



FREQUENTLY ASKED QUESTIONS – BSN EcoSave-i

No.	Questions	Answers																				
1.	What is BSN EcoSave-i?	<p>BSN EcoSave-i is a Shariah-Compliant deposit product that applies the Tawarruq concept.</p> <p>The product is aimed at building a regular savings commitment towards any unexpected expenses i.e. natural disaster - loss / damage to residential property in the event of flood.</p>																				
2.	Who is eligible to apply for BSN EcoSave-i?	BSN EcoSave-i is eligible to all Malaysian Citizen aged eighteen (18) years old and above.																				
3.	How to open a BSN EcoSave-i?	<p>Customers are required to make an application via Over-The-Counter (OTC) at any BSN branches.</p> <p>The document required for the account opening is original identification document i.e. identification card [MyKad].</p>																				
4.	What is the initial deposit and how often must savings be made to the account?	<p>The initial deposit to open BSN EcoSave-i is RM100 and a minimum of RM50 should be deposited in the savings account every month until maturity.</p> <p>Note: Any placement below RM50 in a single transaction is not allowed.</p>																				
5.	What is the minimum balance to be maintained in the account?	RM10																				
6.	What is the contractual tenure for BSN EcoSave-i?	The contractual tenure applicable are three (3) and five (5) years.																				
7.	What is the frequency of profit crediting?	Profit shall be credited to the account annually on the account's anniversary date (<i>date which the account was opened</i>).																				
8.	How is profit calculated?	<p>Profit = Daily Balance x Profit Rate x number of days / 365 or 366 days</p> <p><u>Illustration for profit earned on 1 year tenure:</u></p> <p>RM1,050 x 1.5% x 31/365 = RM1.34 for the first month</p> <p>The calculation method is applied for each month in the year:</p> <table border="1" data-bbox="694 1370 1407 1534"> <thead> <tr> <th>YEAR 1</th> <th>Month 1</th> <th>Month 2</th> <th>~</th> <th>Month 12</th> </tr> </thead> <tbody> <tr> <td>Savings Balance</td> <td>1,050</td> <td>1,100</td> <td>...</td> <td>1,600</td> </tr> <tr> <td>Monthly Savings</td> <td>50</td> <td>50</td> <td>...</td> <td>50</td> </tr> <tr> <td>Monthly Profit Accrual</td> <td>1.34</td> <td>1.36</td> <td>...</td> <td>2.10</td> </tr> </tbody> </table> <p>Therefore, profit for Year 1 is equal to the sum of the 12 monthly accruals:</p> <p>Profit for Year 1 = 1.34 + 1.36 + + 2.10</p> <p>Profit for Year 1 = RM19.90</p>	YEAR 1	Month 1	Month 2	~	Month 12	Savings Balance	1,050	1,100	...	1,600	Monthly Savings	50	50	...	50	Monthly Profit Accrual	1.34	1.36	...	2.10
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9.	Can I perform withdrawal from the account?	<p>Customer is allowed to make any withdrawals subject to the minimum balance allowable.</p> <p>Nevertheless, you are encouraged to keep the funds in the account in order to maximize the savings potential.</p>																				
10.	What happens if I miss the monthly savings deposit?	The profit rate shall be converted to the equivalent prevailing profit rate of BSN GIRO-i in the event there is no minimum monthly savings made for three (3) times within twelve (12) months.																				

