



Frequently Asked Question – BSN Giro/i Premium Company Account

No.	Question	Answer																				
1.	What is the type of organisation applicable to open BSN Giro/i Premium Company Account?	BSN Giro/i Premium Company Account is open to Business and Non-Business organisations.																				
2.	What is the minimum initial deposit for opening of account?	The minimum initial deposit to open BSN Giro/i Premium Company Account is RM1,000 for both types of organisations.																				
3.	Is there any minimum balance to be maintained in the account?	No minimum balance is required to be maintained in the account (zero balance).																				
4.	Is there any profit / interest rate offered for this account?	Effective 13 September 2024, all existing and new Bank customers of BSN Giro/i Premium Company Account are eligible to earn profit / interest rate offered by the Bank subject to the balance maintained in the account. The details of profit / interest rate are published on BSN's website.																				
5.	How is profit / interest calculated?	Profit / Interest is calculated based on daily balance . Profit / Interest = Daily Balance x Profit / Interest Rate x number of days / 365 or 366 days <i>Illustration for profit / interest earned:</i> Profit / Interest = RM85,000 x 0.50% x 1/365 = RM0.68 for 1 September 2024 <table border="1"> <thead> <tr> <th>MONTH OF SEPT.</th> <th>DAY 1</th> <th>DAY 2</th> <th>~</th> <th>DAY 30</th> </tr> </thead> <tbody> <tr> <td>SAVINGS BALANCE (RM)</td> <td>85,000</td> <td>88,700</td> <td>...</td> <td>140,900</td> </tr> <tr> <td>PROFIT / INTEREST RATE (%)</td> <td>0.50%</td> <td>0.50%</td> <td>...</td> <td>1.00%</td> </tr> <tr> <td>PROFIT / INTEREST (RM)</td> <td>1.16</td> <td>1.22</td> <td>...</td> <td>3.86</td> </tr> </tbody> </table> Therefore, total profit / interest for month of September is: Profit / Interest = 1.16 + 1.22 + + 3.86 Profit / Interest = RM100.26	MONTH OF SEPT.	DAY 1	DAY 2	~	DAY 30	SAVINGS BALANCE (RM)	85,000	88,700	...	140,900	PROFIT / INTEREST RATE (%)	0.50%	0.50%	...	1.00%	PROFIT / INTEREST (RM)	1.16	1.22	...	3.86
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6.	What is frequency for profit / interest crediting?	The profit / interest shall be credited to the account monthly.																				
7.	Is introducer required to open the account?	No introducer is needed when opening the BSN Giro/i Premium Company Account.																				
8.	Where to obtain the Product Terms and Conditions?	The Product Terms and Conditions can be obtained from BSN website www.bsn.com.my																				
9.	How to enquire for any further details?	For further details: 1. Visit BSN's Website www.bsn.com.my ; or 2. Visit the nearest BSN Branch; or 3. Call BSN Contact Centre at 1 300-88-1900 (Operating Hours: 8.00 a.m. – 10.00 p.m.)																				