

FREQUENTLY ASKED QUESTIONS (FAQ)	PRIMEWIN CURRENT ACCOUNT-i AND SAVINGS ACCOUNT-i ("PRIMEWIN ACCOUNT")																
<p>1. What is this product about?</p>	<p>PrimeWin Account is based on the Shariah concept of <i>Tawarruq</i> where the profit rate and profit amount is made known to Customers upfront. The Customers also have the opportunity to participate in the prizes draw and stand a chance to win prizes via monthly, quarterly and grand draws.</p>																
<p>2. Is the product covered by Malaysian Deposit Insurance Corporation ("PIDM")?</p>	<p>Yes, this product is eligible for protection by Malaysia Deposit Insurance Corporation ("PIDM").</p>																
<p>3. What is the applicable Shariah Concept?</p>	<p>The Shariah Concept used are <i>Murabahah</i> (cost plus profit sale) and <i>Tawarruq</i> whereby a specific asset will be identified and used as an underlying asset for the sale and purchase transactions between MBSB Bank ("the Bank") and the Customer. Under this contract, the Customer will appoint the Bank as an agent to purchase the commodity at Purchase Price from a trader/supplier and thereafter, sell the commodity to the Bank at Selling Price on the basis of <i>Murabahah</i> which shall be paid to the Customer at the Maturity Date (after taking into consideration rebates, if any). The Bank shall thereafter sell the commodity to a third party on cash basis.</p>																
<p>4. What do I get from this product?</p>	<ul style="list-style-type: none"> ▪ Principal and profit guaranteed. ▪ Profit for this product is payable on a monthly basis. ▪ Attractive prizes by participating in monthly, quarterly and grand draws throughout the product campaign period. 																
<p>5. When is the product campaign period?</p>	<p>The campaign period is from 24 April 2019 to 30 April 2020.</p>																
<p>6. What are the other key terms and conditions of this product that I should know?</p>	<table border="1" data-bbox="172 1066 1481 1487"> <thead> <tr> <th>No.</th> <th>Type of Accounts</th> <th>Features</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>PrimeWin Current Account-i</td> <td> <ul style="list-style-type: none"> ✓ Eligibility; <ul style="list-style-type: none"> • Malaysian citizens, permanent residents and non-residents. • Individuals who are at least eighteen (18) years old. • Non-individuals - Associations, clubs, societies, schools, sole-proprietorships or partnerships ✓ Initial deposit amount is RM1,000.00. ✓ Minimum retained balance is RM100.00 </td> </tr> <tr> <td>2.</td> <td>PrimeWin Savings Account-i</td> <td> <ul style="list-style-type: none"> ✓ Eligibility; <ul style="list-style-type: none"> • Malaysian citizens, permanent residents and non-residents • Individuals below the age of eighteen (18) subject to the account being operated by a Trustee. • Trustee is a parent/ guardian who is above 18 years and the child will be the beneficiary of the account. ✓ Initial deposit amount is RM100.00. ✓ Minimum retained balance is RM100.00 </td> </tr> </tbody> </table>	No.	Type of Accounts	Features	1.	PrimeWin Current Account-i	<ul style="list-style-type: none"> ✓ Eligibility; <ul style="list-style-type: none"> • Malaysian citizens, permanent residents and non-residents. • Individuals who are at least eighteen (18) years old. • Non-individuals - Associations, clubs, societies, schools, sole-proprietorships or partnerships ✓ Initial deposit amount is RM1,000.00. ✓ Minimum retained balance is RM100.00 	2.	PrimeWin Savings Account-i	<ul style="list-style-type: none"> ✓ Eligibility; <ul style="list-style-type: none"> • Malaysian citizens, permanent residents and non-residents • Individuals below the age of eighteen (18) subject to the account being operated by a Trustee. • Trustee is a parent/ guardian who is above 18 years and the child will be the beneficiary of the account. ✓ Initial deposit amount is RM100.00. ✓ Minimum retained balance is RM100.00 							
