Be U › BIMB Mobile

Migration — Customer FAQ

Version 12.0 | Effective: 31 July 2026

About the Migration

Q1: What is happening to the Be U app?

We're making your banking experience even better. As part of Bank Islam's digital evolution, Be U services will be gradually consolidated into BIMB Mobile, giving you access to more features, more services, and a smoother experience in one place.

You can continue using Be U as usual until 31 July 2026. After that, you can seamlessly continue your banking journey on BIMB Mobile — we'll guide you every step of the way.

Q2: Why is Bank Islam making this change?

We're continuously enhancing our digital banking experience to serve you better. By bringing Be U services into BIMB Mobile, we're able to offer you more features, improved functionality, and a more seamless way to manage your finances in one place.

Q3: When will Be U stop being available?

Be U will remain available until 31 July 2026. After this date, Be U will no longer be accessible and some services will be discontinued. New Be U account onboarding has already been stopped from 24 April 2026.

Q4: Will my money and personal information be safe?

Yes. Your money, personal information, and access remain safe and secure. This change is simply about moving your experience to BIMB Mobile as the main app. All of Bank Islam's existing security measures and protections will continue to safeguard your account.

Q5: How will this affect my existing services or contracts?

Your existing services and commitments will continue to be honoured. We are working closely with all customers and partners to ensure a smooth transition with minimal disruption. If there are specific changes that affect you, we will inform you in advance and guide you on what to do next.

Q6: Where will Bank Islam share official updates?

We will keep you informed through our official channels:

- Bank Islam website
- Official social media pages
- In-app notifications (where applicable)

What You Need to Do

Q7: What steps should I take before 31 July 2026?

To ensure a smooth transition, we recommend you take these steps early:

- Stop any recurring payments linked to your Be U account
- Unlink your Be U Visa Debit Card-i from connected services such as Google Pay and cancel any active subscriptions
- Transfer your Be U account balance to your Bank Islam account or another bank account
- If you plan to close your Be U account, note that payout via **self-closure** may **take up to 14 days** to be credited to your designated withdrawal account. To **receive your funds faster**, we recommend **transferring your balance out first before initiating self-closure**
- If you do not yet have a BIMB Mobile account, download the app and register before 31 July 2026

Q8: What happens if I do not take any action before 31 July 2026?

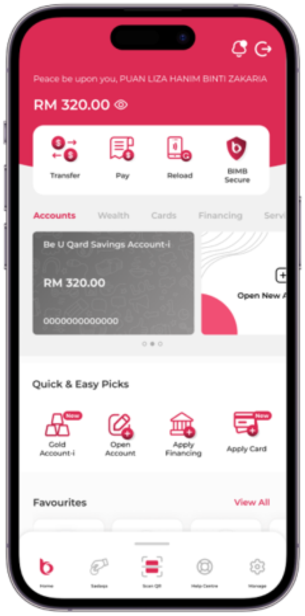
If no action is taken before 31 July 2026:

- Your Be U Qard Savings Account-i (QSA) and/or Awfar Account will no longer be available for transactions.
- Your Be U Visa Debit Card-i will stop working.
- You will not be able to transfer money into your Be U account, and third parties will also be unable to deposit funds into it.
- Active products such as Be U Term Deposit-i (TDT) will continue to be safeguarded in accordance with their respective Terms and Conditions.
- If your account remains open with an outstanding balance, Bank Islam may subsequently close the account and transfer any remaining balance to a designated holding account maintained by the Bank.
- You may claim your funds after account closure, subject to verification requirements and applicable timelines.

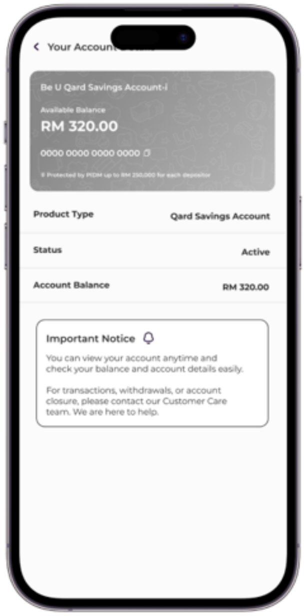
To continue accessing banking services, we recommend registering for BIMB Mobile and opening a Bank Islam account.

Q9: What if I did not close my Be U account before 31 July 2026 and open a Bank Islam account later?

If you register for a Bank Islam account via BIMB Mobile after 31 July 2026, the Bank will detect your existing Be U accounts through identity verification. Your Be U QSA and/or Awfar account balances will be displayed in BIMB Mobile on a view-only basis. To withdraw or take action on these accounts, please contact Customer Support via the official channels.



1. Click "**Be U Qard Savings"** to view more details.



2. Please contact **"Customer Care**" to transfer your money to BIMB Account

Your Migration Guide by Account Type

The table below shows what you need to do based on the products you hold and whether you are already on BIMB Mobile.

