

Q1: What is happening to the Be U app?

A1: 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 to make the transition easy.

We'll keep you informed ahead of time, so you have plenty of time to:

- Move your funds
- Close your account (if you choose to)
- Make any other arrangements

Q2: Why is Bank Islam making this change?

A2: 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.

Be U will remain available until **31 July 2026**, and during this time, we'll continue to guide and support you through the transition, so you know exactly what to expect.

Q3: What do I need to do?

A3: You can continue using your Be U account as usual until **31 July 2026**.

To ensure a smooth transition, we recommend that you take a few simple steps early:

- **Stop any recurring payments** linked to your Be U account before 31 July 2026
- **Unlink your Be U Visa Debit Card-i** from services such as Google Pay or subscriptions
- **Be aware** that debit card usage and certain profit rates will no longer apply after this date

We'll continue to keep you updated and guide you step by step along the way.

If you need assistance, you can reach us via:

- **Be U Community Support:** 03-2779 0088 or beu.communitysupport@bankislam.com.my
- **Bank Islam Customer Care:** 03-26 900 900 or contactcentre@bankislam.com.my

Q4: Will my money, personal information and banking access be affected?

A4: 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.

If you need any help or notice anything unusual, our support team is always ready to assist you.

Q5: What if I face issues during the transition?

A5: Don't worry, we're here to support you every step of the way.

If you need any assistance, you can reach us via:

- **Be U Community Support:** 03-2779 0088 or beu.communitysupport@bankislam.com.my
- **Bank Islam Customer Care:** 03-26 900 900 or contactcentre@bankislam.com.my

We're committed to making your transition as smooth and hassle-free as possible.

Q6: How will this impact current services or contracts?

A6: Your existing services and commitments will continue to be honored.

We're working closely with all customers and partners to ensure a smooth and seamless transition, with minimal disruption to your current arrangements. If there are any specific changes that affect you, we'll inform you in advance and guide you on what to do next.

Q7: Where will Bank Islam share official updates?

A7: We'll keep you informed every step of the way through our official channels, including:

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

We encourage you to stay updated, so you don't miss important information about your account and next steps.

Q8: Who should I contact for help during and after the Be U transition?

A8: We're here to support you throughout the transition - before, during, and after.

You can reach us based on the timeline below:

Until 30 September 2026:

- **Be U Community Support:** 03-2779 0088
- **Email:** beu.communitysupport@bankislam.com.my

From 1 October 2026 onwards:

- **Bank Islam Customer Care:** 03-2690 0900

Our team is committed to ensuring you continue to receive the help you need without interruption.

STOP ONBOARDING

Q1: What is the latest update on Be U onboarding?

A1: New Be U account onboarding has been stopped from 24 April 2026 as we are converging to BIMB Mobile.

Q2: Are existing Be U customers affected by this change?

A2: No. Be U will remain available until 31 July 2026. After this date, some Be U services will change as part of the transition. Customers will continue to be supported and guided.

Q3: Can existing customers continue to transact and access their funds?

A3: Yes. You can continue to access your funds and use Be U services as usual until 31 July 2026. After this date, Be U will no longer be available and some services will be discontinued.

PRODUCTS AND SERVICES

Q1: I have been using the Nest function on Be U, how will this migration impact my account?

A1: All your Nest savings will automatically move to your Qard Savings Account-i or Be U Awfar Account.

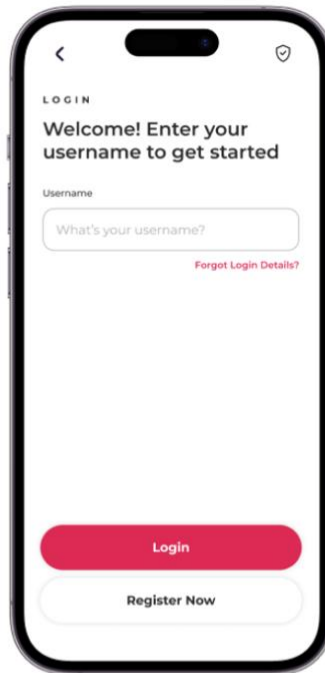
Q2: Will my Be U savings balance be automatically moved to BIMB Mobile?

