

Soalan 1 / Question 1	Apakah Kempen BSN Simpan Berganda - B40 2025? / What is BSN Simpan Berganda – B40 Campaign 2025?
Jawapan / Answer:	Kempen BSN Simpan Berganda - B40 2025 (“Kempen”) ini ialah kempen bersasar khas untuk Pelanggan BSN di bawah Segmen B40 dan Peserta Program Literasi Kewangan BSN yang terpilih untuk mempelbagaikan simpanan mereka di BSN dalam bentuk akaun BSN GIRO/i dan BSN SSP. / BSN Simpan Berganda – B40 Campaign 2025 (“Campaign”) is a targeted campaign for pre-selected BSN’s customers under the B40 segment and BSN Financial Literacy participants with the aim to diversify their savings options through BSN GIRO/i and BSN SSP accounts.
Soalan 2 / Question 2:	Apakah objektif Kempen BSN Simpan Berganda - B40 2025 dilancarkan? / What is the objective for BSN Simpan Berganda – B40 Campaign 2025?
Jawapan / Answer:	Objektif utama Kempen ini adalah untuk menggalakkan tabiat menabung dalam kalangan peserta dengan menggalakkan tambahan baki deposit mereka melalui akaun BSN GIRO/i dan akaun BSN SSP mereka. / The main objective of this Campaign is to promote healthy savings habit participants by encouraging them to consistently grow their deposit balance through their BSN GIRO/i and BSN SSP accounts.
Soalan 3 / Question 3:	Bilakah Kempen ini akan berlangsung? / How long is the Campaign period?
Jawapan / Answer:	Kempen ini akan berlangsung dari 01 Mac 2025 hingga 30 Jun 2025 (“Tempoh Kempen”). / The Campaign will be commencing from 01 March 2025 until 30 June 2025 (“Campaign Period”).
Soalan 4 / Question 4:	Siapakah yang layak untuk menyertai Kempen ini? / Who is eligible to participate in this Campaign?
Jawapan / Answer:	Kempen ini terbuka kepada dua (2) kategori pelanggan BSN yang memenuhi kriteria samada di bawah Perenggan 1 atau 2 seperti berikut (“Peserta”): / This Campaign is open to two (2) categories of BSN’s customers who meet the criteria either under Paragraph 1 or 2 as the following (“Participants”): 1. Pelanggan individu sedia ada BSN di bawah Segmen B40 yang memenuhi kriteria seperti berikut (“Peserta Segmen B40”): / BSN’s existing individual customers under B40 segment who meet the following criteria (“B40 Segment Participants”): a) Individu berumur 30 tahun dan ke atas; Individuals aged 30 years old and above; b) Penerima Sumbangan Tunai Rahmah (STR) melalui akaun BSN GIRO/i; Receiver of Rahmah Cash Contribution through BSN GIRO/i account; c) Pemegang akaun BSN GIRO/i dengan Baki Akhir Bulan (“BAB”) maksima RM1,000 dari Oktober 2024 sehingga Disember 2024; dan Customers must be BSN GIRO/i holders with maximum End of Month (“EOM”) Balance of RM1,000 from October 2024 to December 2024; and

