

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. <ul style="list-style-type: none"> - 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?																																					
	<ul style="list-style-type: none"> Entry points (EP) will be given based on incremental made as below: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;">Products</th> <th style="text-align: center; padding: 5px;">Min. Incremental (RM)</th> <th style="text-align: center; padding: 5px;">EP per incremental</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 5px;">TIA-i & FTA-i</td> <td style="text-align: center; padding: 5px;">5,000</td> <td style="text-align: center; padding: 5px;">1 EP</td> </tr> <tr> <td style="text-align: center; padding: 5px;">Current Account, Savings Account, & SURIA</td> <td style="text-align: center; padding: 5px;">500</td> <td style="text-align: center; padding: 5px;">1 EP</td> </tr> </tbody> </table> <ul style="list-style-type: none"> EP multiplier will be given based on the following criteria: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;"></th> <th style="text-align: center; padding: 5px;">Criteria</th> <th style="text-align: center; padding: 5px;">Multiplier</th> </tr> </thead> <tbody> <tr> <td 3"="" style="text-align: center; padding: 5px; rowspan=">Basic Growth Tiered</td> <td style="text-align: center; padding: 5px;">RM500 – RM9,999.99</td> <td style="text-align: center; padding: 5px;">X1</td> </tr> <tr> <td style="text-align: center; padding: 5px;">RM10,000 – RM49,999.99</td> <td style="text-align: center; padding: 5px;">X2</td> </tr> <tr> <td style="text-align: center; padding: 5px;">RM50,000 and above</td> <td style="text-align: center; padding: 5px;">X3</td> </tr> <tr> <td style="text-align: center; padding: 5px;">Growth Bonus</td> <td style="text-align: center; padding: 5px;">> 100% balance increase vs previous month</td> <td style="text-align: center; padding: 5px;">X2</td> </tr> <tr> <td style="text-align: center; padding: 5px;">Monthly Streak</td> <td style="text-align: center; padding: 5px;">Maintain >50% growth for 3 consecutive months</td> <td style="text-align: center; padding: 5px;">X2</td> </tr> <tr> <td style="text-align: center; padding: 5px;">Salary Account</td> <td style="text-align: center; padding: 5px;">MSalary+ Account holder</td> <td style="text-align: center; padding: 5px;">X5</td> </tr> <tr> <td style="text-align: center; padding: 5px;">Investment Account</td> <td style="text-align: center; padding: 5px;">SURIA or TIA-i Account holder</td> <td style="text-align: center; padding: 5px;">X5</td> </tr> <tr> <td style="text-align: center; padding: 5px;">Wealth Product</td> <td style="text-align: center; padding: 5px;">MyLady Premiere / Premiere Wealth Customers</td> <td style="text-align: center; padding: 5px;">X2 (for the month customers subscribe)</td> </tr> <tr> <td style="text-align: center; padding: 5px;">New BMMB Customer / New Atlas Customer / Online Account</td> <td style="text-align: center; padding: 5px;">New CIF to BMMB or Atlas or open an account via Online</td> <td style="text-align: center; padding: 5px;">X2</td> </tr> </tbody> </table> <ul style="list-style-type: none"> 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. 	Products	Min. Incremental (RM)	EP per incremental	TIA-i & FTA-i	5,000	1 EP	Current Account, Savings Account, & SURIA	500	1 EP		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