Account Type	✓ Already on BIMB Mobile	✗ Not yet on BIMB Mobile
Savings only (QSA / Awfar)	• Initiate Be U account self-closure via the Be U app • Transfer your remaining balance to your BIMB account or another bank account	• Download BIMB Mobile and open a Bank Islam account • Then initiate Be U account self-closure via the Be U app • Transfer your remaining balance to your new BIMB account or another bank account
Term Deposit-i + Qard Savings Account + Awfar Investment Account	• Do not close your Be U account if it is tagged as the Term Deposit withdrawal account • From July 2026 onwards, you can view your Be U TDT and savings accounts directly in BIMB Mobile	• Download BIMB Mobile and open a Bank Islam account • Do not close your Be U account if it is tagged as the Term Deposit withdrawal account • From July 2026 onwards, you can view your Be U TDT via BIMB Mobile
Term Deposit-i only (TDT)	• No action needed for now • From July 2026 onwards, you can view your Be U TDT directly in BIMB Mobile	• Download BIMB Mobile and open a Bank Islam account • From July 2026 onwards, you can view your Be U TDT via BIMB Mobile

Account Type	✓ Already on BIMB Mobile	✗ Not yet on BIMB Mobile
Personal Financing-i(PF-i)	• You can already view your Be U PF-i under the Financing tab in BIMB Mobile (update the app if you have not done so) • You can pay instalments and view your financing statement directly in BIMB Mobile	• Download the latest version of BIMB Mobile and open a Bank Islam account • You can then view your Be U PF-i under the Financing tab and pay your instalments

⚠ If your Be U account is tagged as the payout/withdrawal account for a Term Deposit-i, please do not close it until the TDT has matured and the payout has been processed.

Q10: What happens if my Be U account is closed with a remaining balance?

If your Be U Qard Savings Account-i (QSA) or Awfar Account is closed with a remaining balance:

• Any remaining balance will be transferred to a designated holding account maintained by Bank Islam.

• The account will no longer be accessible via BIMB Mobile.

• Your funds remain safe and secure.

• You may contact Bank Islam to claim your funds, subject to identity verification.

• If the funds remain unclaimed for the prescribed period, they may subsequently be transferred to the Registrar of Unclaimed Moneys (eGUMIS) in accordance with applicable requirements.

Accounts and Products

Savings — Qard Savings Account-i (QSA) & Awfar Account

Q11: Can I still use my Be U savings account after 31 July 2026?

No. From 31 July 2026, your Be U QSA and Awfar account can no longer be used for transactions, incoming transfers, or outgoing payments. We recommend transferring your balance and migrating to BIMB Mobile before this date.

Q12: My Be U account has already been closed. Can I still claim my remaining balance?

Yes. If your Be U account has been closed and there is an outstanding balance in the account:

• Your funds remain safe and secure with Bank Islam.

• You may contact Customer Support to perform identity verification and arrange withdrawal of the remaining balance.

• Funds not claimed within the applicable retention period may subsequently be transferred to the Registrar of Unclaimed Moneys (eGUMIS).

For assistance, please contact Be U Community Support or Bank Islam Customer Care.

Q13: What happens to my Nest savings?

All your Nest savings will automatically move to your Qard Savings Account-i or Be U Awfar Account.

Q14: Will I continue to earn profit on my Be U Awfar account in July 2026?

Profit for Be U Awfar accounts will be paid up to 16 July 2026 only. From 17 July 2026, the Mudarabah arrangement will end and any remaining balance will be treated as Qard — no profit will be paid after that date. Any hibah, if granted, is entirely at the Bank's discretion.

You are encouraged to withdraw or migrate your balance to a Bank Islam Awfar account before 16 July 2026.

Q15: Will my Be U Awfar balance still be eligible for the Awfar lucky draw?

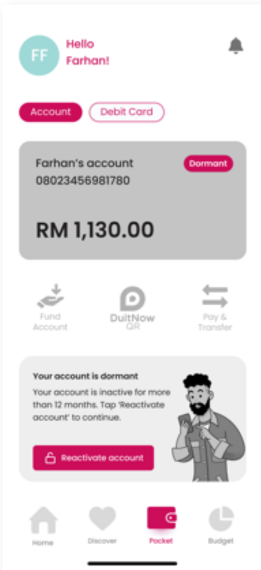
The July 2026 draw will be the final Awfar draw involving Be U accounts. Eligibility will be based on the average balance maintained between mid-June and mid-July 2026. Balances maintained on or after 17 July 2026 will not be eligible. Eligibility criteria and cut-off dates will be communicated to customers in advance.

Q16: Will standing instructions or scheduled transfers from my Be U account still work?

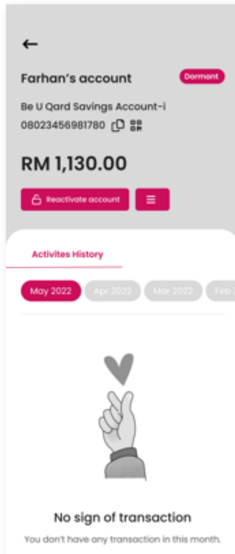
No. All recurring transfers and automatic payments must be stopped before 31 July 2026. You can set them up again via BIMB Mobile.

Q17: What if my Be U account has become dormant?

