

Frequently Asked Question (FAQs)
SSi 2025: Save 2 Win Campaign

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| 1 | What is SSi 2025 Campaign? |
| | <ul style="list-style-type: none"> It is a campaign that runs from 1 January 2025 until 31 December 2025 that offers prizes worth RM3.5mil. |
| 2 | Who are eligible to join SSi? |
| | <ul style="list-style-type: none"> Individual Customer - All new and existing Customer aged 12 years and above residing in Malaysia (including Non-Residents); Individuals below 18 years old have to open Trust Account with parents or legal guardian as trustee(s); For joint account, the eligible customer shall be the primary account holder only. Non-individual Customer - Limited to Small Business Customers (SBC) only: <ul style="list-style-type: none"> Sole Proprietorship Partnership Professional Agency Company (<i>as per determined by Bank</i>) |
| 3 | What are the participating products of the Campaign? |
| | <ul style="list-style-type: none"> Tawarruq Fixed Term Account-i (FTA-i SSi) Tawarruq Fixed Term Account-i (FTA-i) Tawarruq Savings Account (SA) Tawarruq Current Account (CA) SURIA SSi 2024 (SSi Basic, SSi Premier & SSi SBC) <p><i>All accounts, including Muamalat Salary Account (MuSS) are included except those under programs and campaigns</i></p> |
| 4 | How to participate the Campaign? |
| | <ul style="list-style-type: none"> Customers may join the campaign through i-Muamalat Retail Internet Banking (RIB), Muamalat Application Platform (MAP) or over the counter at any BMMB branch. |
| 5 | What are the documents required during making placement through branch? |
| | <ul style="list-style-type: none"> For Malaysians, they need to bring MyKad. Meanwhile for permanent resident & foreigner are required to bring passport with valid VISA. |
| 6 | If I have a child aged 12 years old, is he/she allowed to open/participate in this campaign? |
| | Yes, you may open a trust account for your children aged between 12 to 17 years old. |

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7 What are the criteria to participate the campaign?

- Entry points (EP) will be given based on incremental made as below:

| Products | SSi 2025: Save 2 Win Campaign | | | SSi 2024 |
|------------------------------|------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------|----------------------------------------------------------|
| | Normal FTA-i | FTA-i SSi | CASAIA | |
| Minimum balance /incremental | RM5,000 | RM500 | RM500 | RM 500 |
| EP-to-balance/incremental | 1 Entry for every RM 5,000 <u>incremental</u> | 1 Entry for every RM 500 <u>balance</u> | 1 Entry for every RM 500 <u>incremental</u> | 1 Entry for every RM 500 <u>balance</u> |
| EP calculation | Incremental of RM 5,000 e.g. RM 5,000 ÷ 5k = 1 EP | Balance of RM 5,000 e.g. RM 5,000 ÷ 500 = 10 EP | Incremental of RM 5,000 e.g. RM 5,000 ÷ 500 = 10 EP | Balance of RM 5,000 e.g. RM 5,000 ÷ 500 = 10 EP |

- EP multiplier will be given based on the following criteria:

| No. | Criteria | Multiplier |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 1 | Referral - Includes family members, extended family members, children and friends | X5 |
| 2 | Product Holding -Products include Current Account, Savings Account, SURIA, FTA-i and other financing products | X3 |
| 3 | Account Opening - Online account opening via i-Muamalat - Muamalat Salary Account (MuSS) holder - New-to-Bank Customer (NTB) | X2 |

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- The EP is calculated based on the incremental amount made during the month and the EP multiplier will be applied where applicable.
- The EP cannot be carried forward to the next month and will reset in every draw, except for quarterly, half-yearly and yearly where the points are accumulated.

8 Can I choose not to earmark either my Current Account, Savings Account or SURIA? Will I still be eligible for the draws?

- Yes, but you will only be eligible for the Monthly draw category.

9 If I choose to earmark what are the draw categories that I am entitled for?

- If you choose to earmark, you are entitled for Monthly, Quarterly, Half-yearly and Yearly draw categories.

10 How are the Entry Points (EP) calculated?

Ahmad deposits RM10,000 into his SSi FTA-i Account and RM2,000 into his Savings Account (SA). He also managed to refer to 3 friends.

| EP FOR FTA-i | | EP FOR SA | |
|----------------------------------------|---------------------------------------------|--------------------------------------------|-------------------------------------------------|
| SSi FTA-i | Balance: RM10,000 ÷ RM500 = 20 EP | SA | Incremental Value: RM2,000 ÷ RM500 = 4 EP |
| Multiplier: Referral | EP Multiplier: 20 x (5x3) = 300 EP | Multiplier: Referral | EP Multiplier: 4 x (5x3) = 60 EP |
| Multiplier: Product Holding | EP Multiplier: 20 x (3x2) = 120 EP | Multiplier: Product Holding | EP Multiplier: 4 x (3x2) = 24 EP |
| | Total FTA-i EP: 300 EP + 120 EP = 420 EP | | Total SA EP: 60 EP + 24 EP = 84 EP |
| Total EP: 420 + 84 = 504 EP | | | |

11 Will I get any entry point (EP) if I do not make a minimum placement of RM5,000 under my SSi account or deposit RM500 into my Current Account?

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| | <ul style="list-style-type: none"> No EP will be given if the customer does not meet the minimum requirement to be entitled for the Campaign. Customer must make a minimum placement of RM5,000 for normal FTA-i or RM 500 SSi, or RM500 into Current Account, Savings Account or SURIA. |
| 12 | How does the accumulation points of quarterly, half-yearly and yearly work? |
| | <ul style="list-style-type: none"> The points will be calculated on monthly basis based on the frequency of the draw (quarterly, half-yearly & yearly) |
| 13 | Will I still be eligible for the draws if I uplift my FTA-i/ SSi placement? |
| | <ul style="list-style-type: none"> Any premature withdrawal of SSi or FTA-i, you will be automatically disqualified from the Campaign, and you undertake to grant Ibra' on all (100%) of the agreed profits to the Bank. |
| 14 | As an existing customer of SSi 2024, will I still be eligible for the SSi 2025 draw? |
| | <ul style="list-style-type: none"> Yes, existing customers of SSi 2024 are still eligible for the new campaign under Monthly category only. But, in order to be eligible for the other categories (Quarterly, Half-Yearly & Yearly-draw), you are required to make a new minimum placement of RM500 under SSi FTA-i for 12 months tenor or rollover for 12 months tenor. |
| 15 | If I were to make RM 100 deposit under Savings Account for five (5) consecutive months, am I entitled for the draw prizes? |
| | Yes, only in the fifth month onwards. You are only eligible for monthly prizes only. However, if you were to earmark RM500 on the fifth month, you are entitled for all categories. |