

Frequently Asked Question (FAQs)													
Fixed Term Account-i (FTA-i) WOW-laweh Campaign 2025													
1	What is the promotion period of FTA-i WOW-laweh Campaign 2025? <ul style="list-style-type: none"> The campaign runs from 21 January 2025 until 31 July 2025 												
2	Who is eligible to join the Campaign? <ul style="list-style-type: none"> Individual – All new and existing Customer aged 18 years and above residing in Malaysia (including Non-Residents); The employees (permanent or contractual basis) of the Bank and its subsidiaries. 												
3	What are the rates, tenures and minimum placement of the Campaign? <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Tenure</th> <th style="text-align: center;">Campaign Rates (p.a)</th> <th style="text-align: center;">Min. Placement* (RM)</th> <th style="text-align: center;">Requirements</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">6 months</td> <td style="text-align: center;">3.80%</td> <td style="text-align: center;">30,000</td> <td> <ul style="list-style-type: none"> No credit card application required </td> </tr> <tr> <td style="text-align: center;">12 months</td> <td style="text-align: center;">3.98%</td> <td style="text-align: center;">50,000</td> <td> <ul style="list-style-type: none"> Customer must apply and activate Credit card. Failure to do so will result in the forfeiture of the FTA-i placement </td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 5px;"><i>*Fresh Funds ONLY</i></p> <p style="text-align: center; margin-top: 5px;"><i>Note: The Campaign Rates may be revised should there be a change in Overnight Policy Rate (OPR) or at the Bank's discretion.</i></p>	Tenure	Campaign Rates (p.a)	Min. Placement* (RM)	Requirements	6 months	3.80%	30,000	<ul style="list-style-type: none"> No credit card application required 	12 months	3.98%	50,000	<ul style="list-style-type: none"> Customer must apply and activate Credit card. Failure to do so will result in the forfeiture of the FTA-i placement
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4	What is the definition of Fresh Funds? <ul style="list-style-type: none"> Fresh Funds refer to funds that do not originate from BMMB and must be incremental funds to customer's accumulated funds in BMMB from the day before placement takes place. <p style="margin-top: 10px;">Example:</p> <p>On Monday, Lisa had a total of RM30,000 in her BMMB savings account. To qualify for the promotional interest rate, she needs to deposit fresh funds, which are defined as funds that do not originate from her existing accounts at BMMB and must be incremental to her current balance.</p> <p style="margin-top: 10px;">Lisa decides to transfer RM50,000 from her account at another bank to her BMMB savings account. Since these funds are new and do not come from her existing BMMB accounts, they are considered fresh funds.</p>												

	On Tuesday, Lisa's total balance in her BMMB savings account is now RM80,000 (RM30,000 existing funds + RM50,000 fresh funds). In this scenario, she is qualified for fresh fund RM50,000.
5	Am I still eligible for 12 months tenure campaign rate if I do not wish to apply for credit card?
	<ul style="list-style-type: none"> No, you are only eligible for 6 months tenure campaign rate.
6	What will happen to my credit card if I want to uplift my FTA-i placement?
	<ul style="list-style-type: none"> You will need to pay the remaining outstanding balance of credit card prior to upliftment of FTA-i.
7	Am I able to cancel my Credit Card? If yes, what will happen to my FTA-i placement?
	<ul style="list-style-type: none"> Yes, but if there is an outstanding balance on your credit card, you will only receive the remaining amount of the FTA-i placement after deducting the balance.
8	What will happen to my FTA-i WOW-laweh Campaign 2025 account once it has reached maturity?
	<ul style="list-style-type: none"> The FTA-i Wow Campaign 2025 account will be auto-converted to the normal FTA-i product according to the chosen tenure, with the prevailing board rate at the time of the maturity date.
9	What are the available channels to make the placement?
	<ul style="list-style-type: none"> Over-The-Counter (OTC) at any Bank Muamalat branch
10	Is partial withdrawal allowed?
	<ul style="list-style-type: none"> No, partial withdrawal is not allowed
11	What are the campaign profit payment terms?
	<ul style="list-style-type: none"> Monthly Upon Maturity
12	What are the documents required during making placement through branch?
	<ul style="list-style-type: none"> For Malaysian, they need to bring MyKad Meanwhile for permanent resident & foreigner are required to bring MyPR, passport and/or with valid VISA