

Soalan 1 / Question 1	Apakah Akaun Gaji BSN? / What is BSN Salary Account?
Jawapan / Answer:	Akaun Gaji BSN ialah akaun simpanan atau semasa yang dikhususkan untuk pekerja menerima gaji bulanan mereka. Sebagai sebahagian daripada inisiatif BSN untuk menggalakkan pengkreditan gaji melalui akaun BSN, akaun ini menyediakan cara yang selamat dan mudah untuk pekerja mengakses pendapatan sambil menikmati pelbagai keistimewaan dan manfaat perbankan tambahan. / <i>BSN Salary account is a savings or current account specifically designated for employees to receive their monthly salaries. It is part of BSN's initiative to encourage salary crediting through BSN account, providing employees with a secure and convenient way to access their income while enjoying additional banking benefits.</i>
Soalan 2 / Question 2	Bilakah Kempen akan berlangsung? / How long is the Campaign?
Jawapan / Answer:	Kempen ini akan berlangsung dari 1 Okt 2025 – 31 Jan 2026 (“Tempoh Kempen”). / <i>The Campaign will commence from 1st Oct 2025 – 31st Jan 2026 (“Campaign Period”).</i>
Soalan 3 / Question 3	Siapakah yang layak untuk menyertai Kempen ini (“Pelanggan yang Layak”)? / Who is eligible to participate in this Campaign?
Jawapan / Answer:	- Pelanggan yang membuka akaun baharu dan/atau mempunyai akaun BSN Giro/-i Premium Akaun Individu, BSN Giro/-i Individu dan BSN GIRO/-i eSaver (“Akaun”) sedia ada; <i>The Customer who opened a new account and/or maintained an existing BSN Giro/-i Premium Individual account, BSN Giro/-i Individual Account and BSN GIRO/-i eSaver (“Account”);</i> - Pelanggan perlu memastikan akaun BSN Giro/-i Premium Akaun Individu, BSN Giro/-i Individu dan BSN GIRO/-i eSaver mereka aktif sepanjang Tempoh Kempen berlangsung. <i>The Customer shall ensure that their BSN Giro/-i Premium Individual account, BSN Giro/-i Individual Account and BSN GIRO/-i eSaver is active throughout the Campaign Period.</i> - Pelanggan perlu memastikan akaun BSN Giro/-i Premium Akaun Individu, BSN Giro/-i Individu dan BSN GIRO/-i eSaver telah ditandakan sebagai akaun gaji BSN. <i>Customers must ensure that their BSN Giro/-i Premium Individual Account, BSN Giro/-i Individual Account, and BSN Giro/-i eSaver Account are tagged as BSN salary accounts.</i>
Soalan 4 / Question 4	Entiti - entiti apakah yang TIDAK LAYAK untuk menyertai Kempen ini? / What are the entities that are NOT ELIGIBLE to participate in this Campaign?
	- Kakitangan tetap dan/atau kontrak BSN dan anak syarikatnya dan/atau syarikat-syarikat berkaitan; dan <i>Permanent and/or contract employees of BSN and its subsidiaries and/or related companies; and</i> - Pelanggan yang mempunyai sebarang akaun dengan BSN yang dipercayai telah dioperasikan secara penipuan atau tidak sah, telah digantung, ditutup, dibatalkan, delinkuen atau yang melanggar perjanjian mereka dengan BSN. <i>Customers whose accounts with BSN are believed to be operated fraudulently or which have been invalid, suspended, closed, cancelled, delinquent or who are in breach of their agreement with BSN</i>

Soalan 5 / Question 5	Bagaimanakah cara untuk menyertai Kempen ini? / How to participate in this Campaign?
