

# Awfar Investment Account

## Frequently Asked Questions (FAQ)

| QUESTION  | ANSWER  |                        |       |                 |      |                 |   |   |   |
|---|---|------------------------|-------|-----------------|------|-----------------|---|---|---|
| <b>What is the Awfar Investment Account?</b>  | Awfar is a Shariah-compliant investment account based on the Mudarabah concept. It offers profit-sharing returns and the opportunity to win exciting prizes through frequent draws.   |                        |       |                 |      |                 |   |   |   |
| <b>What are the benefits of the Awfar investment Account?</b>                                       | You stand a chance to win attractive prizes totalling RM18 million annually – while continuing your everyday banking transactions seamlessly.   |                        |       |                 |      |                 |   |   |   |
| <b>Who is eligible to open the Awfar Investment Account and what is minimum initial investment?</b> | <p>Anyone aged 18 and above can open an account (those below 18 may apply via a Trust Account). The account is also open to joint holders, societies, clubs, sole proprietors, universities, schools, associations and religious bodies.</p> <table border="1"> <tbody> <tr> <td>Minimum opening amount</td> <td>RM100</td> </tr> <tr> <td>Minimum balance</td> <td>RM50</td> </tr> <tr> <td>Age requirement</td> <td>Aged 18 and above (Below 18 years old must be opened under Trust Account)</td> </tr> <tr> <td>Types of account holders/ organisations</td> <td> <ul style="list-style-type: none"> <li>• Individual &amp; Joint Account</li> <li>• Societies</li> <li>• Clubs</li> <li>• Sole Proprietors</li> <li>• Universities /</li> <li>• Schools</li> <li>• Associations</li> <li>• Religious Bodies</li> </ul> </td> </tr> </tbody> </table> | Minimum opening amount | RM100 | Minimum balance | RM50 | Age requirement | Aged 18 and above (Below 18 years old must be opened under Trust Account) | Types of account holders/ organisations | <ul style="list-style-type: none"> <li>• Individual &amp; Joint Account</li> <li>• Societies</li> <li>• Clubs</li> <li>• Sole Proprietors</li> <li>• Universities /</li> <li>• Schools</li> <li>• Associations</li> <li>• Religious Bodies</li> </ul> |
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| <b>What documents are required to open an account?</b>  | <p>At branches: Complete the application form, submit your MyKad and fill in the Suitability Assessment Form (SAF). Non-individual applicants must also provide a signed instruction letter.</p> <p>Alternatively, you can also open an account online via the BIBM Mobile app or BIBM Web.</p>   |                        |       |                 |      |                 |   |   |   |
| <b>How do I apply?</b>  | <p>Apply at any Bank Islam branch by submitting the required documents and completing biometric verification.</p> <p>Alternatively, you can also open the account online via the BIBM Mobile app or BIBM Web.</p>   |                        |       |                 |      |                 |   |   |   |
| <b>How do I check my account balance?</b>   | You can check your balance via the BIBM Mobile app, BIBM Web, Bank Islam ATMs/CDMs or by visiting any Bank Islam branch.  |                        |       |                 |      |                 |   |   |   |
| <b>Can I close my Awfar Investment account?</b>   | Yes, you may terminate your account at any Bank Islam branch.   |                        |       |                 |      |                 |   |   |   |
| <b>Who can I contact for more information?</b>  | Visit your nearest Bank Islam branch or call our Customer Care at 03-26 900 900.  |                        |       |                 |      |                 |   |   |   |