

Frequently Asked Questions (FAQs) SSi 2025: Save2Win Campaign	
1	What is SSi 2025: Save2Win Campaign?
	It is a campaign that runs from 1 January 2025 until 31 December 2025 that offers prizes worth RM3.5 million.
2	Who is eligible to join this Campaign?
	<p>All new and existing customer as below:</p> <ul style="list-style-type: none"> • Individual customer – aged 12 years and above residing in Malaysia (including non-residents); • Individuals below 18 years old must open a Trust Account with parents or legal guardian as trustee(s); • For joint accounts, the eligible customer shall be primary account holder only. • Non-Individual customer: limited to Small Business Customer (SBC) only: <ul style="list-style-type: none"> ○ Sole proprietorship ○ Partnership ○ Professional agency ○ Company (<i>as per determined by Bank</i>)
3	What are the participating products of the Campaign?
	<ul style="list-style-type: none"> • Tawarruq Fixed Term Account-i (FTA-i SSi) • Tawarruq Fixed Term Account-i (FTA-i) • Tawarruq Savings Account (CASA) • SURIA • SSi • Term investment Account-i (TIA-i) <p><i>All accounts, including MSalary+ are included except those under programs and campaigns</i></p>
4	How to participate in the Campaign?
	Customers may join the campaign through i-Muamalat Retail Internet Banking (RIB), Muamalat Application Platform (MAP) or over the counter at any BMMB branch.
5	What are the documents required during making placements through branch?
	<ul style="list-style-type: none"> • For Malaysians, they need to bring MyKad. • Meanwhile, for permanent resident & foreigner are required to bring passport with valid VISA
6	If I have a child aged 12 years old, is he/she allowed to open/participate in this campaign?
	Yes, you may open a Trust Account for your children aged between 12 to 17 years old.
7	What are the criteria for participating in the campaign?

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- Entry points (EP) will be given based on incremental made as below:

Products	SSi 2025: Save2Win Campaign			SSi 2024
	Normal FTA-i & TIA	FTA-i SSi	CASAIA	
Minimum balance/incremental	RM5,000	RM500	RM500	RM500
EP-to-balance/incremental	1 entry for every RM5,000 <u>incremental</u>	1 entry for every RM500 <u>balance</u>	1 entry for every RM500 <u>incremental</u>	1 entry for every RM500 <u>balance</u>
EP Calculation	Incremental of RM5,000 e.g. $RM5,000 \div 5k = 1 \text{ EP}$	Balance of RM5,000 e.g. $RM5,000 \div 500 = 10 \text{ EP}$	Incremental of RM5,000 e.g. $RM5,000 \div 500 = 10 \text{ EP}$	Balance of RM5,000 e.g. $RM5,000 \div 500 = 10 \text{ EP}$

- EP multiplier will be given based on the following criteria:

No	Criteria	Multiplier
1	Referral <ul style="list-style-type: none"> Including family members, extended family members and friends 	X5
2	Product Holding <ul style="list-style-type: none"> Products include Current Account, Savings Account, SURIA, FTA-i, TIA and other financing products 	X3
3	Account Opening <ul style="list-style-type: none"> Online account opening via i-Muamalat (<i>for New-to-Bank and Existing-to-Bank</i>) Muamalat Salary Account (<i>for New-to-Bank and Existing-to-Bank</i>) New-to-Bank (NTB) customer 	X2

Note: the balance as of 31 December 2024 will be used as the base balance to calculate the entry points (EP), except for FTA-i SSi

8 Can I choose not to earmark either my Current Account, Savings Account or SURIA? Will I still be eligible for the draws?

Yes, but you will only be eligible for the Monthly draw category

9 If I choose to earmark what are the draw categories that I am entitled for?

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	<ul style="list-style-type: none">If you choose to earmark, you are entitled for Monthly, Quarterly, Half-yearly and Yearly draw categories.																								
10	How are the Entry Points (EP) calculated?																								
	<p>Ahmad deposits RM10,000 into his SSi FTA-i Account and RM2,000 into his Savings Account (SA). He also managed to refer to 3 friends.</p> <table><tr><th colspan="2">EP FOR SSi FTA-i</th><th colspan="2">EP FOR SA</th></tr><tr><td>SSi FTA-i</td><td>Balance: RM10,000 ÷ RM500 = 20 EP</td><td>SA</td><td>Incremental Value: RM2,000 ÷ RM500 = 4 EP</td></tr><tr><td>Multiplier: Referral</td><td>EP Multiplier: 20 x (5x3) = 300 EP</td><td>Multiplier: Referral</td><td>EP Multiplier: 4 x (5x3) = 60 EP</td></tr><tr><td>Multiplier: Product Holding</td><td>EP Multiplier: 20 x (3x2) = 120 EP</td><td>Multiplier: Product Holding</td><td>EP Multiplier: 4 x (3x2) = 24 EP</td></tr><tr><td></td><td>Total FTA-i EP: 300 EP + 120 EP = 420 EP</td><td></td><td>Total SA EP: 60 EP + 24 EP = 84 EP</td></tr><tr><td colspan="4">Total EP: 420 + 84 = 504 EP</td></tr></table>	EP FOR SSi FTA-i		EP FOR SA		SSi FTA-i	Balance: RM10,000 ÷ RM500 = 20 EP	SA	Incremental Value: RM2,000 ÷ RM500 = 4 EP	Multiplier: Referral	EP Multiplier: 20 x (5x3) = 300 EP	Multiplier: Referral	EP Multiplier: 4 x (5x3) = 60 EP	Multiplier: Product Holding	EP Multiplier: 20 x (3x2) = 120 EP	Multiplier: Product Holding	EP Multiplier: 4 x (3x2) = 24 EP		Total FTA-i EP: 300 EP + 120 EP = 420 EP		Total SA EP: 60 EP + 24 EP = 84 EP	Total EP: 420 + 84 = 504 EP			
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11	Will I get any entry point (EP) if I do not make a minimum placement of RM5,000 under my FTA-i account or deposit RM500 into my Current Account?																								
	<ul style="list-style-type: none">No EP will be given if the customer does not meet the minimum requirement to be entitled for the Campaign.Customer must make a minimum placement of RM5,000 for normal FTA-i and TIA or RM500 into FTA-i SSi, Current Account, Savings Account or SURIA																								
12	How does the accumulation points of quarterly, half-yearly and yearly work?																								
	The points will be calculated monthly based on the frequency of the draw (quarterly, half-yearly & yearly)																								
13	Will I still be eligible for the draws if I uplift my FTA-i/ SSi placement?																								
	Any premature withdrawal of SSi or FTA-i, you will be automatically disqualified from the Campaign, and you undertake to grant Ibra' on all (100%) of the agreed profits to the Bank.																								
14	As an existing customer of SSi 2024, will I still be eligible for the SSi 2025 draw?																								
	Yes, existing customers of SSi 2024 are still eligible for the new campaign under Monthly category only. But to be eligible for the other categories (Quarterly, Half-yearly & Yearly-																								

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	draw), you are required to make a new minimum placement of RM500 under SSi FTA-i for 12 months tenor or rollover for 12 months tenor.
15	If I were to make RM 100 deposit under Savings Account for five (5) consecutive months, am I entitled for the draw prizes?
	Yes, only in the fifth month onwards. You are only eligible for monthly prizes only. However, if you were to earmark RM500 on the fifth month, you are entitled for all categories.

For other queries, you may contact our Customer Care at **03-26005500**.