11.	Is debit card applicable for BSN EcoSave-i? Can I make any transactions through that debit card?	The debit card is available for Accountholder of BSN EcoSave-i. Customer is able to make any transactions as per existing Debit Card features (i.e. cash withdrawal from ATM, retail transactions such as online purchases, and etc.).															
12.	Is there any fees / charges imposed for BSN EcoSave-i?	The fees / charges imposed on the account are as follows: <table border="1"> <thead> <tr> <th>No.</th> <th>Services</th> <th>Fees & Charges Amount</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Closing of account within 6 months of opening</td> <td>RM20</td> </tr> <tr> <td>2.</td> <td>Fees related to Statement of account</td> <td>As per existing charges</td> </tr> <tr> <td>3.</td> <td>Fees related to Debit Card</td> <td>As per existing Debit Card fees</td> </tr> <tr> <td>4.</td> <td>Fees on Dormant Account</td> <td>Waived</td> </tr> </tbody> </table>	No.	Services	Fees & Charges Amount	1.	Closing of account within 6 months of opening	RM20	2.	Fees related to Statement of account	As per existing charges	3.	Fees related to Debit Card	As per existing Debit Card fees	4.	Fees on Dormant Account	Waived
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13.	What is other benefit of BSN EcoSave-i?	Takaful Coverage (Optional) in the event of flood as follows: <table border="1"> <thead> <tr> <th>Takaful Benefit</th> <th>Limit Per Person (Annual)</th> </tr> </thead> <tbody> <tr> <td>Accidental Death</td> <td>RM25,000</td> </tr> <tr> <td>Double Indemnity for Death due to Flood</td> <td>RM50,000</td> </tr> <tr> <td>Funeral Expenses due to Accidental Death</td> <td>RM2,000</td> </tr> <tr> <td>Inconvenience Allowance Due to Flood to residence</td> <td>RM1,000 / claim (maximum 2 claims)</td> </tr> <tr> <td>Inconvenience Allowance Due to Flood to Private Motor</td> <td>RM1,000 / claim (maximum 2 claims)</td> </tr> <tr> <td>Inconvenience Allowance for Total Loss of Motorcycle due to Flood</td> <td>RM500</td> </tr> </tbody> </table>	Takaful Benefit	Limit Per Person (Annual)	Accidental Death	RM25,000	Double Indemnity for Death due to Flood	RM50,000	Funeral Expenses due to Accidental Death	RM2,000	Inconvenience Allowance Due to Flood to residence	RM1,000 / claim (maximum 2 claims)	Inconvenience Allowance Due to Flood to Private Motor	RM1,000 / claim (maximum 2 claims)	Inconvenience Allowance for Total Loss of Motorcycle due to Flood	RM500	
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14.	How do I apply for Takaful coverage?	Customer may apply for Takaful during account opening and subject to consent given.															
15.	Is Customer allowed to register for Takaful after the account opening date?	Yes, Customer is allowed to register the Takaful later than the account opening date. The process for registration is via Over-The-Counter (OTC) at any BSN branches only.															
16.	What is the Total Contribution for Takaful and how is the payment made?	The Total Contribution for Takaful is RM60, which will be deducted through Standing Instruction (SI) platform and subject to the contract tenure of the account. Customer requires to fill in the SI form during account opening. The deduction for the first year will be deducted from the initial deposit, while the subsequent years is through any available balance in the account. This deduction is also subject to the Terms and Conditions of The Standing Instruction Facility for Fixed Amount.															
17.	Is the auto-renewal applies for Takaful Coverage? Can I withdraw from the auto-renewal?	Yes. During account opening, Customer requires to give consents for auto-renewal of the Takaful coverage (subject to the contract tenure). Customer may cancel on auto-renewal of Takaful through request via OTC at any BSN branches.															
18.	What if there is insufficient balance in the account for auto-renewal of the Takaful?	The Takaful coverage will be automatically terminated for the remaining tenure of the contract years.															
19.	What is the available platform for any information / inquiries related to Takaful coverage?	For any additional information on Takaful coverage, i.e. benefits provided or claim process, Customer may directly contact with Takaful provider as follows: IKHLAS CARE 03-2723999/03-27239696															

20.	Where can I obtain the Product Terms and Conditions?	The Product Terms and Conditions can be obtained from BSN website www.bsn.com.my
21.	How to enquire for any further details?	You may enquire from the following channels: <ol style="list-style-type: none">1. Visit BSN's website www.bsn.com.my2. Visit any BSN's branches3. Contact BSN Contact Centre at 1 300 88 1900 (Operating Hour: 8.00 a.m. – 10.00 p.m.)4. Contact IKHLAS CARE 03-2723999/03-27239696



