

FREQUENTLY ASKED QUESTIONS (FAQ)

Online Application – Account Opening System (AOS)
for Current Account-i and Savings Account-i (CASA).



1 What is an Online Application – Account Opening System (AOS)?

The Online Application – Account Opening System (AOS) enables you to apply for the opening of Current Account-i and Savings Account-i (CASA) instantly via online from the comfort of your home, office or while on the move.

All submitted applications will be reviewed within two (2) business days. Once the application has been pre-approved, a SMS and an email notification will be sent to your registered mobile number and email address notifying you to visit the preferred branch to complete the account opening process. Preferred branch refers to the branch of your choice. You can choose your preferred branch during your online account application.

At the preferred Branch

You need to perform identification verification. Once the identification verification has been completed and is successful, an account number will be instantly assigned to you. A minimum deposit amount is required depending on the product of your choice. For a better banking experience, you may then apply for a debit card and register for MBSB Bank's online banking, MJourney on the same day. There is no waiting time to start utilising the account as you can utilise it immediately.

2 What are the benefits of the Online Application AOS?

With the Online Application AOS, you enjoy the following benefits;

- Saves your time by opening the account via online which takes about 5 minutes to complete the application
- Convenience and ease
- Reduces your waiting time at branches whereby you only need to perform identification verification
- Hassle-free process on the filling in of application forms.

3 Who can open an account via the Online Application AOS?

- Individuals aged 18 and above
- Malaysian Citizens, Permanent Resident and Non-Resident
- New and existing deposit account holders

4 What types of product are available via the Online Application AOS?

You may apply via AOS for the following products:

Account Type	Product Type
Current Account-i	Basic Current Account-i (Non Fee) (*Malaysian Resident, Permanent Resident)
	Basic Current Account-i (With Fee) (*Malaysian Resident, Permanent Resident)
	Prime Rich Current Account-i
	Prime Win Current Account-i
Savings Account-i	Wise Saver Savings Account-i (*Malaysian Resident, Permanent Resident)
	Cash Rich Savings Account-i
	Prime Win Savings Account-i

You are advised to read and understand the product information and Terms & Conditions on MBSB Bank's Website at <https://www.mbsbbank.com/> before applying for the product.

5 How do I apply for the Online Application AOS?

Follow these 5 simple steps;

- Go to MBSB Bank's website - <https://www.mbsbbank.com>
- Select Consumer Banking > Deposit > Product (Savings Account-i / Current Account-i)
- Click 'Apply Online'
- Complete the online application
- Click 'Submit'

6 How many account(s) can I apply per submission?

For this Online Application AOS, you can only apply for one (1) account per submission.

7 Can I choose my preferred branch?

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Yes, you can choose your preferred branch during your online account application. This preferred branch will be the branch for your account activation upon successful identification verification. You need to visit the preferred branch to complete the account opening process.

You may refer to [MBSB Bank's Website](#) for the list of the branches.

8 Can I receive the account number immediately after I submit my application via the Online Application AOS?

You will receive your account number when you visit your preferred branch to perform a successful identification verification process.

9 What is a One-time Password (OTP)?

A one-time password (OTP), also known as a one-time pin or dynamic password is a password that is valid for only one login session or transaction, on a computer system or other digital device.

During the registration at the login screen, the system will generate a One Time Password (OTP) and send the OTP to you. You will then need to enter the OTP for further validation before you can proceed with the application.

10 How will the One-time Password (OTP) be sent?

The OTP will be sent to your mobile number and email address within 2 minutes.

12 I already have accounts with MBSB Bank; can I apply another new account via the Online Application AOS?

Yes, you can.

13 Can I apply for a joint account application via the online system AOS?

No. The Online Application AOS is applicable for individual account only.

14 If I have further inquiries, whom should I contact?

For further inquiries, you may contact MBSB Bank Support Centre at **+603 2096 3000**.