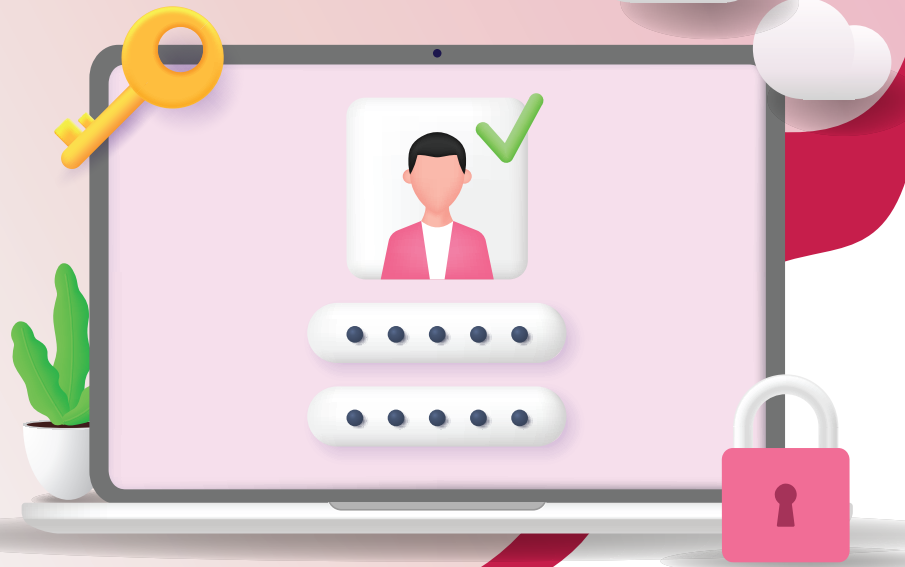
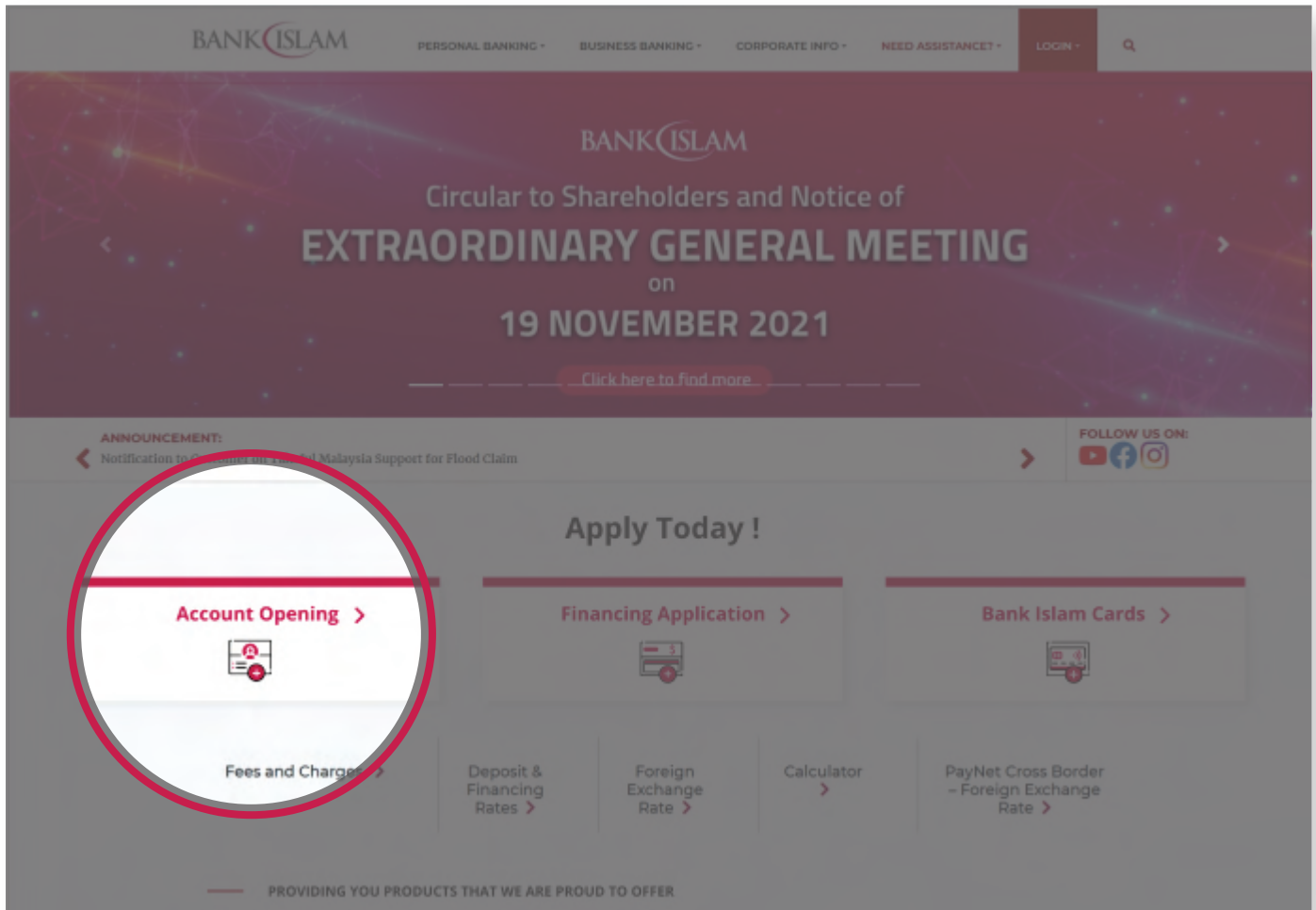