Jawapan / Answer:	Pelanggan Baru / New Customer • Pelanggan yang Layak mesti membuka akaun BSN Giro/-i Premium atau BSN Giro/-i Individu atau BSN GIRO/-i eSaver (yang ditandakan sebagai akaun gaji). / <i>Eligible Customers must open a BSN Giro/-i Premium or BSN Giro/-i Individual account or BSN GIRO/-i eSaver (tagged as a salary account).</i> • Pelanggan yang Layak mesti mengkreditkan gaji ke dalam akaun BSN semasa Tempoh Kempen. / <i>Eligible Customers must Credit their salary to BSN during the Campaign Period.</i> • Gaji bulanan minimum sebanyak RM1,500 mesti dikreditkan ke dalam akaun sekurang-kurangnya sekali sepanjang Tempoh Kempen. / <i>A minimum monthly salary of RM1,500 is credited into the account at least once during the Campaign Period.</i> • Pelanggan yang Layak mesti mengekalkan baki minimum akhir bulan sebanyak RM1,000 dalam akaun mereka pada akhir Tempoh Kempen. / <i>Eligible Customers must maintain a minimum month-end balance of RM1,000 in their account at the end of the Campaign Period.</i> Pelanggan Sedia ada / Existing Customer • Pelanggan yang Layak dan telah membuka akaun BSN Giro/-i Premium atau BSN Giro/-i Individu atau BSN GIRO/-i eSaver (yang ditandakan sebagai akaun gaji). / <i>Eligible Customers must maintained a BSN Giro/-i Premium or BSN Giro/-i Individual account or BSN GIRO/-i eSaver (tagged as a salary account).</i> • Pelanggan yang Layak mesti mengkreditkan gaji ke dalam akaun BSN semasa Tempoh Kempen. / <i>Eligible Customers must Credit their salary to BSN during the Campaign Period.</i> • Gaji bulanan minimum sebanyak RM1,500 mesti dikreditkan ke dalam akaun sekurang-kurangnya sekali sepanjang Tempoh Kempen. / <i>A minimum monthly salary of RM1,500 is credited into the account at least once during the Campaign Period.</i> • Pelanggan yang Layak mesti mengekalkan baki minimum akhir bulan sebanyak RM1,000 dalam akaun mereka pada akhir Tempoh Kempen. / <i>Eligible Customers must maintain a minimum month-end balance of RM1,000 in their account at the end of the Campaign Period.</i> Pelanggan akaun Gaji Sedia Ada - Permindahan Kali Pertama <i>Existing Customer - First Time Salary Transfer</i> • Pelanggan yang Layak perlu memastikan akaun sedia ada mesti ditandakan sebagai akaun gaji. Bagi akaun yang belum ditandakan, pelanggan hendaklah hadir ke cawangan BSN terdekat dengan membawa surat sokongan daripada majikan (contohnya Surat Pengesahan Majikan) bersama kad pengenalan. / <i>Eligible customers must ensure that their existing account is tagged as a salary account. For accounts that have not been tagged, customers are required to visit the nearest BSN branch with a supporting letter from their employer (e.g., Employer Confirmation Letter) and their identification card.</i> • Pelanggan yang Layak mesti memastikan gaji minimum sebanyak RM1,500 dimasukkan ke dalam akaun BSN mereka setiap bulan sepanjang Tempoh Kempen. / <i>Eligible Customers must ensure a minimum salary of RM1,500 is credited into their BSN account each month during the Campaign Period.</i>

	• Pelanggan yang Layak mesti membuat deposit tambahan sekurang-kurangnya RM1,000 berbanding baki yang disimpan sebelum Kempen bermula. / <i>Eligible Customers must make an incremental deposit of at least RM1,000 compared to the balance held before the Campaign start.</i> Nota / Notes: Pelanggan yang Layak akan menerima satu (1) penyertaan setiap bulan bagi setiap RM1,000 baki tambahan yang dikekalkan pada akhir bulan. / <i>Eligible Customers earn one (1) entry per month for every RM1,000 of incremental balance maintained at month-end.</i>															
