



BSN SSP 2023 Frequently Asked Questions (FAQ)

1) How many draws is BSN SSP offering in 2023?

For 2023, BSN SSP is offering (10) draw categories as below:

- a) Millionaire Draw
- b) Monthly Draw
- c) Regional Draw
- d) New Saver Draw
- e) Young Saver Draw
- f) Loyalty Draw
- g) Teachers Draw
- h) Salary Account Draw
- i) *Kasih* Draw
- j) Regular Savers Draw

2) For the Millionaire Draw, what is the definition for customers under the special draw months?

- a) **Eligibility for Millionaire Draw:**
 - Minimum Savings: RM3,000
 - Savings Period: Minimum 90 days

Special Draw Months

a) April Draw: Teachers

- Teachers are defined as preschool/primary/secondary/private schools/international schools/religious schools registered under Ministry of Education (MoE). Lecturers under Ministry of Higher Education (MoHE). Staff from MoE and MoHE are also eligible.

b) August Draw: Frontliners

- Police, Army, Firefighter, all medical doctors (incl. dentists, therapists opticians), nurses and customs. Staff of Ministry of Home Affairs, Ministry of Defence and Ministry of Health are also eligible for this draw.

c) November Draw: BSN SSP Loyal Customer

- Minimum savings of 20 years with additional top-up of RM3,000 in 2023

3) For the Millionaire Draw special draw months, do customers need to make a deposit of RM3,000 and keep it for another 90 days to qualify?

For the Millionaire Draw special draw months, if the customer's BSN SSP account balance exceeds RM3,000 and has made savings for more than 90 days, no additional savings needed to be eligible for the draw except for BSN SSP Loyal Customers where an additional RM3,000 must be made in 2023.

4) How is the regional division made for the BSN SSP Regional Draw?

Division of regions are based on the list below:

- a) **North** – Kedah / Perlis, Penang, Perak
- b) **South** – Negeri Sembilan, Melaka, Johor
- c) **East Coast** – Pahang, Terengganu, Kelantan
- d) **Central** – Kuala Lumpur, Selangor
- e) **East Malaysia** – Sabah, Sarawak

Please be informed that the participation for the Regional Draw will be calculated according to the state where purchase was made and not the state of the customer's account opening.

5) What are the eligibility requirements for the New Saver Draw?

The customer needs to make a minimum deposit of RM200 and must also be a New to Bank Customer. A new to bank customer is defined as a customer who opens a BSN SSP account 12 months prior to the draw date.

6) What is the age limit to be eligible for the Young Saver Draw?

Customers must be between 12-21 years old and have a minimum of RM200 in their BSN SSP account. The age limit for this draw is 21 years, 11 months and 30 days.

7) For 2023, what draw categories are specifically for teachers?

For 2023, there are two (2) draws specifically for teachers in Malaysia as below:

- a) April Millionaire Draw
- b) Teachers Draw
 - Eligibility: RM200 minimum savings
 - Teachers Definition: Teachers are defined as preschool/primary/secondary/private schools/international schools/religious schools registered under Ministry of Education (MoE). Lecturers under Ministry of Higher Education (MoHE). Staff from MoE and MoHE are also eligible.

8) What is the definition of a Customer who is eligible for the Salary Account Draw?

Eligible customers for the Salary Account Draw must have a BSN SSP Account with a minimum deposit of RM200 and a salary account with a minimum average end balance of RM1,000 in the salary account before the draw date.

9) Who are the Eligible Customers to participate in the *Kasih* Draw?

Eligible customers are new or existing BSN SSP customers who are recipients of *Bantuan Keluarga Malaysia* (BKM) or any financial aids received through BSN channels.

Eligibility:

- Minimum Savings: RM10

10) How do I receive double chances for the BSN SSP 2023 draws?

Double chances are double the number of certificates that the Customer is eligible for each draw. There are three (3) ways for customers to qualify for double chances for the year 2023 through the draw / conditions below:

- a) Salary Account Draw
- b) Regular Savers Draw
- c) Special Top-up Bonues

11) How is double chances given based on the draws / conditions mentioned above?

a) Salary Account Draw

- Double chances will be received if the Customer makes a minimum deposit of RM200 BSN SSP and has an average end balance of RM1,000 in their salary account prior to the draw date.
- Double chances are for the total amount in the Customer's BSN SSP account.

- Example: A customer has RM10,000 in the BSN SSP account and is eligible for a salary account. The Customer will receive 2,000 entries $((RM10,000 / RM10) \times 2)$ for the next draw.

b) Regular Savers Draw

- Double chances will be received if the Customer makes consistent savings for three (3) consecutive months in 2023.
- Double chances for this Draw is only for BSN SSP purchased in 2023.
- Double chances for this draw will be extended to 2024 for Customers who make savings in the last three (3) months of 2023.
- Customer Minimum Savings Requirement:
 - a) **Financial Aid Receivers:** RM10
 - b) **Others:** RM50

Customer Scenarios:

- **Scenario 1:** A customer makes consistent deposits of RM500 every month for three (3) months from January to March 2023. Then the customer will receive a double chances in April of 300 certificates $((RM1,500 / RM10) \times 2)$.
- **Scenario 2:** A customer makes consistent deposits of RM500 every month for three (3) months from March to June 2023. Then the customer will receive double chances in July of 300 certificates $((RM1,500 / RM10) \times 2)$.
- **Scenario 3:** A customer made a deposit of RM500 in March and April but did not make a deposit in May. In June, the Customer saved an additional RM500. The customer will not receive double chances as the customer did not meet the consistent deposit requirement for three (3) consecutive months.

