

Frequently Asked Questions (FAQ) Online Account Opening

No	Question	Answer																	
1	Who can open accountonline?	Online account opening is available to all new and existing individual customers who have any accounts such as Financing, Credit Cards, Savings, Current & Investment Account with Bank Islam.																	
2	How do I open an accountonline?	New and existing customers can access to our website (www.bankislam.com) and look for Account Opening or go to https://vao.bankislam.com.my/vpnew to select the account to be opened. Existing customers have another option by logging into our Internet Banking and select My Account > Apply > Open New Account.																	
3	What are the accounts that I can open online?	Below are the accounts that can be opened online: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Account Type</th> <th>Account Name</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Deposit Account</td> <td>Qard Savings Account-i</td> </tr> <tr> <td>Basic Savings Account-i</td> </tr> <tr> <td>Qard Current Account-i</td> </tr> <tr> <td>Basic Current Account-i</td> </tr> <tr> <td rowspan="2">Investment Account</td> <td>Al Awfar Account</td> </tr> <tr> <td>iGAIN Account</td> </tr> </tbody> </table>	Account Type	Account Name	Deposit Account	Qard Savings Account-i	Basic Savings Account-i	Qard Current Account-i	Basic Current Account-i	Investment Account	Al Awfar Account	iGAIN Account							
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4	What is the initial deposit / placement to open an account online?	The minimum amount you need to deposit differs from one account to another. Here is the list of the initial deposit/placement required: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Account Type</th> <th>Account Name</th> <th>Initial Deposit / Placement (RM)</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Deposit Account</td> <td>Qard Savings Account-i</td> <td>100</td> </tr> <tr> <td>Basic Savings Account-i</td> <td>20</td> </tr> <tr> <td>Qard Current Account-i</td> <td>500</td> </tr> <tr> <td>Basic Current Account-i</td> <td>500</td> </tr> <tr> <td rowspan="2">Investment Account</td> <td>Al Awfar Account</td> <td>100</td> </tr> <tr> <td>iGAIN Account</td> <td>1000</td> </tr> </tbody> </table>	Account Type	Account Name	Initial Deposit / Placement (RM)	Deposit Account	Qard Savings Account-i	100	Basic Savings Account-i	20	Qard Current Account-i	500	Basic Current Account-i	500	Investment Account	Al Awfar Account	100	iGAIN Account	1000
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5	When can I open an account online?	You can open an account online between 6:01am until 11:30pm (Malaysian time) on daily basis.																	
6	What are the supported web browsers to open an accountonline?	Our online account opening is best viewed using Microsoft Edge, Google Chrome, Mozilla Firefox, Opera and Safari.																	

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7	Do I need to upload any document to open an account?	<p><u>For New Customer</u> Your MyKad (NRIC) is required. At this moment, other cards such as MyTentera, MyKid, MyPR, MyKAS and MyPolis are yet to be accepted.</p> <p><u>For Existing Customer</u> No document is required.</p>
8	How can I transfer the initial deposit/ placement?	You may use FPX to transfer your initial deposit / placement. Alternatively, you can perform own account transfer or DuitNow transfer from other banks or use Bank Islam Cash Deposit Machine to deposit cash into your new account.
9	If I fail to transfer the initial deposit/ placement within 30 days, what will happen to my newly opened account?	Your account will be automatically closed should there be no deposit made within 30 days from the date the account is successfully opened online.
10	Can a 3rd party (e.g., my parents) transfer the initial deposit/ placement to mynew account?	<p><u>For New Customers</u> No, the initial deposit / placement into your newly opened account must be from your own account with another bank. Yourtransfer will be rejected should the account name differs from your name stated on MyKad.</p> <p><u>For Existing Customer</u> Yes. We accept any incoming fund transfer from any source forexample via third party transfer, DuitNow or any form of transfer.</p>
11	Can I transfer below than theinitial deposit/ placement?	No. You are not able to proceed if your transfer amount is belowthan the initial deposit/ placement.
12	How do I know whether my account is successfully opened online?	During the process, there is an acknowledgement page promptedonline to notify you that the account has been successfully opened (at the end of the account opening). You may also view the account number in Account Summary dashboard once you login to Internet Banking or GO by Bank Islam.
13	Will I get any verification code for online accountopening?	<p><u>For New Customer</u> You are required to register your phone number during the account opening process. OTP code will be sent to the registeredphone number for verification purposes.</p> <p><u>For Existing Customer</u> OTP code will be sent to the registered phone number with BankIslam for verification purposes. Should your phone number differ from our record, you need to visit Bank Islam's nearest branch to update your phone number.</p>