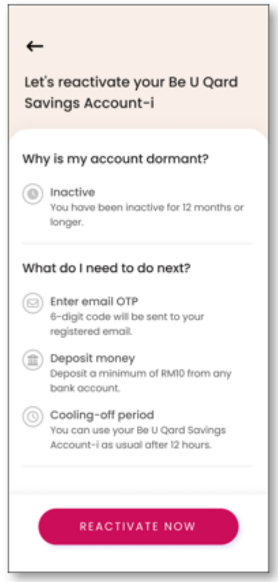
To reactivate your dormant account, please follow this guide:



1. Click your Dormant Account

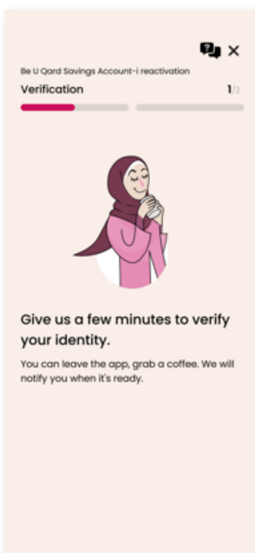


2. Click "**Reactivate Account**" to start

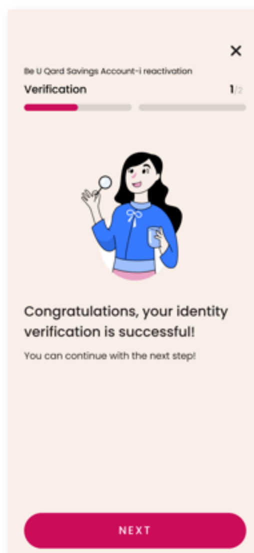


3. Click "**Reactivate Now**" to proceed

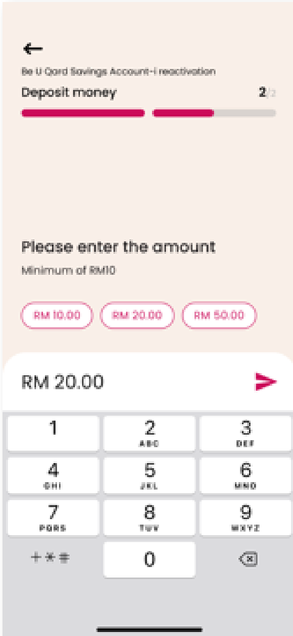
4. Enter 6-digit OTP from your email



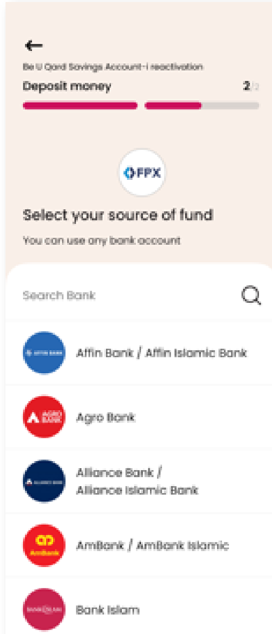
5. Wait for us to verify your identity



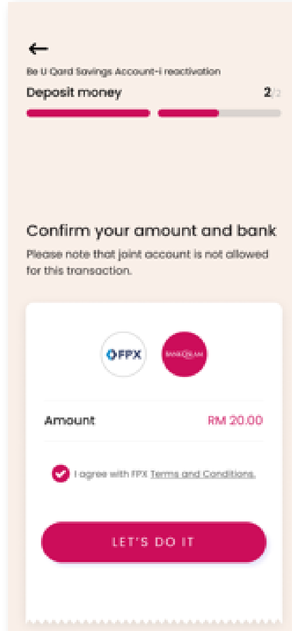
6. Once identity verification is done, click "**Next**"



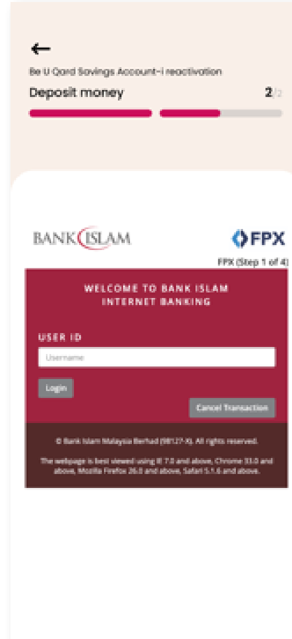
7. Kindly deposit money to your Be U account