A2: No.

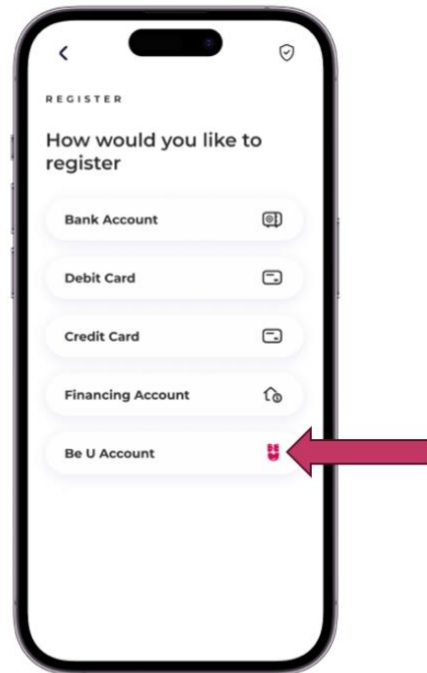
Step 1 Register as BIMB Mobile user: We encourage you to experience BIMB Mobile at your earliest convenience as follows.



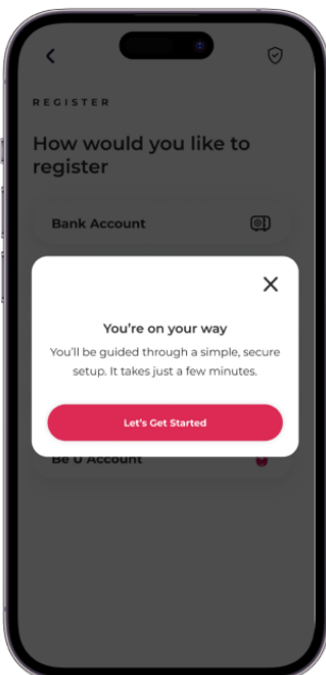
1. Click **Login or Register**



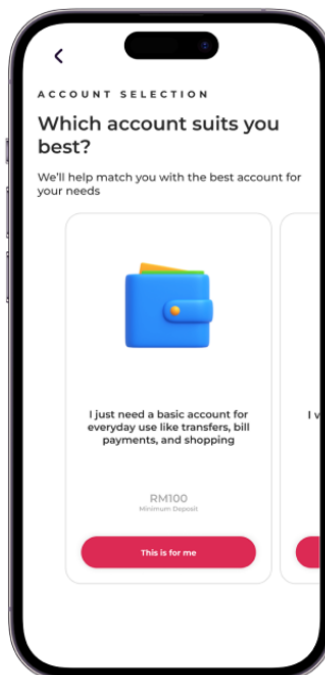
2. Click **Register Now**



3. Click **“Be U Account”**

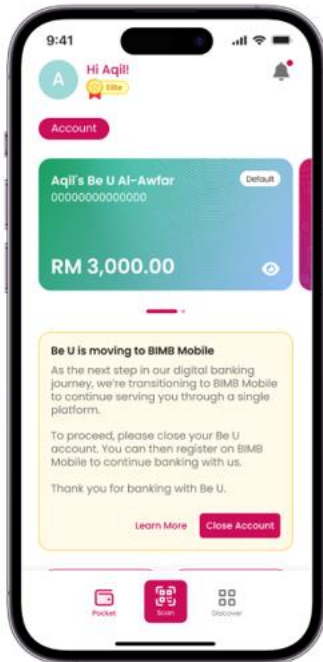


4. Click **Let's Get Started**

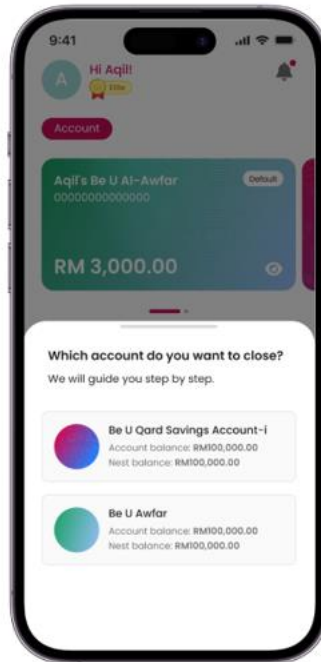


5. Select **account type** that's suit your banking needs.

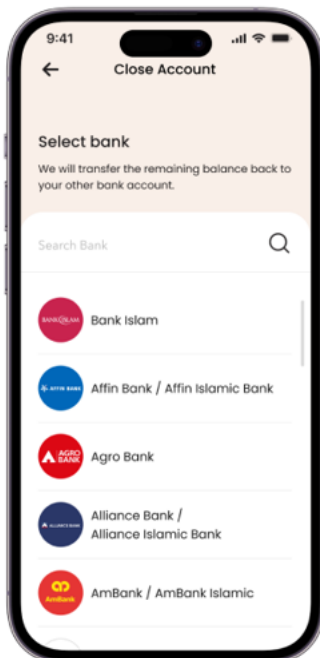
Step 2 Initiate self-account closure via your Be U app: Then transfer your money to your Bank Islam account.



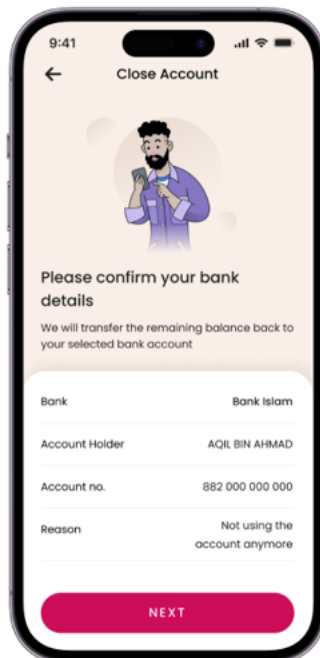
1. Click **Close Account** to proceed



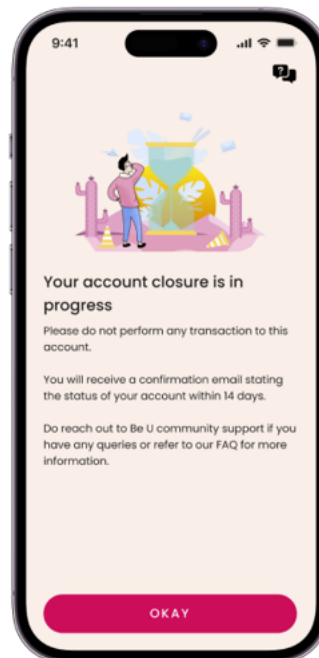
2. Select your **Be U Account**



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



4. Confirm your **other Bank Details**



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

Q3: Will any fees or charges be introduced during or after 31 July 2026?

A3: No new fees will be introduced as part of this transition. For debit cards, the following arrangements apply to support a smooth move to BIMB Mobile:

- **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 charged at the point of application**, and the **equivalent amount will subsequently be credited back into your Bank Islam savings 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.

These arrangements are part of our commitment to ensure customers are not financially disadvantaged during the transition.

Q4: Can I maintain my Be U Visa Debit Card-i ?

A4: Your Be U Visa Debit Card-i will no longer be usable after 31 July 2026. Please remember to unlink your debit card from any connected services (e.g. Google Pay) and cancel any active subscriptions linked to it.

To continue enjoying debit card services, you may apply for a Bank Islam Debit Card-i via BIMB Mobile.