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<p>7. How do I participate in the prize draw?</p>	<ul style="list-style-type: none"> ▪ The Customer needs to maintain a minimum Month-End Available Balance (MEAB) for respective draw categories i.e. monthly, quarterly and grand draw throughout the retention period to be eligible for the prize draw. <table border="1" data-bbox="178 1648 1481 1861"> <thead> <tr> <th>Draw Category</th> <th>Monthly</th> <th>Quarterly</th> <th>Yearly (Grand Prize)</th> </tr> </thead> <tbody> <tr> <td>Min. Initial Deposit</td> <td></td> <td>RM100 (Savings Account-i); RM1,000 (Current Account-i)</td> <td></td> </tr> <tr> <td>Min. Month-End Available Balance (MEAB)</td> <td>RM100</td> <td>RM500</td> <td>RM3,000</td> </tr> <tr> <td>Min. Retention Period</td> <td colspan="2">One (1) month period after the Closing Date.</td> <td>Three (3) months period i.e. Not less than two (2) months before and one (1) month after the end of the Campaign Period.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ▪ Any withdrawals made during the retention period will reduce the eligibility unit. ▪ Any deposit made during the retention period will only be counted for the next Monthly or Quarterly Draw. ▪ For every RM100, the Customer will be entitled for 1 eligibility unit. ▪ Draw dates will be published at the Bank's website, www.mbsbbank.com. However the Bank may review the dates or frequency of the prize draw from time to time at its absolute discretion. ▪ The respective draws will be carried out in the presence of the Bank's Winner Selection Committee. ▪ Winners listing will be posted at www.mbsbbank.com or any other methods deemed suitable or practical by the Bank and cash prizes will be credited into the winner's account within 14 working days from the winner's announcement date. 	Draw Category	Monthly	Quarterly	Yearly (Grand Prize)	Min. Initial Deposit		RM100 (Savings Account-i); RM1,000 (Current Account-i)		Min. Month-End Available Balance (MEAB)	RM100	RM500	RM3,000	Min. Retention Period	One (1) month period after the Closing Date.		Three (3) months period i.e. Not less than two (2) months before and one (1) month after the end of the Campaign Period.
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	<ul style="list-style-type: none"> For full draw details, kindly refer to the Specific Terms and Conditions for PrimeWin Draw. 																			
<p>8. What are the prizes offered under this product?</p> <p>Total cash prizes of up to RM1.732 million to be won by 145 winners.</p>	<table border="1" data-bbox="172 465 887 629"> <thead> <tr> <th>Draw</th> <th colspan="3">Prizes</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Monthly Draw</td> <td>RM10, 000</td> <td>x</td> <td>1</td> </tr> <tr> <td>RM1, 000</td> <td>x</td> <td>10</td> </tr> <tr> <td>Quarterly Draw</td> <td>RM50, 000</td> <td>x</td> <td>3</td> </tr> <tr> <td>Grand Prize</td> <td>RM1, 000, 000</td> <td>x</td> <td>1</td> </tr> </tbody> </table>	Draw	Prizes			Monthly Draw	RM10, 000	x	1	RM1, 000	x	10	Quarterly Draw	RM50, 000	x	3	Grand Prize	RM1, 000, 000	x	1
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<p>9. What are the fees and charges I have to pay?</p>	<p>Kindly refer to the fees and charges as published by the Bank's website at www.mbsbbank.com</p>																			
<p>10. What are the risks involved?</p>	<p>The Customer shall experience the typical risks associated with conducting a deposit transaction, issuing cheques or utilising the ATM to conduct such transactions with any banking institution.</p>																			
<p>11. Where can I get further information?</p>	<p>For more information on our latest products and services, you may :-</p> <ul style="list-style-type: none"> Visit our website at www.mbsbbank.com Visit our nearest branches Contact our Customer Service Centre at 03-2096 3000 on weekdays between 8.30 a.m. to 5.30 p.m. 																			