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14	Will I be given a new debitcard for my new account?	<p><u>For New Customer</u></p> <p>Yes, you need to visit our nearest branch to collect and activate your debit card.</p> <p><u>For existing customer</u></p> <p>No. Your new account will be linked to your existing debit card. If you have more than one debit card, we will link to the latest issued debit card with active status. To request a new debit card or de-link the account, please visit our nearest branch.</p> <p>If you wish to replace your card (due to faulty, expired, etc), you may log in to Internet Banking and select Debit Card Maintenance. The replacement card will be delivered to your registered address with the Bank.</p> <p>Please note that there is fee imposed on replacement of debit card due to lost, stolen or damaged and you can refer to www.bankislam.com for the relevant fees and charges.</p>
15	How do I activate my new debit card?	<p>You may activate your debit card by visiting our nearest branch or log in to Internet Banking, select Debit Card Maintenance and select Debit Card Activation menu.</p>
16	I'm an existing customer. What are the steps required to open account online via Bank Islam's Corporate Website?	<p>Please follow the following steps:</p> <ol style="list-style-type: none"> i) Click Account Opening on our corporate website www.bankislam.com ii) You will be redirected to Online Account Opening page (https://vao.bankislam.com.my/vpnew). iii) Select ID type and key in your identification number. Click Continue to proceed. iv) System will verify your identification number keyed-in and send the verification code to your registered mobile number. Key-in the OTP and click Continue to proceed. v) Verify the information displayed on the screen. You can perform online update for Marital Status and Employment Information. Click Continue to proceed. vi) Please select your preferred product/account. Click Continue to proceed. vii) If you opt for Investment Account, please fill in Suitability Assessment STEP 06 Form (SAF). Click Next to proceed. viii) Read, understand, and acknowledge the Akad Statement & PIDM Declaration and Click Continue. ix) Read, understand, and acknowledge the Account Opening Declaration and click Continue. x) Read, understand, and acknowledge the Cross Selling Consent and click Continue.

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		<ul style="list-style-type: none"> x) Answer all questions under FATCA Declaration and click Continue. xii) Fill in the Tax Residency if you have any oversea working experience and click Submit. xiii) Transfer the initial deposit using FPX and click Proceed. xiv) Select the nearest branch and tick on all declarations. Click Confirm. xv) Confirm on the initial deposit amount and click Continue to proceed with the payment. xvi) Click Submit to generate the account number. xvii) Once complete, the system will direct to Account Opening acknowledgement page.
17	I'm an existing customer. What are the steps required to open a Deposit Account via Bank Islam Internet Banking?	<p>Please follow the following steps:</p> <ul style="list-style-type: none"> i) Go to https://www.bankislam.com ii) Login to Bank Islam Internet Banking iii) Click My Accounts, click Apply and select Open New Account iv) Select the type of account you wish to open under the Deposit Account and click Next to proceed. v) A checkbox stated I am expecting capital protection deposit products will be checked by default. vi) Under Account Opening Details, select which account you would like to make the deposit from the From Account dropdown. vii) Select your Preferred State and Preferred Branch to collect your Debit Card-i viii) Key in the desired amount of deposit. Refer to question No. 4 for the minimum amount of deposit. ix) Select the Source of Funds from the dropdown. x) Read, understand, and tick all items under Akad Statement & Declarations. Click Next to proceed. xi) Read and understand the Consent for Cross Selling and tick the box. xii) Provide your answers for all questions under FATCA Declaration by using the dropdown answers and tick if agree to the FATCA Declaration xiii) Click the dropdown to provide your answer for Tax Residency Declaration and click Next to proceed to the confirmation page. xiv) Verify the details. xv) Authorise your transaction via GO Secure. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure.