Steps to Open Online Account for Existing Customer



STEP 01

Click **Account Opening** on our corporate website www.bankislam.com



Online Account Opening for Existing Customer

You will be redirected to **Online Account Opening** page (<https://vao.bankislam.com.my/openaccount>). Please fill in your **ID number** and click **Continue** to proceed.

STEP 02

BANK ISLAM

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ACCOUNT OPENING

APPLY NEW ACCOUNT


Are you a Bank Islam customer?

Identification Type **Identification Number**

PLEASE SELECT PLEASE KEY IN YOUR ID NUMBER

You are advised to read [Bank Islam's Privacy Notice](#) before you proceed.

I hereby acknowledge that I have read, consented and agree to be bound by Bank Islam's Privacy Notice.

Notes 
Need help? [Read Our FAQ](#) for more details.

STEP 03

Click **Request Code** to receive the **TAC**.

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ACCOUNT OPENING

VERIFICATION CODE

We have sent a verification code to your registered mobile number 013**942**

Verification Code

ENTER THE CODE TO CONTINUE

Online Account Opening for Existing Customer

Verify the information displayed on the screen. You can perform online update for **Marital Status** and **Employment Information**. Click **Next** to proceed.

STEP 04

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ACCOUNT OPENING

APPLICATION PROCESS

Personal Details - Step 1/4

Personal Information

Full Name
CIK XXXX XXXX XXXXXXXXXX

Identification Type
IDENTITY CARD NO. ▼

Identification Number
XXXXXXXXXXXX

Date of Birth
1 JAN 1980

Marital Status
SINGLE ▼

Employment Information

Employment Type
PRIVATE EMPLOYEE ▼

Employment Sector
FINANCIAL AND INSURANCE/ TAKAFUL ACTIVITIES ▼

Occupation
FINANCIAL AND INVESTMENT ADVISERS ▼

Employer Name
BANK ISLAM MALAYSIA BERHAD

Employment Start Date
27 FEB 2009 📅

Annual Income
RM100,001 - RM300,000 ▼

Let us know a bit more about you so that we could maximize your banking experience.

Next

Online Account Opening for Existing Customer

STEP 05

Please select your preferred **product/account**. Click **Next** to proceed.