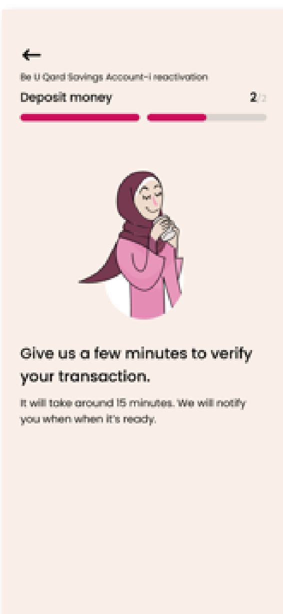
8. Select bank to transfer money from



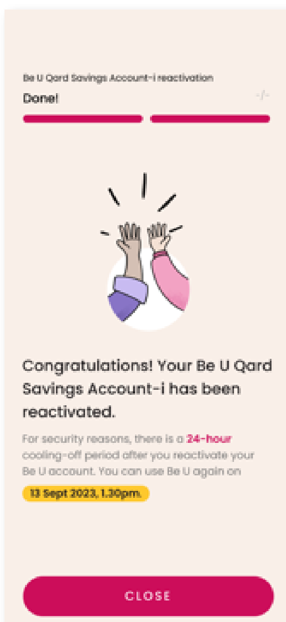
9. Confirm the right bank and amount



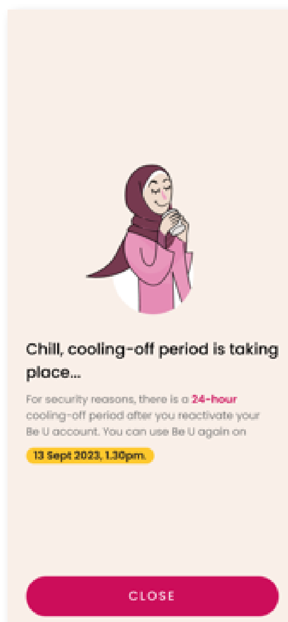
10. Login your Bank ID & password



11. Wait for us to verify your transaction.



12. Congratulation, your account has been reactivated.



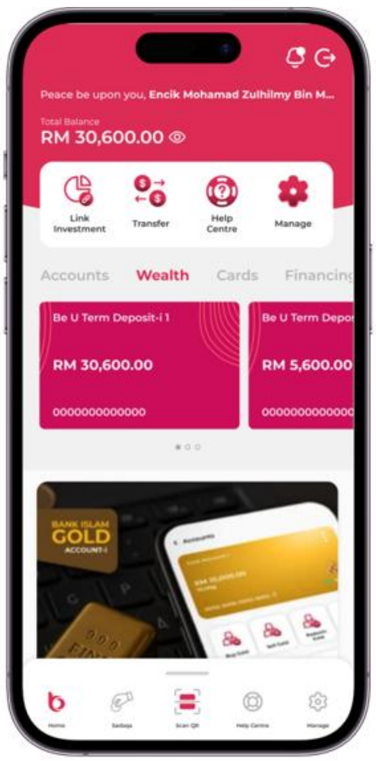
13. Please wait for 24-hours cooling period for security reason.

Term Deposit-i (TDT)

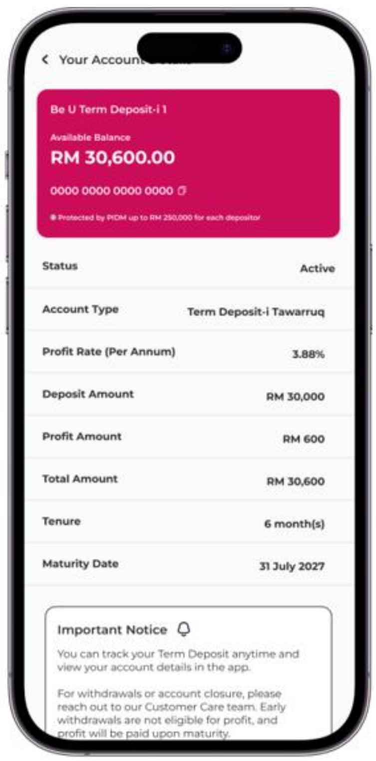
Q18: What happens to my Be U Term Deposit-i (TDT) during the migration?

It depends on your TDT maturity date:

- If your TDT matures on or before 31 July 2026, the principal and profit will be credited to your nominated (saved) Withdrawal Account linked to your TDT as usual. No action is required.
- If your TDT matures after 31 July 2026, your money remains protected. Your TDT will be available on BIMB Mobile on a view-only basis. To view and manage your TDT, you may download and log in to BIMB Mobile. If no payout instruction has been provided, the TDT will remain with Bank Islam until your instruction is received. No additional profit will be earned during this period.



1. Under "**Wealth**" tab, Click "**Be U Term Deposit**" to view more details.



2. Please contact **"Customer Care"** if you want to take any action.

Important:

- If your Be U account is tagged as the payout or withdrawal account for your Be U Term Deposit-i (TDT), do not close the account arrangement until the TDT has matured and payout instructions have been completed.
- Closing or withdrawing a TDT before maturity will be treated as a premature withdrawal and no profit will be paid in accordance with the Terms and Conditions.
- Upon maturity, customers may contact Bank Islam Customer Care to provide payout instructions and claim their principal and profit entitlement.

If you prefer not to use BIMB Mobile:

- After your TDT matures, you may contact Bank Islam Customer Care and provide your preferred account for transfer. The Bank will transfer your principal and profit accordingly.

- If you choose to withdraw your TDT early (**before maturity**), it will be treated as a premature withdrawal and **no profit will be paid**, in accordance with the Terms and Conditions.

The change relates only to the servicing platform and does not affect your contractual rights, agreed profit rate, or maturity date.

Q19: Will my Be U TDT profit rate and tenure remain the same?

Yes. Bank Islam will honour the agreed profit rate and tenure for all active Be U Term Deposit-i accounts.

Q20: What happens if my TDT matures during the transition period?

If your Be U Term Deposit-i (TDT) matures after the Be U service discontinuation:

- Your principal amount and profit entitlement remain protected.
- You may view your TDT details via BIMB Mobile on a view-only basis.
- Upon maturity, you may contact Bank Islam Customer Care and provide your preferred payout account.
- Bank Islam will transfer your principal and profit entitlement accordingly.
- If no payout instruction has been received, the funds will remain safeguarded by Bank Islam until your instruction is provided. No additional profit will accrue after maturity.

Q21: Can I close my Be U TDT early? Will there be penalties?

Early closure will be treated as a premature withdrawal and no profit will be paid, in accordance with the existing Be U TDT Terms and Conditions.

Q22: Can I still access my TDT information after the migration?

Yes. After the migration, you can view your Be U TDT balance and details on BIMB Mobile under the Wealth tab. Please download the BIMB Mobile app via the official app stores if you have not done so.