SOALAN-SOALAN LAZIM – BSN EcoSave-i

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1.	Apakah BSN EcoSave-i?	BSN EcoSave-i ialah produk deposit Patuh Syariah yang mengaplikasikan konsep Tawarruq. Produk ini bertujuan untuk membina komitmen simpanan tetap terhadap sebarang perbelanjaan yang tidak dijangka seperti bencana alam - kehilangan / kerosakan harta kediaman akibat bencana banjir.																				
2.	Siapakah yang layak untuk memohon BSN EcoSave-i?	BSN EcoSave-i ini layak kepada semua Warganegara Malaysia berumur lapan belas (18) tahun dan ke atas.																				
3.	Bagaimana saya ingin membuka akaun BSN EcoSave-i?	Pelanggan dikehendaki membuat permohonan melalui kaunter di mana-mana cawangan BSN. Dokumen yang diperlukan untuk pembukaan akaun adalah dokumen pengenalan asal seperti kad pengenalan MyKad.																				
4.	Berapakah jumlah deposit permulaan dan berapa kerap simpanan perlu dibuat ke dalam akaun?	Deposit permulaan untuk membuka BSN EcoSave-i ialah RM100 dan minimum RM50 perlu dimasukkan ke dalam akaun simpanan setiap bulan sehingga tempoh matang. Nota: Sebarang penempatan di bawah RM50 dalam satu transaksi adalah tidak dibenarkan.																				
5.	Apakah baki minimum yang perlu dikekalkan dalam akaun?	RM10																				
6.	Apakah tempoh kontrak yang ditawarkan bagi BSN EcoSave-i?	Tempoh kontrak yang ditawarkan adalah tiga (3) dan lima (5) tahun.																				
7.	Apakah kekerapan bagi pengkreditan keuntungan?	Keuntungan akan dikreditkan ke dalam akaun pada setiap tahun iaitu pada tarikh ulang tahun (tarikh akaun dibuka).																				
8.	Bagaimanakah keuntungan dikira?	Keuntungan = Baki Harian x Kadar Keuntungan x Bilangan Hari / 365 atau 366 hari <i>Ilustrasi untuk keuntungan diperolehi bagi tempoh 1 tahun:</i> RM1,050 x 1.5% x 31/365 = RM1.34 untuk bulan pertama Kaedah kiraan yang sama terpakai untuk setiap bulan dalam tahun tersebut: <table border="1" data-bbox="683 1400 1401 1570"> <thead> <tr> <th>TAHUN 1</th> <th>Bulan 1</th> <th>Bulan 2</th> <th>~</th> <th>Bulan 12</th> </tr> </thead> <tbody> <tr> <td>Baki Simpanan</td> <td>1,050</td> <td>1,100</td> <td>...</td> <td>1,600</td> </tr> <tr> <td>Simpanan Bulanan</td> <td>50</td> <td>50</td> <td>...</td> <td>50</td> </tr> <tr> <td>Perolehan Keuntungan Bulanan</td> <td>1.34</td> <td>1.36</td> <td>...</td> <td>2.10</td> </tr> </tbody> </table> Maka, keuntungan bagi Tahun1 bersamaan jumlah perolehan 12 bulan: Keuntungan Tahun 1 = 1.34 + 1.36 + + 2.10 Keuntungan Tahun 1 = RM19.90	TAHUN 1	Bulan 1	Bulan 2	~	Bulan 12	Baki Simpanan	1,050	1,100	...	1,600	Simpanan Bulanan	50	50	...	50	Perolehan Keuntungan Bulanan	1.34	1.36	...	2.10
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9.	Bolehkah saya melakukan pengeluaran dari akaun?	Pelanggan dibenarkan membuat sebarang pengeluaran tertakluk kepada baki minimum yang dibenarkan. Namun begitu, Pelanggan digalakkan untuk menyimpan dalam akaun untuk memaksimumkan potensi simpanan.																				
10.	Apa yang berlaku jika saya tidak membuat deposit simpanan bulanan?	Kadar keuntungan akan ditukar kepada kadar keuntungan semasa BSN GIRO-i sekiranya tiada simpanan bulanan minimum dibuat untuk tiga (3) kali dalam tempoh dua belas (12) bulan.																				