Q5: What will stop working from 31 July 2026

A5: As of **31 July 2026**, the following Be U services will no longer be available:

- Your **Be U Qard Savings Account-i / Awfar Account** can no longer be used for transactions
- Your **Be U Visa Debit Card-i** will no longer work for payments, withdrawals, or online transactions
- You will **not be able to transfer money into your Be U account**, and **third parties will also not be able to deposit or transfer funds into your Be U account**

To continue banking services, including savings, transfers, and debit card usage, we recommend you migrate and use Bank Islam accounts via BIMB Mobile.

Q6: Will I continue to earn profit on my Be U Awfar account in July 2026?

A6: Profit for Be U Awfar accounts will be paid up to 16 July 2026 only. From 17 July 2026 onwards, the Mudarabah arrangement will end, and any balance maintained after that will be treated as Qard, where no profit will be paid. Any hibah, if granted, depends entirely on the Bank's discretion. You will be informed in advance and are encouraged to withdraw or migrate your balances to Bank Islam Awfar account before 16 July 2026.

Q7: Will my Be U Awfar balance still be eligible for the Awfar draw?

A7: 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 for the Awfar draw. Eligibility criteria and cut-off dates will be communicated to customers in advance.

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

A8: If you do not take any action before **31 July 2026**, the following will apply:

- **Your Be U savings account (including Qard Savings Account-i / Awfar Account)** will no longer be usable for transactions
- Your **Be U Visa Debit Card-i** will no longer work
- You **will not be able to transfer money into your Be U account, and third parties will not be able to deposit or transfer funds into it**
- Any remaining balances or active products (such as **Term Deposit-i**) will continue to be safeguarded and handled in accordance with Bank Islam's product terms and conditions.

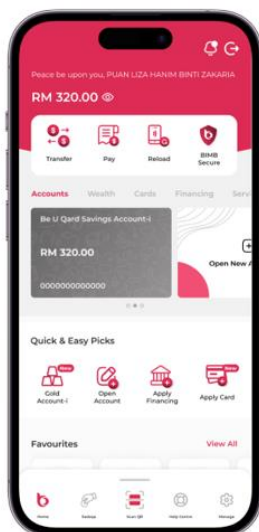
To continue accessing banking services such as savings, transfers, and debit card usage, we recommend you **register with Bank Islam and use BIMB Mobile**.

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

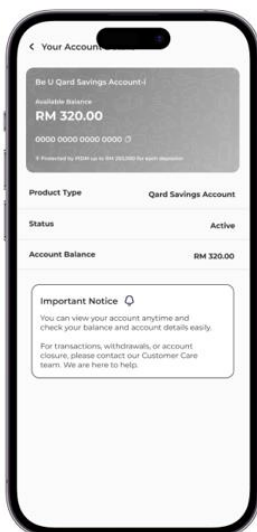
A9: If you did not close your Be U account before **31 July 2026**, and you later register for a Bank Islam account via **BIMB Mobile**, the Bank will detect your existing Be U accounts through **identity verification**.

Your **Be U Qard Savings Account-i (QSA)** and/or **Be U Awfar account and balances** will be displayed in BIMB Mobile on a view-only basis.

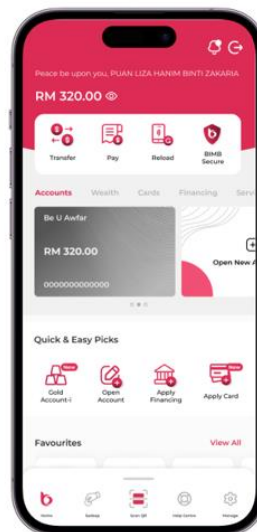
To withdraw or take action on these accounts, please contact Customer Support via the official channels.



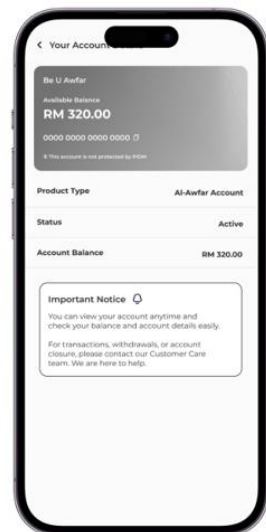
1. Click "Be U Qard Savings" to view more details.



