

**Frequently Asked Question (FAQs)**  
**Festive Term Campaign**

<b>1</b>	<b>What is the promotion period of the Festive Term Campaign?</b>															
	<ul style="list-style-type: none"> <li>• The campaign runs from 15 February 2026 to 15 March 2026</li> </ul>															
<b>2</b>	<b>Who is eligible to join the campaign?</b>															
	<ul style="list-style-type: none"> <li>• Individual           <ul style="list-style-type: none"> <li>a. Open to residents and non-residents aged 18 and above.</li> <li>b. The employees (permanent or contractual basis of the Bank) and its subsidiaries.</li> </ul> </li> <li>• Sole Proprietorship</li> </ul>															
<b>3</b>	<b>What are the participating products of the Campaign?</b>															
	<ul style="list-style-type: none"> <li>• Fixed Term Account-i (FTA-i)</li> <li>• Term Investment Account-i (TIA-i)</li> </ul>															
<b>4</b>	<b>What are the rates, tenures and minimum placement of the Campaign?</b>															
	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Minimum Amount</th> <th>Tenure</th> <th>Product</th> <th>Campaign Profit Rates / Campaign Expected Profit Rates</th> </tr> </thead> <tbody> <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> </tbody> </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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<b>5</b>	<b>Is early withdrawal allowed for TIA-i?</b>															
	<ul style="list-style-type: none"> <li>• 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.</li> </ul>															
<b>6</b>	<b>Is early withdrawal allowed for FTA-i?</b>															
	<ul style="list-style-type: none"> <li>• 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.</li> </ul>															
<b>7</b>	<b>Is partial withdrawal allowed?</b>															
	<ul style="list-style-type: none"> <li>• No, partial withdrawal is not allowed</li> </ul>															
<b>8</b>	<b>What are the available channels to make the placement?</b>															
	<ul style="list-style-type: none"> <li>• Over-The-Counter (OTC) at any Bank Muamalat branch.</li> </ul>															

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<b>9</b>	<b>What products are protected by Perbadanan Insurans Deposit Malaysia (PIDM)?</b>
	<ul style="list-style-type: none"><li>Only FTA-i is protected by PIDM up to RM250,000 for each depositor while TIA-i is not protected by PIDM.</li></ul>
<b>10</b>	<b>Who is responsible for any loss incurred from TIA-i product?</b>
	<ul style="list-style-type: none"><li>The principal of this investment is not guaranteed.</li><li>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.</li><li>Notwithstanding the above, in the case of any loss, the Bank shall furnish the reason for the occurrence of the loss.</li><li>Any loss incurred for this product shall be fully borne by IAH</li></ul>