c) Special Top-Up Bonus

- For customers that has saved in BSN SSP for 5 years or more, customers are entitled to double chances if:
 - a) Deposit of RM500 is made in 2023,
 - b) No withdrawals prior to draw date.
 - c) Double chances will be rewarded based on deposits made every month prior to draw date.
- Double chances will be received for savings made during the month.
- So if the Customer wants to get the Special Top-up Bonus every month, the Customer needs to make a deposit of RM500 without any withdrawal on a monthly basis
- Scenario 1: A customer made a deposit of RM500 in January and did not make any withdrawals during the month. Double chances will be received during the Draw in February.

12) Will the double chances received be used across all draw categories offered?

Yes, double chances will received will be used across all draw categories that the customer is eligible for.

13) If a customer is eligible for five (5) draws in one month, will the Customer's name be drawn for all five draws or only one?

The customer's name will be drawn for all five eligible draws on that month's draw Date.

****Note: For Teachers and Frontliners who want to be eligible for the Millionaire Draw (specific months) and the Teachers Draw, it is advised to update your details at any nearby BSN branch by bringing proof of employment.***

The Bank reserves the right to disqualify the Customer's eligibility to win the Teachers or Frontliners draw prizes if it is found that there is fraud in the Customer's employment details.



Referring to question 11, the table below shows the method of calculating double chances for customers:

No.	Customer	Explanation	2022 End Balance (RM)	Customer Transaction				Special Top-up Bonus (Y/N)	Salary Account Draw (Y/N)	Regular Savers Draw (Y/N)
				Jan-23 (RM)	Feb-23 (RM)	Mac-23 (RM)	Apr-23 (RM)			
1	Customer 1	> Eligible for April 2023 regular savers draw. > Has a salary account with BSN and has fulfilled conditions for Salary Account Draw.	1000	500	500	500	600	Y (Jan, Feb, Mar, Apr)	Y	Y (April onwards)
2	Customer 2	> No Special Top-up Bonus in Jan-23 . > Eligible for Regular Savers Draw in May 2023 > Has a salary account with BSN and has fulfilled conditions for Salary Account Draw.	1500	-	700	500	700	N (Jan)	Y	Y (May onwards)
								Y (Feb, Mar, Apr)		
3	Customer 3	> Withdrawal in Feb 23	2000	500	-300	500	800	Y (Jan, Mar, Apr)	N	N
4	Customer 4	> Withdrawal in Feb 23 + RM600 additional deposit on same month	2500	550	-100	900	1000	Y (Jan, Mar, Apr)	N	Y (April onwards)
					+600					

Customer Eligible Certificate / Entries based on the table above:

Name	Draw Category	Months and Total Certificate / Entries Eligible for Customer			
		Jan-23	Feb-23	Mar-23	Apr-23
	All certificate / entries is in multiples of RM10				
Customer 1	Normal Certificate / Entries	150	200	250	310
	Special Top-up Bonus (double chances)	100	100	100	120
	Salary Account Draw (double chances)	300	400	500	620
	Regular Savers Draw (double chances)	-	-		420
	Total Eligible Certificates	550	700	850	1470
Customer 2	Normal Certificate / Entries	150	220	270	340
	Special Top-up Bonus (double chances)	0	140	100	140
	Salary Account Draw (double chances)	300	440	540	680
	Regular Savers Draw (double chances)	-	-		-
	Total Eligible Certificates	450	800	910	1160
Customer 3	Normal Certificate / Entries	250	220	270	350
	Special Top-up Bonus (double chances)	100	-	100	160
	Salary Account Draw (double chances)	-	-	-	-
	Regular Savers Draw (double chances)	-	-	-	-
	Total Eligible Certificates	350	220	370	1670
Customer 4	Normal Certificate / Entries	250	360	360	540
	Special Top-up Bonus (double chances)	110	-	180	200
	Salary Account Draw (double chances)	-	-	-	-
	Regular Savers Draw (double chances)	-	-	-	590
	Total Eligible Certificates	360	360	540	1330

***Note: All double chances are x2 from the conditions stated for the draw.**

Salary Account Draw: Double chances for the total amount in the customers BSN SSP account.

Regular Savers Draw: Double chances for savings made in 2023.

Special Top-up Bonus: Double chances for savings made every month before draw date.

Example Certificate / Entry Calculation for Customer 1 in 2023:

a) Normal Certificate / Entries

2022 end balance (RM1,000) + Savings Jan-23 (RM500)
= RM1,500/RM10 = 150 certificates / entries

b) Special Top-up Bonus

Savings Jan-23 (RM500/RM10) x 2 (double chances)
= 100 certificates / entries

c) Cabutan Akaun Gaji

2022 end balance (RM1,500) + savings Jan-23 (RM500) x 2 (double chances)
= RM1,500/RM10 = 300 certificates / entries

Total certificate / entries for Customer 1 in January 2023: 550 certificates / entries

Example Certificate / Entry Calculation for Regular Savers Draw for Customer 1:

d) Savings Jan-23 (RM500) + savings Feb-23 (RM500) + savings Mar-23 (RM500) x 2 (double chances)
= (RM1,500/RM10) x 2 (double chances) = 300 certificates / entries