Q23: Can I initiate Be U account self-closure if I have an active TDT?

If you have an active Be U Term Deposit-i (TDT) and your Be U account is tagged as the TDT payout or withdrawal account, you must not close the account until:

1. The TDT has matured;
2. The principal and profit have been paid out; and
3. The payout process has been successfully completed.

Closing the arrangement before maturity may result in the placement being treated as a premature withdrawal in accordance with the applicable Terms and Conditions.

Q24: I have unclaimed money. How do I claim my funds if I have a Be U account balance or an active TDT?

For closed Be U savings accounts (QSA/Awfar):

- Funds above RM5 may be claimed from Bank Islam between 10 August 2026 and 9 August 2028, subject to verification.
- After 9 August 2028, unclaimed funds will be transferred to eGUMIS and must be claimed through the eGUMIS portal.

For active TDT placements:

- Your TDT remains active with Bank Islam until maturity.
- Your principal amount, profit rate and tenure remain unchanged.
- Upon maturity, contact Bank Islam Customer Care to provide your preferred payout account and claim your principal and profit entitlement.

Personal Financing-i (PF-i)

Q25: What happens to my Be U Personal Financing-i during the migration?

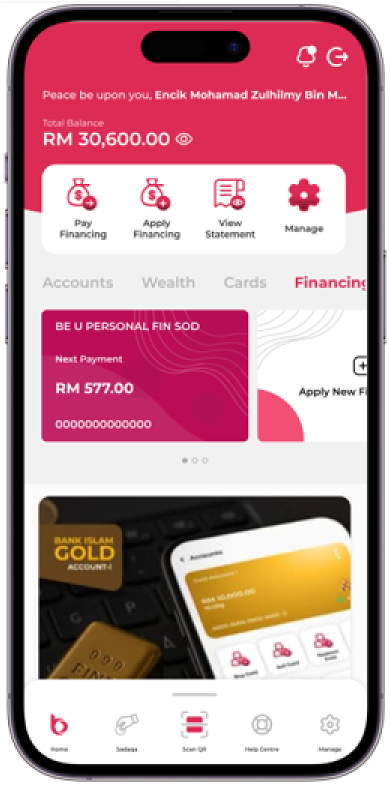
Your Be U PF-i will continue as normal. You can view it, pay instalments, and access your financing statement via BIMB Mobile under the Financing tab.

Having an active Be U PF-i does not prevent you from closing your Be U savings account — the two are independent.

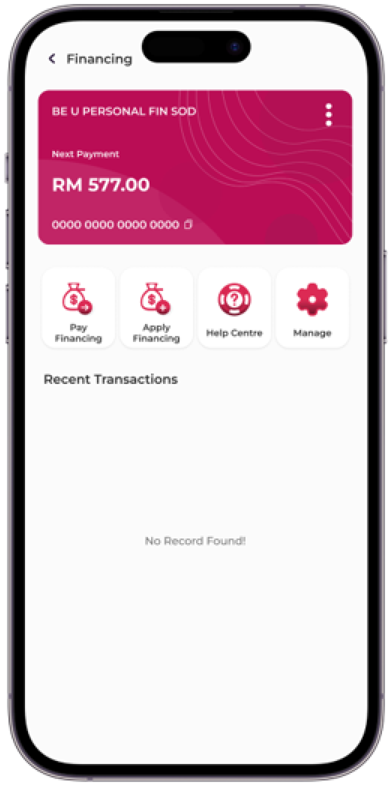
Q26: How do I view and pay my Be U PF-i on BIMB Mobile?

If you already have BIMB Mobile, simply update the app and go to the Financing tab — your Be U PF-i will appear there. If you do not have BIMB Mobile yet, download the latest version and open a Bank Islam account first. Steps:

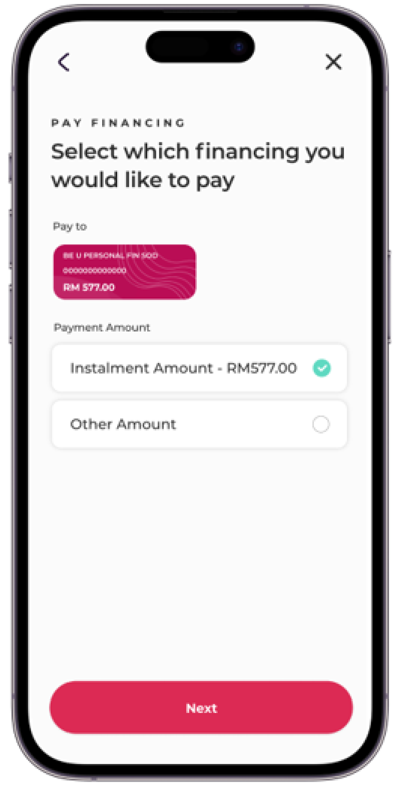
- Log in or register on BIMB Mobile
- Tap the Financing tab on the home screen
- Select your Be U PF-i to view details or pay your instalment



1. Under "**Financing**" tab, Click "**Be U Personal Financing**" to view more details.



2. Click **"Pay Financing"** if you want to pay your monthly payment.



2. Click on the **"Instalment Amount"** then "**Next**" to continue.

Debit Card

Q27: Can I keep using my Be U Visa Debit Card-i?

