

1. What is SSPN-i?

The SSPN-i is a savings scheme created by Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) to encourage parents/guardian to make savings for their children's higher education.

2. What are the benefits of SSPN-i?

- The account holder is eligible to apply for PTPTN education loan
- Tax exemption on the current year's net savings of up to RM6,000 per year for accounts opened on behalf of your child/adopted children as beneficiaries
- Free Takaful coverage on depositors with savings of RM1,000 and above
- Competitive dividend rates and exempted from income tax
- Savings are guaranteed by the government

3. What are the conditions to open SSPN-i account?

- Malaysian citizen aged 1 day old until 29 years old, account can be opened by parents/legal guardian.
- Malaysian citizen aged below 18 until 29 years old, customer is given a choice to open the account under his/her own name or it can be opened by their parents/guardian.
- Malaysian citizen aged 29 years old and above must open the individual account.

4. What are the conditions to open SSPN-i account?

- SSPN-i account opening
- SSPN-i account cash deposit
- SSPN-i account linkage to Bank Islam Debit Card-i (BIDC-i)
- Withdrawal via Bank Islam ATM

5. What are the documents required to open SSPN-i account at Bank Islam branches?

- Completed SSPN-i Account Opening Application Form;
- Copy of MyKad/Military Card/Police Card of the depositor; and
- Copy of MyKid/Birth Certificate/MyKad of the child or Certification of Adoption (If the SSPN-i account is meant for an adopted child).

6. What is the initial deposit to open SSPN-i account?

- The minimum deposit is RM20

7. What are the operating hours for Bank Islam branches?

Day	Operating Hours
Monday - Thursday	9:30 am - 4:30 pm
Friday	9:30 am - 12:30 pm 2:30 pm - 4:30 pm

8. Are the operating hours for Kelantan and Terengganu branches the same as in branches in other states?

- No. Operating hours for Kelantan and Terengganu branches are as follows:

Day	Operating Hours
Sunday - Thursday	9:30 am - 4:30 pm

9. How about the operating hours for Sabah, Sarawak and WP Labuan branches?

- Operating hours for Sabah, Sarawak and WP Labuan branches are as follows:

Day	Operating Hours
Monday - Thursday	9:00 am - 4:00 pm
Friday	9:00 am - 11:45 am 1:45 pm - 4:00 pm

10. What are the SSPN-i services that can be performed at Bank Islam ATM?

- SSPN-i account balance Inquiry
- SSPN-i account cash withdrawal
- Funds transfer to / from SSPN-i account

11. What should I do before performing SSPN-i transactions at the ATM?

- You need to have a transactional deposit/investment account with Bank Islam (savings/current/transactional investment account)
- You need to have a BIDC-i
- You need to link the SSPN-i account to your BIDC-i

12. How do I link the SSPN-i account to Bank Islam Debit Card-i?

- The linkage can be done at any Bank Islam branches

13. What are the documents required to link the SSPN-i account to Bank Islam Debit Card-i?

- MyKad/Military Card/Police Card and BIDC-i
- The SSPN-i Account Linkage Form can be obtained at any Bank Islam branches

14. What is the minimum amount for cash withdrawal from SSPN- account via Bank Islam ATM?

- Minimum amount is RM10

15. What is the maximum amount for cash withdrawal from SSPN-i account via Bank Islam ATM?

- As per current daily ATM funds withdrawal limit, which is RM5,000 (including daily withdrawal limit from Bank Islam account and Tabung Haji account).

16. I forgot to bring my Bank Islam Debit Card-I when I visit the branch. Can I still link my SSPN-i account with my Bank Islam Debit Card-i?

- No. Apart from MyKad/Military Card/Police Card, the accountholder is required to bring the BIDC-i to perform the linkage.

17. What are the types of fund transfer of SSPN-i that can be done at Bank Islam ATM?

- Funds transfer from SSPN-i account to Bank Islam account.
- Funds transfer from Bank Islam account to SSPN-i account.
- Funds transfer from SSPN-i account to SSPN-i account.

18. What is the minimum amount for fund transfer from SSPN-i account to Bank Islam via Bank Islam ATM?

- The minimum limit is RM10.

19. What is the minimum amount for fund transfer from Bank Islam to SSPN-i account via Bank Islam ATM?

- The minimum limit is RM2.

20. What is the maximum amount for funds transfer to/from SSPN-i account via Bank Islam ATM?

- As per current daily ATM funds transfer limit, which is RM30,000 (including transfer to/from Bank Islam, Interbank GIRO (IBG), Instant Fund Transfer (IBFT) and Tabung Haji).

21. What are the SSPN-i services that can be done through Bank Islam Cash Deposit Machine?

The followings are the services that can be done through Bank Islam CDM BIDC-i:

- SSPN-i account balance inquiry using BIDC-i
- Cash deposit to SSPN-i account

22. What are the fees/charges imposed for transactions via Bank Islam ATM/CDM?

Channel	Transaction	Charges	Account that will be debited
ATM	Cash Withdrawal from SSPN-i account	RM0.50	SSPN account
	Funds Transfer from SSPN-i account to Bank Islam account	RM0.50	SSPN account
	Funds Transfer from Bank Islam account to SSPN-i account	RM0.50	SSPN account
CDM	Cash Deposit to SSPN-i account	No Charges	PTPTN

23. What are the operating hours to access SSPN-i at Bank Islam ATM/CDM?

- From 6 am until 12 midnight.

24. Whom do I contact if I need clarification/assistance?

- For enquiries, please contact Bank Islam Contact Centre at 03-26 900 900 or PTPTN Contact Centre at 03-21 933 000.