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ACCOUNT OPENING

APPLICATION PROCESS

Account Details - Step 2/4

Account Information

Account Type *

Deposit Account Investment Account

Selection of Product *

PLEASE SELECT

Preferred Branch

PLEASE SELECT STATE PLEASE SELECT BRANCH

Akad Statement

I hereby open my Savings-i / Current-i Account based on Qard contract [Loan (by me to the Bank)] subject to the terms and conditions as determined by the Bank. Based on Qard contract, the Bank is responsible to repay the monies in full upon demand.

I agree to the above Akad Statement

You are advised to read the following information on the product before you agree to apply for the product selected.

Terms and Conditions

Online Account Opening for Existing Customer

If you opt for **Investment Account**, please fill in **Suitability Assessment Form (SAF)**. Click **Next** to proceed.

STEP 06



Suitability Assessment Form

IMPORTANT / DISCLAIMER

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSET AND IS NOT A DEPOSIT PRODUCT. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

This Investor Suitability Assessment Form will guide you to choose the Investment Account that suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form basis of our recommendation. It is important to provide accurate and complete information to ensure suitability according to your investment needs and objectives.

Name *

CIK XXXX XXXX XXXXXXXXX

Identification Type *

IDENTITY CARD NO.

Identification Number *

XXXXXXXXXXXX

Age *

ENTER NUMBER OF YEARS

Financial Inclination *

- Islamic Investment Account Islamic Deposit

Financial Objective *

- Investment and willing to accept the risk of investment Savings (Principal protection is important)
- Others

Suitability Assessment *

- I have dealt in securities and/or derivatives such as Unit Trust, Shares etc
- I have relevant knowledge or experience to understand risk associated with the investment account
- I understand the nature of the investment account
- I understand the terms of the investment account
- I have experience in investment

Acknowledgement *

- I have read and understand the product information and Terms & Conditions that have been made available to me in Bank Islam Website at www.bankislam.com.my/al-awfar
- I understand the features and risks of the investment account
- I acknowledge all information disclosed/ provided by me is true, complete and accurate and understand that this may affect my suitability assessment
- By submitting this form, I hereby confirm that I am aware and fully understand that the information provided by me is in accordance with the Bank Islam's Privacy Notice
- If I have answered "No" to 1 (one) or more of the question(s) in Assessment Section, I acknowledge herewith that the investment account that I intended to open may not be the best investment for me but I would like to continue to invest in my chosen investment account. I am not relying on any advice, opinion or views by any employee, representative or associate of Bank Islam Malaysia Berhad or any of its related companies

Declaration *

- I wish to proceed with the account(s) recommendation.
- I have decided to open the investment account which is not recommended by Bank/ product distributor and the Product Disclosure Sheet (PDS), Prospectus and other disclosure documents pertaining to investment account have been made available to me.

WARNING RETURN ON THIS INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING INSTRUMENTS/ THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE INVESTOR SUITABILITY ASSESSMENT. ¹⁵ INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE INVESTMENT. THE BANK SHALL NOT BE HELD LIABLE FOR RECOMMENDATION MADE TO THE INVESTOR IF THE INVESTOR PROVIDES ANY MISLEADING, INACCURATE OR INCOMPLETE INFORMATION TO THE BANK. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

Important Note

Please read the terms and conditions in the [Al-Awfar Account Terms and Conditions](#) before you tick the relevant boxes below and proceed to submit your application.

- I hereby acknowledge that I have accessed and/or read the Terms and Conditions and confirm my agreement to the same.

You are advised to read the following information on the product before you agree to apply for the product selected.

- Al-Awfar Account Product Disclosure Sheet (if any)
- Al-Awfar Account Terms and Conditions

Back

Next

Online Account Opening for Existing Customer

STEP 07

Please tick all the **Declarations, PIDM, Consent for Cross Selling, FATCA and Tax Residency**. Click **Next** to proceed.

