

Frequently Asked Question (FAQs)

Festive Term Campaign

1	What is the promotion period of the Festive Term Campaign?																		
	<ul style="list-style-type: none">The campaign runs from 15 February 2026 to 15 March 2026																		
2	Who is eligible to join the campaign?																		
	<ul style="list-style-type: none">Individual<ul style="list-style-type: none">Open to residents and non-residents aged 18 and above.The employees (permanent or contractual basis of the Bank) and its subsidiaries.Sole Proprietorship																		
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)																		
4	What are the rates, tenures and minimum placement of the Campaign?																		
	<table><tr><th>Minimum Amount</th><th>Tenure</th><th>Product</th><th>Campaign Profit Rates / Campaign Expected Profit Rates</th></tr><tr><td rowspan="4">RM 8,888</td><td rowspan="2">6 months</td><td>FTA-i</td><td>3.68%</td></tr><tr><td>TIA-i</td><td>3.73%</td></tr><tr><td rowspan="2">12 months</td><td>FTA-i</td><td>3.78%</td></tr><tr><td>TIA-i</td><td>3.83%</td></tr></table>				Minimum Amount	Tenure	Product	Campaign Profit Rates / Campaign Expected Profit Rates	RM 8,888	6 months	FTA-i	3.68%	TIA-i	3.73%	12 months	FTA-i	3.78%	TIA-i	3.83%
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5	Is early withdrawal allowed for TIA-i?																		
	<ul style="list-style-type: none">Early withdrawals are allowed and are not entitled to any profit; however, at the Bank’s discretion, the IAH may be granted a gift (hibah) of up to 1% provided a notice period of thirty-one (31) calendar days for premature redemption is served by the IAH. No profit will be paid for TIA investments with a tenor of one (1) month or less. The IAH shall waive their right (tanazul) to any profit from the Bank.																		
6	Is early withdrawal allowed for FTA-i?																		
	<ul style="list-style-type: none">Early withdrawals are 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.																		
7	Is partial withdrawal allowed?																		
	<ul style="list-style-type: none">No, partial withdrawal is not allowed																		
8	What are the available channels to make the placement?																		
	<ul style="list-style-type: none">Over-The-Counter (OTC) at any Bank Muamalat branch.																		

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9	What products are protected by Perbadanan Insurans Deposit Malaysia (PIDM)?
	<ul style="list-style-type: none"> Only FTA-i is protected by PIDM up to RM250,000 for each depositor while TIA-i is not protected by PIDM.
10	Who is responsible for any loss incurred from TIA-i product?
	<ul style="list-style-type: none"> The principal of this investment is not guaranteed. The Bank shall not be liable for any impairment of asset unless such loss is due to the Bank's misconduct, negligence or breach of specified terms of the contract. Notwithstanding the above, in the case of any loss, the Bank shall furnish the reason for the occurrence of the loss. Any loss incurred for this product shall be fully borne by IAH