

Frequently Asked Question (FAQs)
S2W 2026 Campaign

1	What is S2W 2026 Campaign?
	<ul style="list-style-type: none"> It is a campaign that runs from 1 February 2026 until 31 December 2026 that offers prizes worth up to RM3mil.
2	Who are eligible to join S2W 2026?
	<ul style="list-style-type: none"> Individual Customer - All new and existing Customer aged 12 years and above residing in Malaysia (including Non-Residents); Individuals below 18 years old have to open Trust Account with parents or legal guardian as trustee(s); For joint account, the eligible customer shall be the primary account holder only. - Non-individual Customer - Limited to Sole Proprietorship only
3	What are the participating products of the Campaign?
	<ul style="list-style-type: none"> Fixed Term Account-i (FTA-i) Term Investment Account-i (TIA-i) Saving Account (SA) Tawarruq Current Account (CA) Tawarruq SURIA Atlas Saving Account (SA) Atlas Pouch Account <p><i>All accounts, including MSalary+ account are included except those under programs, campaigns, Qard account and basic account.</i></p>
4	How to participate the Campaign?
	<ul style="list-style-type: none"> Customers may join the campaign through i-Muamalat Retail Internet Banking (RIB), Atlas Application and over the counter at any BMMB branch.
5	What are the documents required during making placement 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 trust account for your children aged between 12 to 17 years old.

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7 What are the criteria for participating in the campaign?

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

Products	Min. Incremental (RM)	EP per incremental
TIA-i & FTA-i	5,000	1 EP
Current Account, Savings Account, & SURIA	500	1 EP

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

	Criteria	Multiplier
Basic Growth Tiered	RM500 – RM9,999.99	X1
	RM10,000 – RM49,999.99	X2
	RM50,000 and above	X3
Growth Bonus	> 100% balance increase vs previous month	X2
Monthly Streak	Maintain >50% growth for 3 consecutive months	X2
Salary Account	MSalary+ Account holder	X5
Investment Account	SURIA or TIA-i Account holder	X5
Wealth Product	MyLady Premiere / Premiere Wealth Customers	X2 (for the month customers subscribe)
New BMMB Customer / New Atlas Customer / Online Account	New CIF to BMMB or Atlas or open an account via Online	X2

- The EP is calculated based on the incremental amount made during the month and the EP multiplier will be applied where applicable.
- The EP cannot be carried forward to the next month and will reset in every draw, except for quarterly and yearly where the points are accumulated.

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 Monthly draw category.

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9	If I choose to earmark what are the draw categories that I am entitled for?												
	<ul style="list-style-type: none"> If you choose to earmark, you are entitled for Monthly, Quarterly and Yearly draw categories 												
10	How are the Entry Points (EP) calculated?												
<p>Encik Ahmad is an existing CASA customer with Msalary+ Account and FTA-i. He also is a Premiere Wealth Customers for month February. On January, En Ahmad Balance was RM12,000. / Encik Ahmad merupakan pelanggan sedia ada CASA yang memiliki Akaun MSalary+ dan ABT-i. Beliau juga merupakan pelanggan Premiere Wealth bagi bulan Februari. Pada bulan Januari, baki akaun Encik Ahmad adalah sebanyak RM12,000.</p>													
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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/TIA-i or deposit RM500 into my CASAIA 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 FTA-i or TIA-i, or RM500 into Current Account, Savings Account, SURIA, or Atlas Account.
13	Will I still be eligible for the draws if I uplift my FTA-i/ TIA-i placement?
	<ul style="list-style-type: none"> Any premature withdrawal of TIA-i 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.