Frequently Asked Questions (FAQ) - ONLINE DEPOSIT ACCOUNT APPLICATION (ODA)

1. **WHAT IS ONLINE DEPOSIT ACCOUNT APPLICATION (ODA)**
   - Online Deposit Account Application (ODA) is the service provided by BMMB for the customer who wishes to apply for the opening of deposit account via online platform and proceed to the nearest branch to complete the account opening process.

2. **WHO IS ELIGIBLE TO OPEN ACCOUNT USING THIS ODA?**
   - New Customers to BMMB (no existing deposit account or financing with BMMB).
   - Individual applicant residing in Malaysia.
   - Malaysian who is MyKAD /MyTentera /Police ID /MyPR holders.

3. **WHAT TYPE OF ACCOUNT THAT CUSTOMER CAN CHOOSE TO OPEN?**
   - Individual applicant.
   - Joint applicant.
   - Minor / In-Trust.

4. **WHAT TYPE OF PRODUCT OFFERED?**
   - Savings Account-i
   - Current Account Account-i
   - Fixed Term Account-i
   - SURIA Investment Account-i

5. **HOW TO APPLY?**
   - Individual applicant – Sole submission by single applicant.
   - Joint applicant – Each of applicants to submit different application.
   - Minor (above 12 years old) – Sole submission by minor applicant.
   - In-Trust (below 12 years) – Parents or Legal Guardian and In-Trust to submit different application.

   Note:
   - Joint Applicant: All applicants must be physically present at the branch during account opening process.
   - Minor/In-Trust: Parents/Legal Guardian must also be physically present at the branch during account opening process.

6. **WHERE TO APPLY?**
   You may apply via Muamalat Application Platform (MAP) at **https://map.muamalat.com.my**
   Select Deposit/Investment Account.

7. **WHERE CAN I GET THE PRODUCT INFORMATION PRIOR TO SUBMISSION?**
   Customer is advised to read and understand the product information and Terms & Conditions in Bank Muamalat Website at www.muamalat.com.my before applying for the product.

8. **HOW WILL I KNOW THAT THE APPLICATION IS SUCCESSFUL?**
   At the end of the successfully ODA transactions, customer will receive ODA Acknowledgement Receipt send via email. Customer may print and retain the Acknowledgement Receipt for records. Customer is advised to provide a valid and correct email address to receive the notification.

9. **DO I NEED TO VISIT BMMB BRANCH UPON SUBMISSION OF THE ONLINE APPLICATION?**
    Yes. Customer can visit any of the BMMB branch as early as 10 minutes after complete application submission or no later than 10 days from the date of application submission for document submission and account creation.

    Note:
    - Customers are advised to check our branch operating hours at www.muamalat.com.my.
    - Customers are encouraged to make an appointment before walk-in to our branch to serve you more efficiently. The e-appointment is available at our website https://map.muamalat.com.my/appointment/

10. **WHAT DOCUMENTS I NEED TO BRING DURING MY VISIT TO THE BRANCH FOR ACCOUNT OPENING?**
    - ODA Acknowledgement Receipt.
    - MyKad, MyPR, MyTentera, Police ID.
    - Utility bills (e.g. water/electricity/telephone bills/quit rent/assessment notice) (which ever applicable)
    - Any supporting documents such as Driving License/ Student Card /Rental Agreement/ Pension Card/ Employment Letter /Staff ID /Letter of Offer (for student) (whichever applicable).

11. **WILL I RECEIVE EMAIL REMINDERS FROM BMMB?**
    Yes, Customer will receive 3 email reminders from BMMB within 10 days from the date of submission of the application. The last email reminder will be send to Customer on the application expiry date.

12. **WHAT HAPPENS IF I DID NOT PROCEED WITH ACCOUNT OPENING WITHIN 10 DAYS?**
    The validity of each application is within 10 days from the date of submission of the application. If customer did not proceed with account opening at our branches, upon expiry date, the application will be deleted. A fresh online application is required to be made or customer may visit nearest branch for account opening over the counter.

13. **WHO SHOULD I CONTACT FOR FURTHER QUESTIONS?**
    If the Customer has further questions, kindly contact our Customer Care at **03-2600 5500** or email to feedback@muamalat.com.my