

<b>Frequently Asked Question (FAQs)</b> <b>ELITE Savings Account-i (ESA-i) and ELITE eSavings Account-i (eESA-i)</b>	
<b>1.</b>	<b>Who is eligible to apply ESA-i &amp; eESA-i (Tawarruq)?</b>
	<ul style="list-style-type: none"> <li>Individual who has attained the age of 45 years old.</li> <li>Open to Resident, Non-Resident, Permanent Resident and Foreigners.</li> <li>Joint names shall be allowed for applicant aged 45 years and above.</li> </ul>
<b>2.</b>	<b>What is the difference between other Savings Account and ESA-i &amp; eESA-i (Tawarruq)?</b>
	<ul style="list-style-type: none"> <li>ESA-i &amp; eESA-i is specially tailored for individuals, aged 45 years and above, retirees and those who plan for early retirement. ESA-i &amp; eESA-i offers high profit rates and other benefits* compared to other savings account (Terms &amp; Conditions apply).</li> </ul> <p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>✓ High Profit Rate.</li> <li>✓ Unlimited Free MEPS ATM withdrawals.</li> <li>✓ i-Muamalat access.</li> <li>✓ Online Account opening via i-Muamalat**.</li> <li>✓ Door to door service for opening of account, issuance of debit card and registration of i-Muamalat (applicable for either new or existing customer).</li> <li>✓ Smart PA Takaful coverage (optional).</li> <li>✓ Waiver on "Half Yearly Service Fee" (applicable for new Current Account).</li> <li>✓ Special Care Counters.</li> <li>✓ Waqf contribution (wakaf).</li> </ul> <p>**Currently can be performed by existing customers ONLY.</p>
<b>3.</b>	<b>What is the minimum initial deposit for ESA-i &amp; eESA-i (Tawarruq)?</b>
	<ul style="list-style-type: none"> <li>You need a minimum of RM1,000 to open ESA-i.</li> </ul>
<b>4.</b>	<b>What is the minimum balance to maintain in ESA-i &amp; eESA-i (Tawarruq)?</b>
	<ul style="list-style-type: none"> <li>The minimum balance to maintain is RM20.00.</li> </ul>
<b>5.</b>	<b>What is the profit rate offer under ESA-i &amp; eESA-i (Tawarruq)?</b>
	<ul style="list-style-type: none"> <li>Profit rate offer under ESA-i &amp; eESA-i is high as 1.68% (p.a.). Kindly refer to BMMB website at <a href="http://www.muamalat.com.my">www.muamalat.com.my</a> for more details.</li> </ul>
<b>6.</b>	<b>How many times FREE MEPS Interbank ATM Withdrawals are offered under ESA-i &amp; eESA-i (Tawarruq) per month?</b>
	<ul style="list-style-type: none"> <li>The bank will WAIVE the MEPS charges either 2 times, 4 times or Unlimited based on ESA-i &amp; eESA-i min daily balance. Kindly refer to BMMB website at <a href="http://www.muamalat.com.my">www.muamalat.com.my</a> for more details.</li> </ul>
<b>7.</b>	<b>Can I open ESA-i &amp; eESA-i online?</b>

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	<ul style="list-style-type: none"> <li>Yes you can, only if you are BMMB existing account holder and have access to i-Muamalat. For new customers a Door To Door service for account opening, issuance of debit card and registration of i-Muamalat is available.</li> </ul>
<b>8.</b>	<b>What are the documents required during application?</b>
	<ul style="list-style-type: none"> <li>The documents required are the same as per existing savings account (not applicable for account opening via i-Muamalat).</li> </ul>

Note:

- The standard Terms & Conditions for Savings Account-i applies.
- For more details of the product, kindly visit [www.muamalat.com.my](http://www.muamalat.com.my)