11.	Adakah kad debit boleh dimohon untuk BSN EcoSave-i? Bolehkah saya membuat sebarang transaksi melalui kad debit tersebut?	Kad debit adalah tersedia untuk Pemegang Akaun BSN EcoSave-i. Pelanggan boleh membuat sebarang transaksi mengikut kriteria sedia ada pada Kad Debit (seperti pengeluaran tunai daripada ATM, transaksi runcit seperti pembelian dalam talian, dan lain-lain).															
12.	Adakah terdapat sebarang yuran / caj yang dikenakan untuk BSN EcoSave-i?	<p>Yuran / caj yang dikenakan ke atas akaun adalah seperti berikut:</p> <table border="1" data-bbox="683 342 1433 622"> <thead> <tr> <th>No.</th> <th>Perkara</th> <th>Amaun</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Penutupan Akaun 6 bulan dari pembukaan Akaun</td> <td>RM20</td> </tr> <tr> <td>2.</td> <td>Fi Penyata Akaun</td> <td>Mengikut caj Penyata Akaun sedia ada</td> </tr> <tr> <td>3.</td> <td>Fi Kad Debit</td> <td>Mengikut caj kad debit sedia ada</td> </tr> <tr> <td>4.</td> <td>Fi Akaun Dorman</td> <td>Dikecualikan</td> </tr> </tbody> </table>	No.	Perkara	Amaun	1.	Penutupan Akaun 6 bulan dari pembukaan Akaun	RM20	2.	Fi Penyata Akaun	Mengikut caj Penyata Akaun sedia ada	3.	Fi Kad Debit	Mengikut caj kad debit sedia ada	4.	Fi Akaun Dorman	Dikecualikan
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13.	Apakah kelebihan lain bagi BSN EcoSave-i?	<p>Perlindungan Takaful (Pilihan) bagi bencana banjir seperti berikut:</p> <table border="1" data-bbox="683 723 1433 1305"> <thead> <tr> <th>Manfaat Takaful</th> <th>Had Perlindungan Takaful / Pelanggan (Setahun)</th> </tr> </thead> <tbody> <tr> <td>Kematian Akibat Kemalangan</td> <td>RM25,000</td> </tr> <tr> <td>Ganti Rugi Berganda untuk Kematian Akibat Banjir</td> <td>RM50,000</td> </tr> <tr> <td>Perbelanjaan Pengebumian Kematian Disebabkan Kemalangan</td> <td>RM2,000</td> </tr> <tr> <td>Elaun Kesulitan Akibat Banjir ke atas Tempat Kediaman</td> <td>RM1,000 / tuntutan (maksimum 2 tuntutan)</td> </tr> <tr> <td>Elaun Kesulitan ke atas Kenderaan Persendirian Disebabkan Banjir</td> <td>RM1,000 / tuntutan (maksimum 2 tuntutan)</td> </tr> <tr> <td>Elaun Kesulitan Akibat Kehilangan Motosikal Disebabkan Banjir</td> <td>RM500</td> </tr> </tbody> </table>	Manfaat Takaful	Had Perlindungan Takaful / Pelanggan (Setahun)	Kematian Akibat Kemalangan	RM25,000	Ganti Rugi Berganda untuk Kematian Akibat Banjir	RM50,000	Perbelanjaan Pengebumian Kematian Disebabkan Kemalangan	RM2,000	Elaun Kesulitan Akibat Banjir ke atas Tempat Kediaman	RM1,000 / tuntutan (maksimum 2 tuntutan)	Elaun Kesulitan ke atas Kenderaan Persendirian Disebabkan Banjir	RM1,000 / tuntutan (maksimum 2 tuntutan)	Elaun Kesulitan Akibat Kehilangan Motosikal Disebabkan Banjir	RM500	
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14.	Bagaimanakah cara saya memohon untuk perlindungan Takaful?	Pelanggan boleh memohon Takaful semasa pembukaan akaun dan tertakluk kepada persetujuan yang diberikan.															
15.	Adakah Pelanggan dibenarkan untuk mendaftar Takaful selepas dari tarikh pembukaan akaun?	Ya, Pelanggan dibenarkan mendaftar Takaful selepas daripada tarikh pembukaan akaun. Proses pendaftaran adalah melalui kaunter di mana-mana cawangan BSN sahaja.															
16.	Apakah Jumlah Caruman untuk Takaful dan bagaimana pembayaran dibuat?	<p>Jumlah Caruman Takaful ialah RM60 dan akan ditolak melalui platform Arahan Tetap (SI) dan tertakluk kepada tempoh kontrak akaun.</p> <p>Pelanggan perlu mengisi borang SI semasa pembukaan akaun. Potongan untuk tahun pertama akan ditolak daripada deposit permulaan, manakala tahun-tahun berikutnya adalah melalui baki yang ada dalam akaun. Pemotongan ini juga adalah tertakluk kepada Terma dan Syarat Kemudahan Arahan Tetap bagi Amaun Tetap.</p>															
17.	Adakah pembaharuan automatik terpakai untuk Perlindungan Takaful? Bolehkah sekiranya saya ingin membatalkan daripada pembaharuan automatik?	<p>Ya. Semasa pembukaan akaun, Pelanggan perlu memberikan kebenaran untuk pembaharuan automatik bagi perlindungan Takaful (tertakluk kepada tempoh kontrak).</p> <p>Pelanggan boleh membatalkan pembaharuan Takaful secara automatik melalui permohonan yang dibuat melalui kaunter di mana-mana cawangan BSN.</p>															

18.	Bagaimana jika baki tidak mencukupi dalam akaun untuk pembaharuan automatik Takaful?	Perlindungan Takaful akan ditamatkan secara automatik untuk baki tempoh kontrak simpanan tersebut.
19.	Apakah platform yang disediakan untuk sebarang maklumat / pertanyaan berkaitan Perlindungan Takaful?	Untuk sebarang maklumat tambahan mengenai Perlindungan Takaful, seperti manfaat yang disediakan atau proses tuntutan, Pelanggan boleh menghubungi terus syarikat Takaful seperti berikut: IKHLAS CARE 03-2723999/03-27239696
20.	Di mana boleh saya dapatkan Terma dan Syarat Produk?	Terma dan Syarat Produk boleh didapati dari laman web BSN www.bsn.com.my .
21.	Apakah saluran yang disediakan sekiranya saya ingin mengetahui maklumat dengan lebih lanjut?	Anda boleh mendapatkan maklumat daripada saluran-saluran berikut: <ol style="list-style-type: none"> 1. Layari laman web BSN www.bsn.com.my; atau 2. Kunjungi mana-mana cawangan BSN berdekatan 3. Hubungi Pusat Perhubungan Pelanggan BSN di 1300 88 1900 (Waktu Operasi : 8.00 pagi – 10.00 malam) 4. Hubungi IKHLAS CARE 03-2723999/03-27239696