

FREQUENTLY ASKED QUESTIONS (FAQ) FOR ELITE SAVINGS ACCOUNT-i (ESA-i) AND ELITE eSAVINGS ACCOUNT-i (eESA-i)

1. Who is eligible to apply *ESA-i* & *eESA-i* (Tawarruq)?

- Individual who have attained the age of 45 years old.
- Open to Resident, Non-Resident, Permanent Resident and Foreigners.
- Joint names shall be allowed for applicant age 45 years and above.

2. What is the difference between other Savings Account and *ESA-i* & *eESA-i* (Tawarruq)?

ESA-i & *eESA-i* is specially tailored for individuals, aged 45 years and above, retirees and those who plan for early retirement. *ESA-i* & *eESA-i* offers high profit rates and other benefits* compared to other savings account (Terms & Conditions apply).

**Benefits:*

- *High Profit Rate.*
- *Unlimited Free MEPS ATM withdrawals.*
- *i-Muamalat access.*
- *Online Account opening via i-Muamalat**.*
- *Door to door service for opening of account, issuance of debit card and registration of i-Muamalat (applicable for either new or existing customer).*
- *Smart PA Takaful coverage (optional).*
- *Waiver on "Half Yearly Service Fee" (applicable for new Current Account).*
- *Special Care Counters.*
- *Waqf contribution (wakaf).*

***Currently can be performed by existing customer ONLY.*

3. What is the minimum initial deposit for *ESA-i* & *eESA-i* (Tawarruq)?

You need a minimum of RM1,000 to open *ESA-i*.

4. What is the minimum balance to maintain in *ESA-i* & *eESA-i* (Tawarruq)?

The minimum balance to maintain is RM20.00.

5. What is the profit rate offers under *ESA-i* & *eESA-i* (Tawarruq)?

Profit rate offer under *ESA-i* & *eESA-i* is high as 2.88% (p.a.). Kindly refer to BMMB website at www.muamalat.com.my for more details.

6. How many times of FREE MEPS Interbank ATM Withdrawals are offered under *ESA-i* & *eESA-i* (Tawarruq) per month?

The bank will WAIVE the MEPS charges either 2 times, 4 times or Unlimited based on *ESA-i* & *eESA-i* min daily balance. Kindly refer to BMMB website at www.muamalat.com.my for more details.

7. Can I open *ESA-i* & *eESA-i* through online?

Yes you can, only if you are BMMB existing account holder and have the access to *i*-Muamalat. For new customer a Door To Door service for account opening, issuance of debit card and registration of *i*-Muamalat is available.

8. What are the documents required during application?

The documents required are the same as per existing savings account (not applicable for account opening via *i*-Muamalat).

Note:

- The standard Terms & Conditions for Savings Account-*i* applies.
- For more details of the product, kindly visit www.muamalat.com.my