

Frequently Asked Questions (FAQs)															
FTA-i PROSPER+ COMBO CAMPAIGN															
1	What is the promotion period of the FTA-i Prosper+ Combo Campaign?														
	The campaign runs from 1 January 2026 until 31 March 2026.														
2	Who is eligible to join the Campaign?														
	<ul style="list-style-type: none">Individuals: All new and existing Customer aged 18 years and above residing in Malaysia (including Non-Residents).Sole Proprietorship.														
3	Are staff members of BMMB eligible to participate in the campaign?														
	Yes, staff members of BMMB are eligible to participate.														
4	What are the rates, tenures and placement amount of the campaign?														
	<table><tr><th rowspan="2">Placement Amount (RM)</th><th colspan="2">FTA-i Profit Rate</th><th rowspan="2">MG-i Minimum Purchase (Gram)</th></tr><tr><th>6 Months</th><th>12 Months</th></tr><tr><td>8,888 – 88,888.88</td><td rowspan="2">3.58%</td><td rowspan="2">3.68%</td><td>5 Gram</td></tr><tr><td>>88,888.88</td><td>10 Gram</td></tr></table>			Placement Amount (RM)	FTA-i Profit Rate		MG-i Minimum Purchase (Gram)	6 Months	12 Months	8,888 – 88,888.88	3.58%	3.68%	5 Gram	>88,888.88	10 Gram
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8,888 – 88,888.88	3.58%	3.68%	5 Gram												
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	Note: The Campaign Rates may be revised should there be a change in Overnight Policy Rate (OPR) or at the Bank's discretion.														
5	How do customers qualify for the promotional profit rate for the campaign?														
	<p>To enjoy the promotional profit rate, customers must place funds in the FTA-i account and purchase gold under the MG-i account in accordance with the campaign requirements.</p> <p>Example:</p> <p>Lisa places RM15,000 in her FTA-i account for 12 months. To qualify for the promotional rate at 3.68%, she is required to purchase a minimum of 5 grams of gold under the MG-i account.</p> <p>Lisa purchases 5 grams of gold at a total price of RM2,500.</p> <p>As a result, RM15,000 is placed in Lisa's FTA-i account and 5 grams of gold are held under her MG-i account, qualifying her for the promotional profit rate at 3.68%.</p> <p>Note: The returns on MG-i – Gold account is subject to the gold price fluctuations. Customers are advised to read and understand the product before making any deposit.</p>														
6	Am I still entitled to the promotional profit rate if I do not purchase gold under the MG-i account?														
	No, you are not entitled for the promotional profit rate if you do not purchase gold under the MG-i account with BMMB.														
7	Can customers purchase gold at MG-i account more than 5 gram?														

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	Yes, customers are encouraged to purchase more than the minimum gram required.
8	<p>Do existing MG-i account customers need to purchase gold to enjoy the promotional profit rate?</p> <p>Yes, existing MG-i account customers are still required to purchase the minimum amount of gold according to the campaign's placement requirement.</p> <p>Example: Lisa currently holds 150 grams of gold in her MG-i account. She wants to participate in the campaign.</p> <p>Lisa places RM10,000 in her FTA-i account. To qualify for the promotional profit rate, she must purchase an additional 5 grams of gold under the MG-i account to meet the minimum requirement.</p> <p>As a result, RM10,000 is placed in Lisa's FTA-i account and 5 grams of gold are held under her MG-i account. By fulfilling these requirements, Lisa qualifies for the promotional profit rate offered under the campaign.</p>
9	<p>What are the differences between Fresh Funds and Rollover?</p> <p>Fresh Funds refer to money that does not originate from any existing BMMB account and must be incremental to the customer's accumulated funds in BMMB as of the day before placement takes place.</p> <p>Example: On Monday, Lisa has RM20,000 in her BMMB savings account. To qualify for the promotional profit rate, she must deposit fresh funds, which are defined as funds that are new to BMMB and incremental to her current balance.</p> <p>Lisa transfers RM40,000 from her account at another bank to her BMMB savings account. These funds are considered fresh because they come from outside BMMB and increase her total balance.</p> <p>On Tuesday, Lisa's total BMMB savings balance is 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"> ○ Fresh fund rate applies to the RM40,000 <p>Rollover Funds are funds transferred from another BMMB account (s) that are not counted as part of the customer's accumulated funds from the day before placement takes place.</p>

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10	What will happen to my FTA-i Prosper+ Combo account once it has reached maturity? The FTA-i account will be auto-renewal to Board Rate* or Auto-credit to CASA or SURIA by system. <i>*subject to Board Rates</i>
11	After purchasing gold under MG-i, do I need to keep it in the account the same way as with FTA-i? No, you are not required to retain the gold in your MG-i account. You may sell it back any time after purchase.
12	Is partial withdrawal allowed? No, partial withdrawal is not allowed.
13	What are the available channels to make the placement? Over The Counter (OTC) at any Bank Muamalat branch.
14	What are the campaign profit payment terms? Upon Maturity.
15	What are the documents required during making placements through the branch? <ul style="list-style-type: none"> • For Individual: <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. • For Sole Proprietorship: <ul style="list-style-type: none"> ○ MyKad ○ Form B and Form D ○ PNA 23
16	Is premature withdrawal allowed? Yes, premature withdrawal is allowed. However, the Customer will grant Ibra' on all (100%) of the agreed profits to BMMB and will no longer be eligible to participate in the Campaign.