

**BSN SSP 2025 Frequently Asked Questions (FAQ)****1) How many draws is BSN SSP offering in 2025?**

For 2025, BSN SSP is offering (11) draw categories as below:

- a) Millionaire Draw
- b) Monthly Draw
- c) State Draw
- d) New Saver Draw
- e) Young Saver Draw
- f) Loyalty Draw
- g) Profession / Segment Draw
- h) Salary Account Draw
- i) Regular Savers Draw
- j) Festive Draw
- k) Kasih Draw

**2) For the Millionaire Draw, what is the definition for customers under the special draw months and what are the requirements to be eligible for the draw?****a) Eligibility for Millionaire Draw:**

- Minimum Savings: RM3,000
- Savings Period: Minimum 60 days

**Special Draw Month****a) November Draw: Teachers & Frontliners**

- 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) including retired teachers and lecturers.
- Police, Army, Firefighter, all medical doctors (incl. dentists, therapists opticians), nurses and customs.
- The **60-day minimum savings period** is not applicable for November Draw.

**3) What are the state names included in the State Draw?**

- a) Johor
- b) Negeri Sembilan
- c) Kuala Lumpur
- d) Pahang
- e) Selangor
- f) Melaka
- g) Perak
- h) Terengganu
- i) Kedah / Perlis
- j) Kelantan
- k) Pulau Pinang
- l) Sabah
- m) Sarawak

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

**4) What are the eligibility requirements for the New Saver Draw?**

The customer needs to make a minimum saving of RM500 and must also be a New to Bank Customer. The customer must also abide to the rule that customers need to be 12 years old and above.

A new to bank customer is defined as a customer who opens a BSN SSP account 12 months prior to the draw date.

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

Customers must be between 12-21 years old and with a minimum of RM100 in their BSN SSP account. The age limit for this draw is 21 years, 11 months and 30 days.

**6) What are the requirements to be eligible for the Loyalty Draw?**

Customers with certificates aged minimum of 20 years and above,

and

Customers will need to make a fresh minimum saving of RM500. The savings will need to be made in 2025 to be eligible.

**7) How do I participate in the Profession / Segment Draw and what are the months splits?**

To be eligible, customers must first make a minimum saving of RM500.

The months splits for the profession draw can be referred to below:

Months	Profession / Segment
January, May & September	Teachers
February, June & October	Police / Army
March, July & November	Medical Sector
April, August & December	Women

The months stated above means that only the corresponding profession / segment will be able to win the draw. Customers are advised to update the profession status via over the counter or through our contact centre to ensure they are eligible for the draw.

**8) Who is eligible for the Salary Account Draw?**

- i) Eligible customers for the Salary Account Draw must have a minimum saving of RM500 in their BSN SSP account and have a minimum average end balance of RM1,000 in the salary account before the draw date; AND
- ii) Customers will also need to ensure that there are consistent salary deposits in the account for the past 3 months prior to the draw date. The average end balance is calculated by adding average balances in the customers BSN salary account and dividing by 3 months to get a minimum average balance of RM1,000.

Customers will also get **double chances** when they are eligible for this draw.

**9) What are the requirements to be eligible for the Regular Savers Draw?**

Customers will need to make a minimum accumulated saving of RM500 3 consecutive months prior to the draw date.

**10) What are the conditions to be eligible for the Grand Prize for the Regular Savers Draw?**

- i) Customers will need to save a minimum of 6 months throughout the year (not necessarily consecutively) with a minimum placement of RM500 for each month; AND
- ii) An incremental end balance of RM6,000 by December 2025 compared to their end balance in December 2024.

**11) What is the Festive Draw and what do the different months mean for the Festive Draw and how does it affect the draw process?**

- Customer is required to have a fresh minimum savings of RM500 before the draw month. Every month, there will be a different celebration and a personalised visual according to the respective months.
- The different months for the draw are for us to celebrate and encourage Malaysians to save during all these festivities. BSN will also have promotions for customers who save during the different months.
- Only for **the May draw**, for Gawai and Kaamatan festival, the draw will be for customers who have made **savings in Sabah and Sarawak** will be eligible for the draw.

**\*All the other months will be open for customers nationwide.**

**12) Who are the eligible customers for the Kasih Draw?**

- Customers from this category are exclusively for receivers of the *Sumbangan Tunai Rahmah (STR)*.
- A minimum saving of RM100 is required to be eligible.
- The draw is also eligible for customers who have been receiving financial aid through any BSN channels.

**13) What are the profit rates offered via BSN SSP for 2025?**

This year, BSN SSP is offering a tiered profit rate for 12-months based on the savings band which can be referred to from the table below:

Savings Band	Holding Period	Profit Rate (p.a.)
RM5,000 – RM10,000	12-months	1.80%
RM10,010 – RM20,000		2.20%
RM20,010 – RM50,000		2.30%
RM50,010 and above		2.50%

*Note: Placement must be made in a single transaction*

**14) What does double chances mean and how do I become eligible to receive it in the 2025 BSN SSP?**

The definition of double chances are customers will be able to get a 2x multiplier on their current number of certificates to increase their chances of winning prizes across the draw categories.

For 2025, customers are able to receive double chances from the below methods:

**a) Salary Account Draw**

- Customers that are eligible for this draw will stand to receive double chances across all draws.
- Double chances will be given for the whole amount in their BSN SSP account.

**b) Regular Savers Draw**

- Customers that are eligible for this draw will stand to receive double chances across all draws.
- Double chances will be given for the whole amount in their BSN SSP account.

**c) Top-Up Bonus**

- Customers will need to make new savings of RM500 in 2025 to receive double chances for the next draw only.
- The double chances will be given for the savings made during the months prior to the draw date.

**d) 10 years and above customers**

- Customers who have saved in BSN SSP for 10 years or more, they will be eligible for double chances across all draws.
- Double chances will be given for the whole amount in their BSN SSP account.

***\*Note: To be eligible for the Profession / Segment Draw and the Millionaire Draw for the month of November, 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***

**Customer Eligible Certificate / Entries based on the table above:**

Name	Draw Category	Months and Total Certificate / Entries Eligible for Customer			
		Jan-25	Feb-25	Mar-25	Apr-25
	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
	Customers of 10 years and above (double chances)	300	400	500	620
	<b>Total Eligible Certificates</b>	<b>850</b>	<b>1,100</b>	<b>1,350</b>	<b>1,670</b>
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
	Customers of 10 years and above (double chances)	300	440	540	680
	<b>Total Eligible Certificates</b>	<b>750</b>	<b>1,240</b>	<b>1,450</b>	<b>1,840</b>
Customer 3	Normal Certificate / Entries	250	220	270	350
	Special Top-up Bonus (double chances)	100	-	100	160
	Salary Account Draw (double chances)	-	-	-	-
	Customers of 10 years and above (double chances)	500	440	540	700
	<b>Total Eligible Certificates</b>	<b>850</b>	<b>1,160</b>	<b>910</b>	<b>1,210</b>
Customer 4	Normal Certificate / Entries	250	360	360	540
	Special Top-up Bonus (double chances)	110	-	180	200
	Salary Account Draw (double chances)	-	-	-	-
	Customers of 10 years and above (double chances)	-	-	-	-
	<b>Total Eligible Certificates</b>	<b>360</b>	<b>360</b>	<b>540</b>	<b>740</b>

**\*Note: All double chances are x2 the number of certificates that the customer is eligible for.**  
The diagram above is only an illustration.