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ACCOUNT OPENING

APPLICATION PROCESS

Declarations - Step 3/4

Declarations

- I have read, fully understood and agree to abide with the Terms and Conditions of respective account(s), products & services and any amendments thereof.
- I hereby acknowledge that I have read and agreed to be bound by the Terms and Conditions of selected account and any amendments issued by Bank Islam from time to time as communicated in website www.bankislam.com.
- For Investment Account, I hereby acknowledge that I have read the Product Disclosure Sheet (PDS) with the key features and terms of the product I am applying for and I understand that I can obtain a copy from Bank Islam's website or branches.
- I acknowledge and confirm that all the above information given is true and complete.
- I declare that I am not a bankrupt and free from any bankruptcy and legal action.
- I agree to inform Bank Islam of any changes to the abovementioned information as soon as possible and further agree that Bank Islam shall have the right to

I hereby agree on the above declarations and wish to proceed to open the account selected.

PIDM

I understand that this product is protected by PIDM up to RM250,000 for each depositor and I can obtain a copy of the PIDM brochure via www.pidm.gov.my/awareness-initiatives.

I agree to the above PIDM statement

Consent for Cross Selling

I expressly consent and authorize Bank Islam to process and use the information which I have provided for the purposes of cross selling, marketing and promotions including administering offers and competitions and disclosure to other companies within Bank Islam Group, its agent, employees and or such individuals or third parties in accordance with Bank Islam's Privacy Notice which is made available in Bank Islam's website at www.bankislam.com.

I agree to the above statement:

Yes No

FATCA Declaration

Do you have a U.S. passport?
 Yes No

Are you a permanent resident of the U.S. or a U.S. green card holder?
 Yes No

Is U.S. your country of birth?
 Yes No

If you are a signatory of an organisation, are there any share holders/ U.S. companies/ institutions with more than 25% ownership?
 Yes No

I agree to the above FATCA Declaration

Tax Residency Declaration

I am tax resident of other country(s):
 Yes No

I hereby declare that all statements and/or information made in this declaration are, to the best of my knowledge and belief, correct and complete. In the event of any changes to the said statements and/or information, I undertake to advise Bank Islam within thirty (30) days of any such change.

Online Account Opening for Existing Customer

STEP 08

Referral (if any). Click **Submit** to generate the account number.

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ACCOUNT OPENING

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APPLICATION PROCESS

Submit & Confirm - Step 4/4

You are almost done! Before we complete this form, we'd appreciate it if you would spend a couple of minutes to fill in the details below to help us monitor our performance and service.

How did you get to know our products?

- | | |
|------------------------------------|------------------------------------|
| <input type="checkbox"/> Facebook | <input type="checkbox"/> Instagram |
| <input type="checkbox"/> Google | <input type="checkbox"/> Friends |
| <input type="checkbox"/> Our Staff | |

Back

Submit

Online Account Opening for Existing Customer

STEP 09

Acknowledgement page

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ACCOUNT OPENING

CONGRATULATIONS CIK XXXX XXXX XXXXXXXX !
A new account has been created for you!

Please **register/login** to Internet Banking/ GO Mobile app to view your account.

Notes

- For ease of transactions, you may download GO by Bank Islam mobile application.
- If there is no initial deposit/placement made to your account within 30 days, your account will be closed automatically.
- Your debit card will be auto linked to the latest issued debit card with active status.

Back to Home

BANK ISLAM A PIDM Member

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603 26 900 900 ■ www.bankislam.com
facebook.com/bankislam

Bank Islam Malaysia Berhad ■ 198301002944 (98127-X)

Apply Now !
Go to www.bankislam.com



Customers are advised to read and understand the terms and conditions available at our website www.bankislam.com before agreeing to subscribe for any product or services and/ or participating in any of our campaigns and promotions. Protection by PIDM is subject to insurability criteria. All deposits are protected by PIDM up to RM250,000 for each depositor. Please refer to the list of insured deposits displayed at Bank Islam's website for further details.