Soalan 6 / Question 6	Berapakah jumlah minimum gaji yang perlu dimasukkan untuk Kempen ini ? <i>What is the minimum salary amount that needs to be credited for this Campaign.</i>															
Jawapan / Answer:	• Pelanggan yang Layak mesti memastikan gaji minimum sebanyak RM1,500 dimasukkan ke dalam akaun BSN mereka semasa Tempoh Kempen. / <i>Eligible Customers must ensure a minimum salary of RM1,500 is credited into their BSN account during the Campaign Period.</i>															
Soalan 7/ Question 7	Apakah hadiah yang ditawarkan? / <i>What are the prizes offered?</i>															
Jawapan / Answer:	• Hadiah yang ditawarkan (“Hadiah”) adalah seperti berikut: <i>The prizes offered (“Prizes”) are as follows:</i> <table><tr><th>Hadiah Utama <i>Grand Prize</i></th><th>Jumlah Pemenang <i>No of Winner</i></th><th>Hadiah Tunai (RM) <i>Cash Prizes</i></th></tr><tr><td></td><td>1</td><td>10,000</td></tr><tr><td rowspan="4">Hadiah Saguhati <i>Consolidation Prizes</i></td><td>3</td><td>5,000</td></tr><tr><td>5</td><td>1,000</td></tr><tr><td>10</td><td>500</td></tr><tr><td>50</td><td>100</td></tr></table>	Hadiah Utama <i>Grand Prize</i>	Jumlah Pemenang <i>No of Winner</i>	Hadiah Tunai (RM) <i>Cash Prizes</i>		1	10,000	Hadiah Saguhati <i>Consolidation Prizes</i>	3	5,000	5	1,000	10	500	50	100
Hadiah Utama <i>Grand Prize</i>	Jumlah Pemenang <i>No of Winner</i>	Hadiah Tunai (RM) <i>Cash Prizes</i>														
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	50	100														
Soalan 8/ Question 8	Bagaimanakah pemenang akan ditentukan? / <i>How will the winners be selected?</i>															
Jawapan / Answer:	• Pemilihan Pemenang bagi Hadiah Utama dan Hadiah oleh BSN adalah melalui proses cabutan secara rawak ke atas Pelanggan yang Layak yang dipantau oleh pegawai BSN. <i>The selection of the Winners for Growth Champion Reward by BSN is through a random draw process of Eligible Customers which will be observed by BSN’s staff.</i> • Pemilihan Pemenang akan dipilih daripada setiap RM1,000 yang dikekalkan sebagai baki pada akhir bulan melayakkan Pelanggan yang Layak untuk satu (1) penyertaan bagi setiap bulan. / <i>Selection of Winners will be selected from each RM1,000 that is maintained as the month-end balance qualifies the Eligible Customers for one (1) entry per month.</i>															
Soalan 9 / Question 9	Bilakah pemenang akan diumumkan? / <i>When will the winners be annouced?</i>															
Jawapan / Answer:	• Nama Pemenang akan dimaklumkan di Laman Sesawang BSN dalam tempoh 60 hari selepas tamat Tempoh Kempen. / <i>The name of the Winners will be announced in BSN’s Website within 60 days after the Campaign Period ends.</i>															

	BSN berhak untuk memilih Pemenang seterusnya untuk menggantikan mana-mana Pemenang yang mungkin tidak layak atau tidak dapat dihubungi selepas dua (2) kali percubaan atau hilang kelayakan atas apa-apa jua sebab lain sepanjang Tempoh Kempen. / <i>BSN reserves the right to select the next Winner to substitute any Winner who may be ineligible or fails to be contacted after two (2) attempts or disqualified for any reason whatsoever throughout the Campaign Period.</i>
Soalan 10/ Question 10	Apa yang akan berlaku setelah Kempen tamat? / What will happen once the Campaign end?
Jawapan / Answer:	Setelah Kempen tamat, akaun BSN Giro/-i Premium Akaun Individu, BSN Giro/-i Individu dan BSN GIRO/-i eSaver Pelanggan yang Layak akan kekal beroperasi tertakluk kepada terma dan syarat yang ditetapkan. / <i>After the Campaign Period ends, the Eligible Customer's BSN Giro/-i Premium Individual account, BSN Giro/-i Individual Account and BSN GIRO/-i eSaver shall remain in operation subject to the terms and conditions.</i>