit of RM500 to open an account.</li> </ul>
<b>4</b>	<b>What type of banking services are provided under the program?</b>
	Participants will get access to: <ul style="list-style-type: none"> <li>New i-Biz (MCTB Lite) / Retail Internet Banking (RIB) for better financial management.</li> <li>3-in-1 Soundbox for processing payments via:               <ul style="list-style-type: none"> <li>Dynamic QR</li> <li>Static QR</li> <li>Card payments</li> </ul> </li> </ul>
<b>5</b>	<b>Is there any special financing option available?</b>
	Yes, participants will be eligible for: <ul style="list-style-type: none"> <li>Ar-Rahnu special promotional rate of 0.75% per month.</li> <li>Potential collaboration with CGC Halal Supply Chain for guaranteed financing.</li> </ul>
<b>5</b>	<b>What are the available packages under the program?</b>
	There are two packages available: <ol style="list-style-type: none"> <li>Early Bird Package (For the first 1,000 participants)               <ul style="list-style-type: none"> <li>RM500 deposit earmarked for 6 months.</li> <li>Free Soundbox.</li> <li>Free merchandise (tent, cap, and apron).</li> </ul> </li> <li>Normal Package               <ul style="list-style-type: none"> <li>RM500 deposit earmarked for 6 months.</li> <li>Soundbox.</li> <li>Promotional material worth RM50.</li> <li>Option for outright Soundbox purchase at RM150.</li> </ul> </li> </ol>
<b>7</b>	<b>What are the benefits of using the Soundbox?</b>
	The Soundbox allows businesses to: <ul style="list-style-type: none"> <li>Accept QR and card payments seamlessly.</li> <li>Improve transaction efficiency.</li> </ul>

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	<ul style="list-style-type: none"> <li>Expand their digital payment capabilities.</li> </ul>
<b>8</b>	<b>What is the Merchant Discount Rate (MDR) for transactions?</b>
	<ul style="list-style-type: none"> <li>The Merchant Discount Rate (MDR) for card transactions is 0.5%</li> <li>QR transactions are currently waived until further notice.</li> </ul>
<b>9</b>	<b>How can I apply for the M-MSME Program?</b>
	<ul style="list-style-type: none"> <li>You can apply by visiting any Bank Muamalat branch</li> </ul>
<b>10</b>	<b>Who can I contact for further assistance?</b>
	<ul style="list-style-type: none"> <li>You can reach out to Bank Muamalat's customer service or visit the nearest branch for more details.</li> </ul>