	d) Pelanggan tidak mempunyai akaun BSN SSP sedia ada; <i>The Customer must not have an existing BSN SSP account.</i> 2. Peserta Program Literasi Kewangan BSN yang terpilih yang memenuhi salah satu (1) kriteria seperti berikut (“Peserta Literasi Kewangan BSN”): <i>I BSN Financial Literacy participants who meet either one (1) of the following criteria (“BSN Financial Literacy Participants”);</i> a) Peserta yang menghadiri Bengkel Literasi Kewangan; atau <i>I Participants who participated in Financial Literacy Workshops; or</i> b) Peserta Program GoGiggers. <i>I Participants of GoGiggers Programme.</i>										
Soalan 5 / Question 5:	Bagaimanakah cara untuk menyertai Kempen ini? <i>I How does the Campaign work?</i>										
Jawapan / Answer:	1. Peserta MESTI mempamerkan pertumbuhan sekurang-kurangnya RM50 (Ringgit Malaysia Lima Puluh) ke atas Baki Akhir Bulan (BAB) akaun BSN GIRO/i mereka selama 4 bulan berturut-turut sepanjang Tempoh Kempen berlangsung. <i>I Participants must show a growth of at least RM50 (Ringgit Malaysia Fifty) in their BSN GIRO/i account’s EOM Balance for 4 consecutive months throughout the Campaign Period.</i> 2. Peserta perlu membuat langganan BSN SSP pada setiap bulan bermula Mac 2025 sehingga Jun 2025, memastikan jumlah terkumpul di dalam akaun BSN SSP mereka adalah sebanyak RM600 pada tarikh tamat Tempoh Kempen. <i>I The participants must subscribe BSN SSP account every month from Mar 2025 to June 2025, ensuring that their BSN SSP account has a minimum total of RM600 accumulated at the end of the Campaign Period.</i> 3. Sekiranya Peserta gagal memenuhi syarat yang dinyatakan di Klausula 1 dan 2 seperti di atas, penyertaan Peserta akan terbatal secara automatik. <i>I If the Participant fails to fulfil the condition as specified in Clause 1 and 2 as above, the Participant’s participation will be automatically canceled.</i> 4. Peserta akan menerima 1 penyertaan sekiranya Peserta memenuhi syarat yang dinyatakan di Klausula 1 dan 2 seperti di atas. <i>I The Participants will receive 1 entry when they fulfil the condition as specified in Clause 1 and 2 above.</i> 5. Penyertaan Bonus akan diberikan dan dikira berdasarkan jumlah penambahan BAB di dalam akaun BSN GIRO/i Peserta pada akhir Tempoh Kempen. Jumlah pengganda akan ditentukan seperti rajah di bawah: <i>I Bonus Entry will be awarded and calculated based on total increments in EOM Balance in the Participant’s BSN GIRO/i account at the end of Campaign Period. The multipliers are specified as table below:</i> <table> <tr> <th>Jumlah Penambahan BAB (RM) <i>Total EOM Increment (RM)</i></th><th>Bonus Penyertaan <i>Bonus Entry</i></th></tr> <tr> <td>200 - 299</td><td>X1</td></tr> <tr> <td>300 – 499</td><td>X3</td></tr> <tr> <td>500 – 999</td><td>X5</td></tr> <tr> <td>1,000 dan ke atas <i>1,000 and above</i></td><td>X8</td></tr> </table>	Jumlah Penambahan BAB (RM) <i>Total EOM Increment (RM)</i>	Bonus Penyertaan <i>Bonus Entry</i>	200 - 299	X1	300 – 499	X3	500 – 999	X5	1,000 dan ke atas <i>1,000 and above</i>	X8
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	<i>*Jumlah penambahan BAB merujuk kepada perbezaan antara BAB pada 28 February 2025 ("Garis Dasar Pelanggan") dan 30 June 2025 ("Tamat Tempoh Kempen") / *Total increments in EOM Balance is referring to the difference between the EOM Balance as at 28 February 25 ("Customer Baseline") and 30 June 2025 ("End of Campaign Period").</i>																	
Soalan 6 / Question 6:	Apakah Hadiah yang ditawarkan untuk kempen ini? / What are the Prizes offered for this Campaign?																	
Jawapan / Answer:	75 Peserta akan berpeluang memenangi Hadiah seperti berikut: <table><tr><th>Hadiah Prize</th><th>Jumlah Pemenang Total Winners</th><th>Jumlah (RM) Total (RM)</th></tr><tr><td>SSP bernilai RM1,000 RM1,000 worth of SSP Certificates</td><td>5</td><td>5,000</td></tr><tr><td>SSP bernilai RM500 RM500 worth of SSP Certificates</td><td>20</td><td>10,000</td></tr><tr><td>SSP bernilai RM100 RM100 worth of SSP Certificates</td><td>50</td><td>5,000</td></tr><tr><td>JUMLAH TOTAL</td><td>75</td><td>20,000</td></tr></table>			Hadiah Prize	Jumlah Pemenang Total Winners	Jumlah (RM) Total (RM)	SSP bernilai RM1,000 RM1,000 worth of SSP Certificates	5	5,000	SSP bernilai RM500 RM500 worth of SSP Certificates	20	10,000	SSP bernilai RM100 RM100 worth of SSP Certificates	50	5,000	JUMLAH TOTAL	75	20,000
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Soalan 7 / Question 7:	Adakah penyertaan Kempen BSN Simpan Berganda – B40 2025 dibuka kepada umum? / Is BSN Simpan Berganda – B40 Campaign 2025 open to the public?																	
Jawapan / Answer:	Tidak, Kempen ini khas untuk Pelanggan yang disenarai pendek dan menerima notifikasi Kempen melalui Khidmat Pesanan Ringkas daripada BSN sahaja. / No, this Campaign is only applicable for shortlisted Customers who receives a Short Message Service ("SMS") from the Bank.																	
Soalan 8 / Question 8:	Bagaimanakah pemenang akan ditentukan? / How will the winners be selected?																	
Jawapan / Answer:	Pemilihan Pemenang adalah melalui proses cabutan berkomputer secara rawak ke atas Peserta yang layak sahaja. / The selection of winners is through a computerized random draw process on eligible Participants only.																	
Soalan 9 / Question 9:	Apa yang akan berlaku setelah Kempen tamat? / What will happen once the Campaign ends?																	
Jawapan / Answer:	Setelah Kempen tamat, akaun BSN GIRO/i dan BSN SSP Pelanggan akan kekal beroperasi seperti biasa dan tertakluk kepada Terma dan Syarat Akaun Islamik atau Terma dan Syarat Akaun Konvensional dan Terma dan Syarat BSN SSP./ After the Campaign Period ends, the																	

	<i>Customer's BSN GIRO/i and BSN SSP accounts shall remain in operation and subject to Islamic Account Terms and Conditions or Conventional Account Terms and Conditions and BSN SSP Terms and Conditions.</i>
Soalan 10 / Question 10:	Siapa yang perlu saya rujuk jika saya ada pertanyaan lanjut mengenai Kempen ini? / Who should I refer to if I have further queries on the Campaign?
Jawapan / Answer:	Sila hubungi bahagian khidmat pelanggan kami 1300 88 1900 atau kunjungi Cawangan BSN yang terdekat ./ Please contact our Customer Service at 1300 88 1900 or visit BSN's nearest branch.

Maklumat yang diberikan dalam FAQ ini adalah sah sehingga Jun 2025