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	<ul style="list-style-type: none"> 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> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top; padding: 5px;"> Scenario 1: Basic Monthly Increment <p>In March, Encik Ahmad adds new money:</p> <ul style="list-style-type: none"> • CASAIA balance increases by RM10,000 • FTA-i places RM20,000 <p>Base EP Calculation:</p> <p>CASAIA: $RM10,000 / RM500 = 20$ EP FTA-i: $RM20,000 / RM5,000 = 4$ EP</p> <p>Total Base EP = 24 EP</p> </td><td style="width: 50%; vertical-align: top; padding: 5px;"> Scenario 2: Basic Growth Tiered Bonus <p>Total monthly growth: RM30,000 Based on criteria ($RM10,000 - RM49,999$), a 2x EP bonus applies to base EP.</p> <p>Calculation Result:</p> <p>Base EP: 24 Tiered Bonus: 2x</p> <p>EP after Tiered Bonus = 48 EP</p> </td></tr> <tr> <td style="width: 50%; vertical-align: top; padding: 5px;"> Scenario 3: Growth Bonus (>100% Growth) <p>This month's balance increase (RM30,000) is >100% vs previous month (RM12,000). This triggers a 2x EP Growth Bonus.</p> <p>EP For Growth Bonus: $24 \text{ EP} \times 2 = 48 \text{ EP}$</p> </td><td style="width: 50%; vertical-align: top; padding: 5px;"> Scenario 4: Monthly Consistent (Monthly Streak) <p>Encik Ahmad maintains >50% growth for 3 consecutive months, earning a 2x EP Monthly Streak.</p> <p>EP for Monthly Streak: $24 \text{ EP} \times 2 = 48 \text{ EP}$</p> </td></tr> <tr> <td colspan="2" style="width: 100%; vertical-align: top; padding: 5px;"> Scenario 5: Additional Product Bonus <p>Crediting salary to Msalary+ Account and being a MyLady/Premiere Wealth customer, each provides a 2x EP bonus (applied once per criterion).</p> <p>EP for Product Bonus:</p> <p>MSalary+: $24 \text{ EP} \times 5 = 120 \text{ EP}$ Premiere Wealth: $24 \text{ EP} \times 2 = 48 \text{ EP}$</p> <p>Final EP: Scenario 2 + Scenario 3 + Scenario 4 + Scenario 5 $= 48 \text{ EP} + 48 \text{ EP} + 48 \text{ EP} + 168 \text{ EP}$ $= 312 \text{ EP}$</p> </td></tr> </table>	Scenario 1: Basic Monthly Increment <p>In March, Encik Ahmad adds new money:</p> <ul style="list-style-type: none"> • CASAIA balance increases by RM10,000 • FTA-i places RM20,000 <p>Base EP Calculation:</p> <p>CASAIA: $RM10,000 / RM500 = 20$ EP FTA-i: $RM20,000 / RM5,000 = 4$ EP</p> <p>Total Base EP = 24 EP</p>	Scenario 2: Basic Growth Tiered Bonus <p>Total monthly growth: RM30,000 Based on criteria ($RM10,000 - RM49,999$), a 2x EP bonus applies to base EP.</p> <p>Calculation Result:</p> <p>Base EP: 24 Tiered Bonus: 2x</p> <p>EP after Tiered Bonus = 48 EP</p>	Scenario 3: Growth Bonus (>100% Growth) <p>This month's balance increase (RM30,000) is >100% vs previous month (RM12,000). This triggers a 2x EP Growth Bonus.</p> <p>EP For Growth Bonus: $24 \text{ EP} \times 2 = 48 \text{ EP}$</p>	Scenario 4: Monthly Consistent (Monthly Streak) <p>Encik Ahmad maintains >50% growth for 3 consecutive months, earning a 2x EP Monthly Streak.</p> <p>EP for Monthly Streak: $24 \text{ EP} \times 2 = 48 \text{ EP}$</p>	Scenario 5: Additional Product Bonus <p>Crediting salary to Msalary+ Account and being a MyLady/Premiere Wealth customer, each provides a 2x EP bonus (applied once per criterion).</p> <p>EP for Product Bonus:</p> <p>MSalary+: $24 \text{ EP} \times 5 = 120 \text{ EP}$ Premiere Wealth: $24 \text{ EP} \times 2 = 48 \text{ EP}$</p> <p>Final EP: Scenario 2 + Scenario 3 + Scenario 4 + Scenario 5 $= 48 \text{ EP} + 48 \text{ EP} + 48 \text{ EP} + 168 \text{ EP}$ $= 312 \text{ EP}$</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.