Your Be U Visa Debit Card-i will no longer be usable after 31 July 2026. Please unlink it from connected services (e.g. Google Pay) and cancel any active subscriptions before that date. To continue enjoying debit card services, you may apply for a Bank Islam Debit Card-i via BIMB Mobile.

Q28: Will there be any fees when I apply for a Bank Islam Debit Card-i?

If you have an active Be U Visa Debit Card-i and do not yet have a Bank Islam Debit Card-i, the Bank Islam Debit Card-i issuance fee will be waived. The fee will be charged at the point of application and the equivalent amount will subsequently be credited back into your newly opened Bank Islam account.

If you choose not to move to BIMB Mobile or do not have an active Be U debit card, existing fees and charges (if any) will continue to apply based on the relevant product terms and conditions.

Opening a BIMB Mobile Account

Q29: I am a new Bank Islam customer (never had a BIMB account). Can I open a BIMB account while my Be U account is still active?

Yes. New customers who have never held a BIMB account can open a Bank Islam account via BIMB Mobile even while their Be U account is still active. Simply download BIMB Mobile and follow the registration steps.

Q30: I already have both a Be U and a BIMB account. Can I open additional accounts or apply for other products on BIMB Mobile?

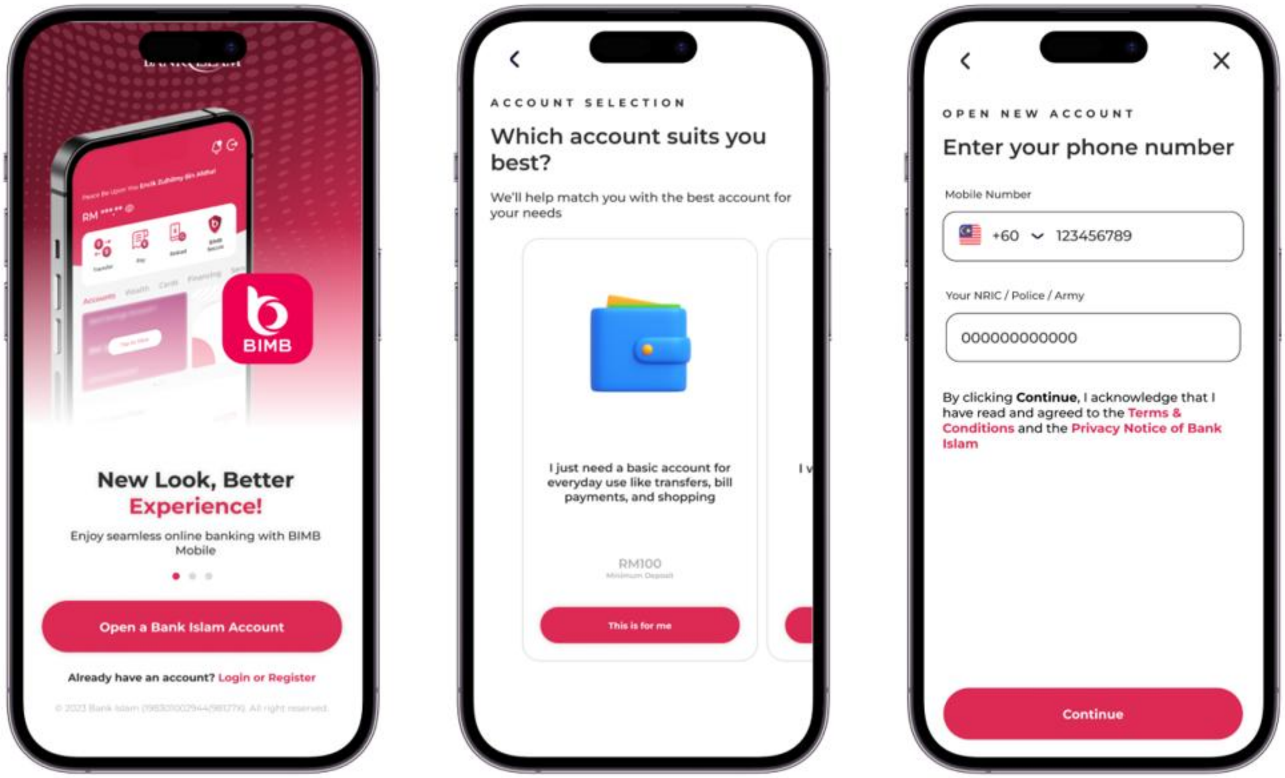
Yes. Existing customers who already have both Be U and BIMB accounts can still apply for other product applications via BIMB Mobile.

Q31: How do I register on BIMB Mobile for the first time? (From July 2026)

There are two ways to get started:

Option 1 — Open a Bank Islam account directly:

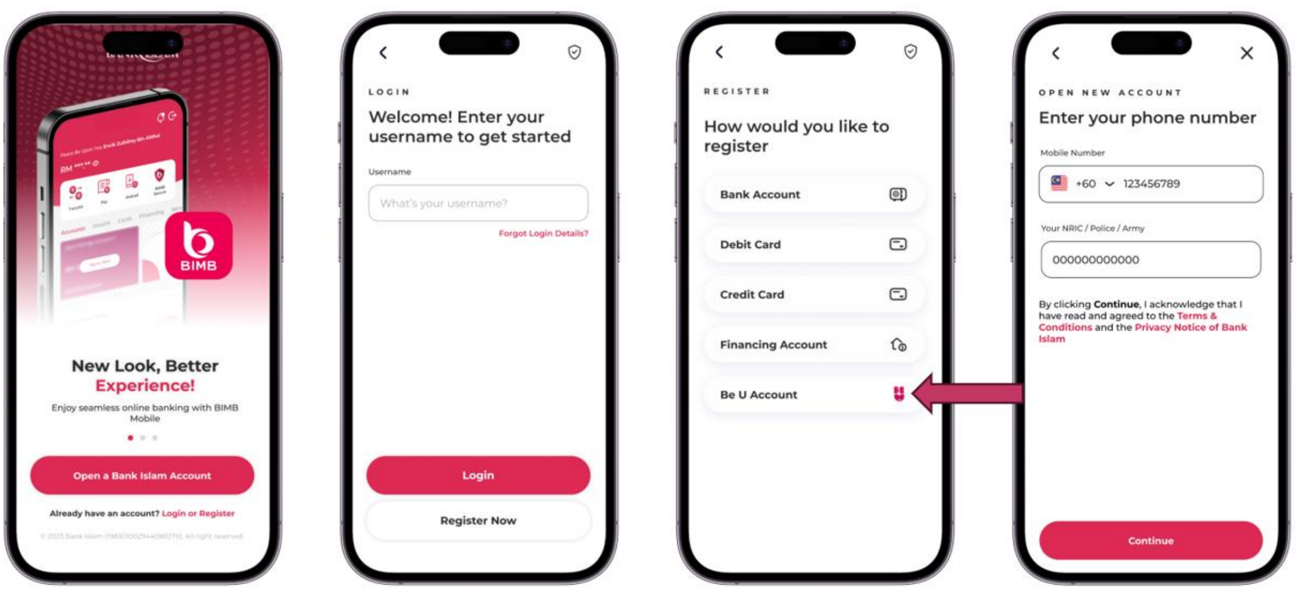
- On the BIMB Mobile login screen, tap Open a Bank Islam Account
- Select the type of account you want to open



- Enter your phone number and NRIC, then tap Continue and follow the prompts

<u>Option 2 — Register via the Login screen:</u>

- Tap Login or Register, then Register Now
- Select Be U Account



- Enter your phone number and NRIC, tap Continue and follow the prompts

Q32: Why can't I see my Be U account on BIMB Mobile or BIMB Web during late-night hours?

During daily system processing, your migrated Be U accounts may temporarily not be visible on BIMB Mobile and BIMB Web. This may affect the following accounts:

- Be U Qard Savings Account-i (**QSA)**
- Be U Awfar Account
- Be U Term Deposit-i **(TDT)**

This typically occurs from **12:00 AM and may last until approximately 5:00 AM (MYT)**. During this period, account information may be temporarily unavailable for viewing.

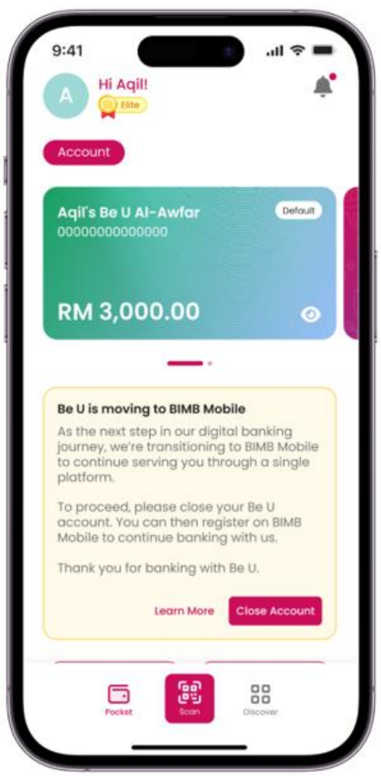
Once system processing is completed, your accounts and balances will automatically be displayed as usual. Your funds remain safe and secure throughout this period.

Note: The processing window may occasionally extend beyond 5:00 AM depending on system activities. If your account is still not visible after the processing window has ended, please contact Customer Support for assistance.

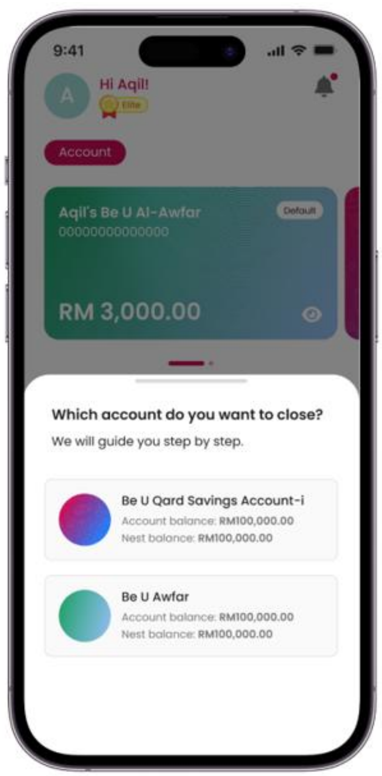
Q33: How do I close my Be U account?

