

MBSB BANK FINANCING APPLICATION SYSTEM (M FAST)

1) What is MBSB Bank Financing Application System (M FAST)?

M FAST enables you to apply for Personal Financing-i instantly from the comfort of your home, office, or while on the move. All applications shall be submitted online and will be reviewed within one (1) business day.

2) What are the benefits of the M FAST?

With M FAST, you can enjoy the following benefits:

- Saves time by online application.
- Able to check your financing eligibility immediately.
- Access your financing application status anytime.
- Simple processing on the filling the application form.

3) What are the features of MBSB Bank Personal Financing-i

- MBSB Bank Personal Financing-i is a Shariah-compliant product based on the concept of *Tawarruq*.
- Financing amount of up to RM400,000.00
- Financing tenure of up to 10 years.
- Competitive financing rate as low as Standardized Base Rate (SBR) + 3.05% p.a.
- No guarantor required.

*(*Subject to Personal Financing-i package subscribed by the customer)*

4) Who can apply MBSB Bank Personal Financing-i via M FAST?

- You must be a Malaysian citizen.
- Individual aged 19 years and not exceeding 60 years upon expiry of facility*.
- Minimum income of RM3,000.00*.
- Applicable for public servant and private sector employees.

*(*Subject to Personal Financing-i package subscribed by the customer)*

5) What types of Personal Financing-i packages offered via M FAST?

Type	Personal Financing-i Package
Public Sector	<ul style="list-style-type: none"> • Mumtaz-i** • Afdhal-i**
Private Sector	<ul style="list-style-type: none"> • Private Sector-i**

***Please click the links above for the details of Personal Financing packages and eligibility criteria*

You are advised to read and understand the product information and terms & conditions at MBSB Bank's Website at <https://www.mbsbbank.com/consumer-banking/financing/personal-financing-i> before applying for the package.

6) How do I apply for Personal Financing-i via M FAST?

Please click <https://applyonline.mbsbjourney.com/PFI/> (and follow the simple steps).

7) How many application(s) can I apply per submission?

You can only apply for one (1) account per submission via M FAST.

8) What is a preferred branch?

The preferred branch refers to the branch of your choice. This will be the branch for your future engagement, and you need to visit to open a deposit account.

9) Can I choose my preferred branch?

Yes, you can choose your preferred branch during your online Personal Financing-i application. You may refer to MBSB Bank's Website for the list of the branches.

10) How long does it take to process Personal Financing-i via M FAST?

All Personal Financing-i application will be given prompt attention and our Bank Officer will be contacting you within one (1) business day upon receiving your online Personal Financing-i application.

11) The Bank had approved a lower amount from what I asked for, can I decline the Facility?

The Bank Officer will notify customer if the approved amount is lower than the requested financing amount and you may decline the offer.

12) What happened if I pay extra to my monthly installment facility amount, can I redraw the money?

The extra payment will be treated as an advance payment whereby the advance payment will be used for reduction of your next month installment. Redraw is not allowed.

13) I already have financing account with MBSB Bank; can I apply another new Personal Financing-i via M FAST?

Yes, you can subject to your eligibility.

14) Are there any fees and charges for applying Personal Financing-product?

These are the related fees and charges applicable to Personal Financing-product:

No.	Item	Description
i.	<i>Wakalah</i> Fee	RM34.00
ii.	Early Settlement Fee	Waived
iii.	Late Payment Compensation	<p><u>During the Facility Tenure of the Facility</u> or any part thereof, at the rate of 1% per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance.</p>

15) If I have further inquiries, whom should I contact?

For further inquiries, you may contact MBSB Bank Support Centre at +603 2096 3000 or email directly to enquiry@mbsbbank.com