

MBSB BANK FINANCING APPLICATION SYSTEM (M FAST)

1) What is MBSB Bank Financing Application System (M FAST)?

M FAST enables you to apply for personal financing-i from the comfort of your home, office, or while on the move. All applications shall be submitted online and will be reviewed within one (1) business day.

2) What are the benefits of M FAST?

With M FAST, you can enjoy the following benefits:

- Saves time by applying online.
- Simplified form of application.
- Instantaneous checking of your financing eligibility.
- Access your financing application status anytime.

3) What are the features of MBSB Bank personal financing-i?

- MBSB Bank personal financing-i is a Shariah-compliant product based on the concept of *Tawarruq*.
- Financing amount of up to RM400,000.
- Financing tenure of up to 10 years.
- Competitive financing rate as low as BR + 2.15% p.a.
- No guarantor required.

4) Who can apply for MBSB Bank's personal financing-i via M FAST?

- Malaysian citizen.
- Individuals aged 19 years and not exceeding 60 years upon expiry of facility*.
- Minimum income of RM3,000* (new customers) / RM2,000* (existing customers).
- Applicable for public servants and private sector employees.

(*Subject to personal financing-i package subscribed by the customer)

5) What are the packages offered for MBSB Bank personal financing-i via M Fast?

6) Type	Personal Financing-i Package
Public Sector	<ul style="list-style-type: none"> • Mumtaz-i** • Afdhal-i**
Private Sector	<ul style="list-style-type: none"> • Private Sector-i**

**Please click the links above for the details of personal financing-i packages and eligibility criteria

You are advised to read and understand the product information and terms & conditions at MBSB Bank's Website at <https://www.mbsbbank.com/en/consumer-banking/financing/personal-financing-i> before applying for any package.

6) How do I apply for MBSB Bank personal financing-i via M FAST?

Please click <https://www.mbsbbank.com/tbc> (and follow the simple steps).

7) How many packages can I apply per submission?

You can only apply for one (1) package per submission via M FAST.

8) What is a preferred branch?

The preferred branch refers to the branch of your choice. This will be the branch for your future engagement that you will need to open a deposit account.

9) Can I choose my preferred branch?

Yes, you can choose your preferred branch during your online personal financing-i application. You may refer to MBSB Bank's Website for the list of the branches.

10) How long does it take to process MBSB Bank personal financing-i via M FAST?

The Bank Officer will be contacting you within one (1) business day upon receiving your online personal financing-i application.

11) The Bank had approved a lower amount from what I asked for, can I decline the facility?

The Bank Officer will notify you if the approved amount is lower than the requested financing amount and you may decline the offer.

12) What happens if I pay extra monthly payment? Am I allowed to redraw the money?

The extra payment will be treated as an advance payment whereby it will be used to reduce of your next month installment. Redrawal is not allowed.

13) Can I make extra payment to reduce my outstanding principal balance?

Yes you can by notifying MBSB Bank on the purpose of the extra payment made.

14) I already have an existing personal financing-i account with MBSB Bank. Can I apply for another personal financing-i via M Fast?

Yes, you can. Subject to your eligibility.

15) Are there any fees and charges applicable when I subscribe to MBSB's Bank personal financing-i product?

These are the related fees and charges applicable to MBSB Bank personal financing-i product:

No	Item	Description
i.	Wakalah Fee	RM34.00 (subject to 6% Sales & Service Tax)
ii.	Early Settlement Fee	Waived
iii.	Late Payment Compensation	<p><u>During the Facility Tenure of the Facility</u> or any part thereof, at the rate of 1% per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance.</p>

16) Who can I contact if I have further inquiries?

For further inquiries, you may contact MBSB Bank Customer Service Centre at 03-2096 3000 or email directly to enquiry@mbsbbank.com.