You can initiate Be U account self-closure directly via the Be U app. Here is how:

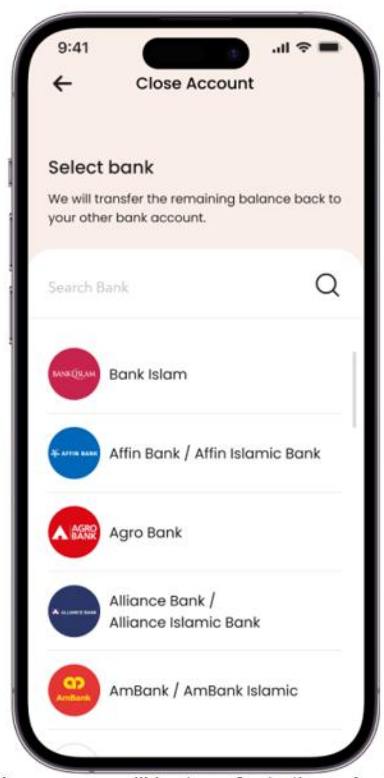
- **Step 1:** On your Be U home screen, tap Close Account to proceed
- **Step 2:** Select the Be U account you want to close (QSA or Awfar)
- **Step 3:** Select the bank you want your remaining balance transferred to, and enter the destination account number



1. Click **Close Account** to proceed

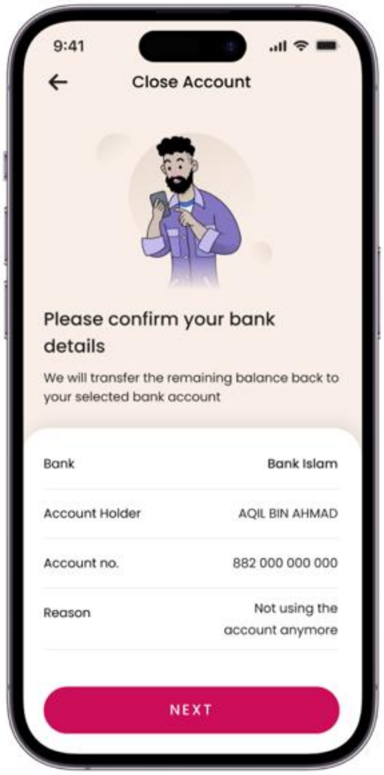


2. Select your **Be U Account**

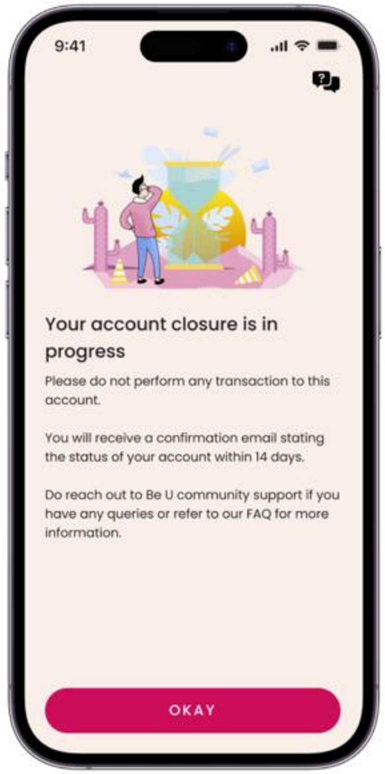


3. Your money will be transfer to the **selected bank**. Enter your **other bank account number**

- **Step 4:** Confirm your bank details. Your remaining balance will be transferred to the selected account



4. Confirm your other **Bank Details**



5. Your Be U account closure is **in progress**.

- **Step 5:** Your Be U account closure is in progress. You will receive a confirmation email with the status of your account within 14 days

Note: You can only initiate self-closure if you do not have an active Term Deposit-i tagged to your Be U account as the payout account. If you have a Be U Personal Financing-i, this does not affect your ability to close your savings account.

Q34: What if I am uncomfortable with migration?

We understand that changes to your banking experience can be concerning, and your comfort and trust are important to us. Your funds, profit rates, and existing commitments will continue to be honored throughout the transition.

If you have any concerns, please contact us and our team will take the time to listen, explain the process, and guide you through the options available to you.

Unclaimed Money (UMA)

Q35: What happens if my Be U account was closed with a remaining balance and I have not claimed it yet?

If your Be U account was closed with a remaining balance above RM5:

- The balance will be transferred to a designated holding account maintained by Bank Islam.
- Your funds remain safe and secure.
- You may contact Bank Islam Customer Care to claim your funds, subject to identity verification.
- If the funds remain unclaimed after the applicable retention period, they will be transferred to the Registrar of Unclaimed Moneys (eGUMIS) in accordance with applicable requirements

Q36: My Be U account has already been closed. Can I still claim my remaining balance?

Our support team is here for you before, during, and after the transition:

Period	How to Claim
10 August 2026 – 9 August 2028	Contact Bank Islam Customer Care and complete identity verification.
After 9 August 2028	Submit a claim through the eGUMIS portal.

Q37: What happens if my funds have already been transferred to eGUMIS?

You may claim your funds directly through the eGUMIS portal by:

1. Registering on the eGUMIS portal.
2. Updating your profile information.
3. Searching for your unclaimed funds.
4. Providing your bank account details.
5. Submitting your claim.

Getting Help

Q38: Who should I contact if I need help?

Our support team is here for you before, during, and after the transition:

	Be U Community Support	Bank Islam Customer Care
Available until	30 September 2026	From 1 October 2026 onwards
Phone	03-2779 0088	03-2690 0900
Email	beu.communitysupport@bankislam.com.my	contactcenter@bankislam.com.my