

<b>Frequently Asked Question (FAQs)</b>																										
<b>Fixed Term Account-i (FTA-i) Wow Campaign 2024</b>																										
<b>1</b>	<b>What is the promotion period of FTA-i Wow Campaign 2024?</b>																									
	<ul style="list-style-type: none"> <li>The campaign runs from 17 July 2024 until 31 December 2024</li> </ul>																									
<b>2</b>	<b>Who is eligible to join the Campaign?</b>																									
	<ul style="list-style-type: none"> <li>Retail Individual – All new and existing Customer aged 18 years and above residing in Malaysia (including Non-Residents);</li> <li>Retail Non-individual customers, limited to: - Small Business Customer (i.e.: Sole Proprietorship/ Partnership/ Professional Agency/ Body/ Association etc.)</li> </ul>																									
<b>3</b>	<b>What are the rates, tenures and minimum placement of the Campaign?</b>																									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: center;">Tenure</th> <th colspan="2" style="text-align: center;">*Campaign Rates (p.a)</th> <th rowspan="2" style="text-align: center;">Min. Placement (RM)</th> <th rowspan="2" style="text-align: center;">Maximum Limit (RM)</th> </tr> <tr> <th style="text-align: center;">Fresh Funds</th> <th style="text-align: center;">Rollover</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">6 months</td> <td style="text-align: center;">3.85%</td> <td style="text-align: center;">3.75%</td> <td rowspan="2" style="text-align: center;">RM30,000</td> <td rowspan="4" style="text-align: center;">600mil</td> </tr> <tr> <td style="text-align: center;">9 months</td> <td style="text-align: center;">3.95%</td> <td style="text-align: center;">3.80%</td> </tr> <tr> <td style="text-align: center;">12</td> <td style="text-align: center;">4.00%</td> <td style="background-color: black;"></td> <td rowspan="2" style="text-align: center;">RM50,000</td> </tr> <tr> <td style="text-align: center;">months</td> <td style="text-align: center;">4.10%</td> <td style="background-color: black;"></td> </tr> </tbody> </table> <p><i>*The Campaign Rates may be revised should there be a change in Overnight Policy Rate (OPR) or at the Bank's discretion</i></p>				Tenure	*Campaign Rates (p.a)		Min. Placement (RM)	Maximum Limit (RM)	Fresh Funds	Rollover	6 months	3.85%	3.75%	RM30,000	600mil	9 months	3.95%	3.80%	12	4.00%		RM50,000	months	4.10%	
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<b>4</b>	<b>What are the differences between Fresh Funds and Rollover?</b>																									
	<ul style="list-style-type: none"> <li>Fresh Funds refer to funds that do not originate from BMMB and must be an incremental funds to customer's accumulated funds in BMMB from the day before placement takes place.</li> </ul> <p>Example:</p> <p>On Monday, Lisa had a total of RM30,000 in her BMMB savings account. To qualify for the promotional interest rate, she needs to deposit fresh funds, which are defined as funds that do not originate from her existing accounts at BMMB and must be incremental to her current balance.</p> <p>Lisa decides to transfer RM50,000 from her account at another bank to her BMMB savings account. Since these funds are new and do not come from her existing BMMB accounts, they are considered fresh funds.</p> <p>On Tuesday, Lisa's total balance in her BMMB savings account is now RM80,000 (RM30,000 existing funds + RM50,000 fresh funds). In this scenario, she is qualified for the following placement:</p> <ol style="list-style-type: none"> <li>i. Rollover fund rate for the RM30,000</li> <li>ii. Fresh fund rate for the RM50,000</li> </ol>																									

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	<ul style="list-style-type: none"> <li>Rollover Funds are funds from customer's others BMMB account (s) that is not counted in customer's accumulated fund from the day before the placement takes place.</li> </ul>
<b>5</b>	<b>What will happen to my FTA-i Wow Campaign 2024 account once it has reached maturity?</b>
	<ul style="list-style-type: none"> <li>The FTA-i Wow Campaign 2024 account will be auto-converted to the normal FTA-i product according to the chosen tenure, with the prevailing board rate at that time of the maturity date.</li> </ul>
<b>5</b>	<ul style="list-style-type: none"> <li><b>What are the available channels to make the placement?</b></li> </ul>
	<ul style="list-style-type: none"> <li>Over-The-Counter (OTC) at any Bank Muamalat branch</li> <li>Retail Internet Banking (i-Muamalat) (For existing customers only)</li> </ul>
<b>6</b>	<b>What are the steps to make placement (FTA-i) via RIB?</b>
	<ol style="list-style-type: none"> <li>Log into <a href="http://www.i-muamalat.com.my">www.i-muamalat.com.my</a>.</li> <li>Select the 'Apply' button and click 'FTA-i'</li> <li>Fill in all the details, customer may choose FTAWOW6_R or FTAWOW9_R</li> </ol> Click 'Accept' and submit the placement by submit
<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 campaign profit payment terms?</b>
	<ul style="list-style-type: none"> <li>Monthly</li> <li>Upon Maturity</li> </ul>
<b>9</b>	<b>What are the documents required during making placement through branch?</b>
	<ul style="list-style-type: none"> <li>For Malaysian, they need to bring MyKad</li> <li>Meanwhile for permanent resident &amp; foreigner are required to bring MyPR, passport and/or with valid VISA</li> </ul>