

APPENDIX III

Frequently Asked Questions (FAQs)																								
DOUBLE GAIN CAMPAIGN																								
1	What is the promotion period of the Double Gain Campaign?																							
	<ul style="list-style-type: none">The campaign runs from 1 June 2025 until 31 December 2025																							
2	Who is eligible to join the Campaign?																							
	<ul style="list-style-type: none">Individuals ONLY – All new and existing Customer aged 18 years and above residing in Malaysia (including Non-Residents)																							
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>Placement Ratio FTA: UT</th><th>Minimum Combined Placement (RM) <i>Fresh Funds</i></th><th>FTA-i Board Rate (p.a)</th><th>Campaign Effective Profit Rate Based on Tenure</th><th>UT Cashback</th><th>Campaign Profit Rates* (p.a)</th></tr><tr><td>3 months</td><td rowspan="2">1:1</td><td rowspan="4">20,000</td><td>2.45%</td><td>3.10%</td><td rowspan="4">2.50%</td><td>12.41%</td></tr><tr><td>6 months</td><td>2.50%</td><td>3.73%</td><td>7.46%</td></tr></table> <p><i>Note:</i> Sales charge is up to 6.5% The Campaign Rates may be revised should there be a change in Overnight Policy Rate (OPR) or at the Bank's discretion *Effective FTA-i and Cashback</p>						Tenure	Placement Ratio FTA: UT	Minimum Combined Placement (RM) <i>Fresh Funds</i>	FTA-i Board Rate (p.a)	Campaign Effective Profit Rate Based on Tenure	UT Cashback	Campaign Profit Rates* (p.a)	3 months	1:1	20,000	2.45%	3.10%	2.50%	12.41%	6 months	2.50%	3.73%	7.46%
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3 months	1:1	20,000	2.45%	3.10%	2.50%	12.41%																		
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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:</p> <p>On Monday, Lisa had a total of RM20,000 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>Lisa decides to transfer RM40,000 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>																							

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	<p>On Tuesday, Lisa's total balance in her BMMB savings account is now RM60,000 (RM20,000 existing funds + RM40,000 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 RM20,000 ii. Fresh fund rate for the RM40,000 <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 will happen to my FTA-i Double Gain account once it has reached maturity?
	<ul style="list-style-type: none"> • The FTA-i account will be auto-renewal to Board Rate* or Auto-credit to CASA or SURIA by system. <p><i>*subject to Board Rates</i></p>
7	Can I participate in the campaign with an investment of RM12,000?
	<ul style="list-style-type: none"> • No. All placements and investments must be made in multiples of RM10,000 (e.g. RM10,000, RM20,000, RM30,000, etc.). An amount like RM12,000 does not meet this requirement and will not be eligible under the campaign. <p>Example:</p> <p>Siti wants to join the campaign and plans to invest RM12,000. However, since RM12,000 is not a multiple of RM10,000, and doesn't meet the requirement, her application will be rejected by branch. She will be advised to invest RM10,000 or RM20,000 to participate in the campaign.</p>
8	When will I receive the 2.5% cashback from Unit Trust (UT)?
	<ul style="list-style-type: none"> • The cashback will be credited within 90 calendar days after the investment being made.
9	Is partial withdrawal allowed?
	<ul style="list-style-type: none"> • No, partial withdrawal is not allowed.
10	If I were to make premature withdrawal for FTA-i, will I still get the Unit Trust (UT) cashback?
	<ul style="list-style-type: none"> • Yes, you will receive the cashback of 2.5% but won't receive the profit from FTA-i.
11	What are the available channels to make the placement?
	<ul style="list-style-type: none"> • Over-The-Counter (OTC) at any Bank Muamalat branch.
12	What are the campaign profit payment terms?
	<ul style="list-style-type: none"> • Upon Maturity.
13	What are the documents required during making placement through the branch?

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DOUBLE GAIN CAMPAIGN

- For Malaysian, they need to bring MyKad
- Meanwhile for permanent resident & foreigner are required to bring MyPR, passport and/or with valid VISA