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		<p>xvi) Once completed, you will be directed to the acknowledgement page that confirms the status of your request.</p> <p>xvii) Your request is successful if the status Successful is shown under 'Status'. Kindly visit your preferred branch to collect the debit card of the account.</p>
18	I'm an existing customer. What are the steps required to open an Investment Account via Bank Islam Internet Banking?	<p>Please follow the following steps:</p> <ol style="list-style-type: none"> i) Go to https://www.bankislam.com/ ii) Login to Bank Islam Internet Banking. iii) Click My Accounts, click Apply and select Open New Account. iv) Select the type of account you wish to open under the Investment Account and click Next to proceed. v) A checkbox stated I am expecting return that is higher than the deposit products even at the expense of the capital preservation will be checked by default. vi) Read and understand all items in Suitable Assessment Form and tick where applicable and click Next to proceed. vii) Under Account Opening Details, select which account you would like to make the placement from the From Account dropdown. viii) Select your Preferred State and Preferred Branch to open account. ix) Key in the desired amount of placement. Refer to question number 4 above for the minimum amount of placement. x) Select the Source of Funds from the dropdown. xi) Read, understand, and tick all items under Akad Statement & Declarations. Click Next to proceed. xii) Read and understand the Consent for Cross Selling and tick the box. xiii) Provide your answers for all questions under FATCA Declaration by using the dropdown answers and tick if agree to the above FATCA Declaration. xiv) Click the dropdown to provide your answer for Tax Residency Declaration and click Next to proceed to the confirmation page. xv) Verify the details. xvi) Authorise your transaction via GO Secure. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure. xvii) Once completed, you will be directed to the acknowledgement page that confirms the status of your request. xviii) Your request is successful if the status Successful is shown under 'Status'. Kindly visit your preferred branch to collect the debit card of the account.

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19	I'm a new customer. What are the steps required to open an account online?	<p><u>Deposit Account</u></p> <ul style="list-style-type: none"> i) Click Account Opening on our corporate website www.bankislam.com. ii) You will be redirected to Online Account Opening page (https://vao.bankislam.com.my/vpnew). iii) Select ID type and key in your identification number. Click Continue to proceed. iv) Enter your mobile number and click Request OTP. v) Key in the verification code sent to your mobile number and click Continue. vi) Have your ID ready and click Let's Get Started and Start. vii) Upload your ID using your mobile phone or webcam. viii) If you wish to switch to your mobile phone, you may scan the QR code appeared on your screen. ix) Fill in all items under Tell Us More About You and click Continue to proceed. x) Under the Check Your Account Selection, fill in all items by choosing the answers from the dropdown and click Continue. xi) Select your Purpose of Account Opening from the dropdown or fill in your answer and click Continue. xii) Read, understand and acknowledge the Akad Statement & PIDM Declaration and Click Continue. xiii) Read, understand and acknowledge the Account Opening Declaration and click Continue. xiv) Answer all questions under FATCA Declaration and click Continue. xv) Read, understand, and acknowledge the Cross Selling Consent and click Continue. xvi) Fill in the Tax Residency if you have any oversea working experience and click Submit. xvii) Verify your details and click Continue. xviii) Transfer the initial deposit amount via FPX and click Proceed. xix) Confirm your transaction details and click Continue. xx) Select your preferred Debit Card design and click Continue. xxi) Read, understand, and acknowledge Card-Not-Present (CNP) Declaration and product disclosure sheet. xxii) Click Continue and you will be directed to the confirmation page.

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20	I need help with my application. Who can I contact?	You can call our Call Centre at 03 26900 900 or email contactcenter@bankislam.com.my for assistance.



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