

<b>Frequently Asked Questions (FAQs)</b> <b>Fixed Term Account-i (FTA-i) Double Wow Campaign</b>																											
<b>1</b>	<b>What is the promotion period of FTA-i Double Wow Campaign?</b>																										
	<ul style="list-style-type: none"> <li>The campaign runs from 11 September 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>Individual ONLY- All new and existing Customer aged 18 years and above residing in Malaysia (including Non-Residents)</li> </ul>																										
<b>3</b>	<b>What is the minimum placement, placement ratio and rate of the Campaign?</b>																										
	<p><b>Minimum Combined Placement: RM10,000 (Fresh Funds Only)</b></p> <p><b>i. Placement Ratio</b></p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: center;">Tenure</th> <th colspan="2" style="text-align: center;">Placement Ratio</th> </tr> <tr> <td rowspan="2" style="text-align: center;">6 Months</td> <th style="text-align: center;">FTA-i</th> <th style="text-align: center;">SURIA</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">70%</td> <td style="text-align: center;">30%</td> </tr> </tbody> </table> <p><b>ii. Illustration of placement amount</b></p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: center;">Tenure</th> <th colspan="2" style="text-align: center;">Placement Amount (RM)</th> <th rowspan="2" style="text-align: center;">Total (RM)</th> </tr> <tr> <td rowspan="2" style="text-align: center;">6 Months</td> <th style="text-align: center;">FTA-i</th> <th style="text-align: center;">SURIA</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">7,000</td> <td style="text-align: center;">3,000</td> <td style="text-align: center;">10,000</td> </tr> </tbody> </table> <p><b>iii. Campaign Expected Effective Rate (p.a)</b></p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: center;">Tenure</th> <th style="text-align: center;">FTA-i Campaign Rate (p.a)</th> <th style="text-align: center;">SURIA Indicative Rate (p.a)</th> <th style="text-align: center;">Campaign Expected Effective Rate (p.a)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">6 Months</td> <td style="text-align: center;">5.67%</td> <td style="text-align: center;">0.09%</td> <td style="text-align: center;">Up to 4.00%</td> </tr> </tbody> </table> <p><i>Note: The Campaign Expected Effective Rate (p.a) is inclusive of FTA-i Campaign Rate and SURIA Indicative Profit Rate. The Campaign rates are subject to Overnight Policy Rate (OPR) changes. Automatic rollover will not be entitled for this Campaign rates. Amount in SURIA Account has to be earmarked throughout the FTA-i tenure.</i></p>	Tenure	Placement Ratio		6 Months	FTA-i	SURIA	70%	30%	Tenure	Placement Amount (RM)		Total (RM)	6 Months	FTA-i	SURIA	7,000	3,000	10,000	Tenure	FTA-i Campaign Rate (p.a)	SURIA Indicative Rate (p.a)	Campaign Expected Effective Rate (p.a)	6 Months	5.67%	0.09%	Up to 4.00%
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<b>4</b>	<b>Is SURIA Product that is part of FTA-i Double Wow Campaign eligible for the Sijil Simpanan Islamik (SSi) Campaign?</b>																										
	<ul style="list-style-type: none"> <li>The SURIA product under the FTA-i Double Wow Campaign is <b>not eligible</b> for the Sijil Simpanan Islamik (SSi) Campaign.</li> </ul>																										
<b>5</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>																										

**Frequently Asked Questions (FAQs)**  
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Example:

On Monday, Lisa had a total of RM20,000 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

Lisa decides to transfer RM10,000 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.

On Tuesday, Lisa's total balance in her BMMB savings account is now RM30,000 (RM20,000 existing funds + RM10,000 fresh funds). In this scenario, she is qualified for the following placement:

i. Fresh fund rate for the RM10,000

- Placement Illustration:

Lisa made RM7,000 placement in FTA-i Double Wow Account (campaign profit rate: 5.67% (p.a)) for six (6) months tenure and RM3,000 in SURIA Account (indicative profit rate: 0.09% (p.a)) which to be earmarked for six (6) months.

Tenure	Products	Minimum Placement (RM)	Placement Ratio	Total Placement (RM)	Campaign/Indicative Profit Rate (p.a)	Profit Earned (RM)
6 months	FTA-i	10,000	70%	7,000	5.67%	198.45
	SURIA		30%	3,000	0.09%	1.35
<b>Total Profit Earned</b>						<b>199.80</b>

**6 What will happen to my FTA-i Double Wow Campaign account and SURIA once it has reached maturity?**

- The FTA-i Double Wow Campaign account will be auto-converted to the normal FTA-i product with the same tenure, with the prevailing board rate at the time of the maturity date.
- The amount earmarked in SURIA account will be released accordingly.

**7 What are the available channels to make the placement?**

- Over-The-Counter (OTC) at any Bank Muamalat branch

**8 Is partial withdrawal allowed?**

- No, partial withdrawal is not allowed

**9 What are the campaign profit payment terms?**

- Monthly

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	<ul style="list-style-type: none"><li>• Upon Maturity</li></ul>
<b>10</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>