

Frequently Asked Questions (FAQs)											
TERM INVESTMENT ACCOUNT-i CAMPAIGN											
1	What is the promotion period of the Campaign?										
	<ul style="list-style-type: none">The campaign runs from 1st May 2025 until 31st December 2025										
2	Who is eligible to join the Campaign?										
	<ul style="list-style-type: none">Individual customers:<ul style="list-style-type: none">All new and existing Customer aged 18 years and above residing in Malaysia (including Non-Residents)Joint Account HoldersNon-Individual customers: Limited to Small Business Customers (SBC) only:<ul style="list-style-type: none">i. Sole Proprietorshipii. Partnershipiii. Professional Agencyiv. Company (as per determined by Bank)										
3	Are staff members of BMMB eligible to participate in the campaign?										
	<ul style="list-style-type: none">No, staff members of BMMB are not eligible to participate in this campaign.										
4	What are the rates, tenures and minimum placement of the Campaign?										
	<table><tr><th>Tenure</th><th>Minimum Investment* (RM)</th><th>Campaign Profit Rates (p.a)</th></tr><tr><td>6 months</td><td rowspan="3">10,000</td><td>3.85%</td></tr><tr><td>9 months</td><td>3.90%</td></tr><tr><td>12 months</td><td>4.20%</td></tr></table> <p><i>*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	Minimum Investment* (RM)	Campaign Profit Rates (p.a)	6 months	10,000	3.85%	9 months	3.90%	12 months	4.20%
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6 months	10,000	3.85%									
9 months		3.90%									
12 months		4.20%									
5	What are the differences between Fresh Funds and Rollover?										
	<ul style="list-style-type: none">Fresh Funds refer to funds that do not originate from BMMB and must be an incremental fund to customer's accumulated funds in BMMB from the day before placement takes place. <p>Example: 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>										

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	<p>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> <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 the following placement:</p> <ul style="list-style-type: none"> i. Rollover fund rate for the RM30,000 ii. Fresh fund rate for the RM50,000 <ul style="list-style-type: none"> • Rollover Funds are funds from a customer's other BMMB account (s) that are not counted in the customer's accumulated fund from the day before the placement takes place.
6	What are the available channels to make the placement?
	<ul style="list-style-type: none"> • Over-The-Counter (OTC) at any Bank Muamalat branch
7	Is partial withdrawal allowed?
	<ul style="list-style-type: none"> • No, partial withdrawal is not allowed
8	What are the campaign profit payment terms?
	<ul style="list-style-type: none"> • Upon Maturity
9	What are the documents required during making placement through the 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