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



1. Click "Be U Awfar Savings" to view more details.



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

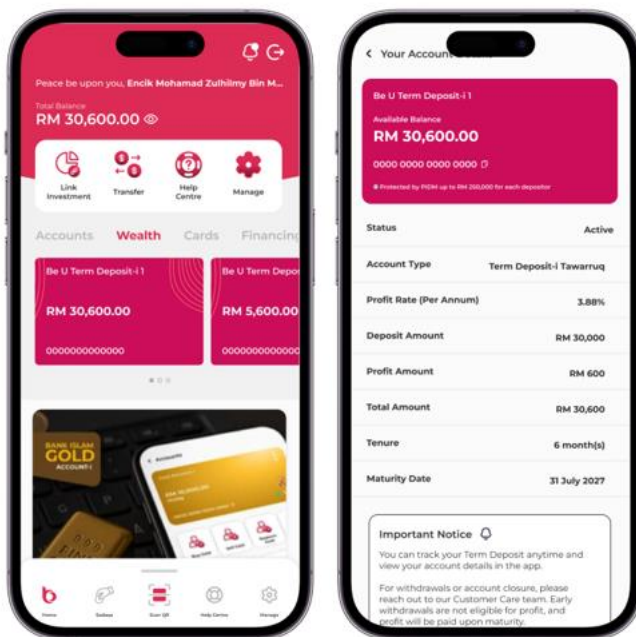
Q10: Will standing instructions or scheduled transfers from my Be U savings still work?

A10: All recurring transfers and automatic payments must be stopped before 31 July 2026. You can set them up again via the Bank Islam app (BIMB Mobile).

Q11: What happens to my existing Be U Term Deposit-i (TDT) if Be U migrated into BIMB Mobile?

A11: If you have an active Be U Term Deposit-i, the following applies depending on its maturity date:

- If your Be U Term Deposit-i matures on or **before 31 July 2026**, the principal and profit will be credited to your nominated withdrawal account.
- If your Be U Term Deposit-i matures **after 31 July 2026**, your money stays protected and the account will be view-only in BIMB Mobile:



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.

If no payout instruction has been provided, the Term Deposit-i will remain **dormant until customer’s instruction is received**. Customers may contact Bank Islam Customer Care to provide payout instructions upon maturity.

The change relates only to the servicing platform and does not affect your contractual rights, agreed profit rate, or maturity date. Your funds remain protected at all times.

Q12: Will my Be U Term Deposit-i (TDT) profit rate and tenure remain the same?

A12: Rest assured, we will honour the agreed profit and tenure for your active Be U Term Deposit-i.

Q13: Will my Be U Term Deposit-i (TDT) maturity date or payout instructions change?

A13: Be U Term Deposit-i maturity date will be the same. You can contact Bank Islam Customer Care at 03-26 900 900 or e-mail contactcentre@bankislam.com.my to provide the payout instructions before the TDT maturity date.

Q14: What happens if my Be U Term Deposit-i (TDT) matures during the transition period?

A14: If your Be U Term Deposit-i matured before you moved to Bank Islam, the payout will go to the bank account you set earlier. However, if the Be U Term Deposit-i matures after you migrate to Bank Islam, please contact Bank Islam Customer Care at 03-26 900 900 or e-mail contactcentre@bankislam.com.my to provide the payout instructions.

Q15: Can I uplift or close my Be U Term Deposit-i (TDT) early because of the migration? Will penalties apply?

A15: Yes, you may choose to uplift or close your Be U Term Deposit-i (TDT) before maturity.

Yes, you may choose to uplift or close your TDT before maturity. However, this will be treated as premature withdrawal and no profit will be paid, in accordance with existing Be U TDT Terms and Conditions.

Q16: Will there be any downtime affecting my access to savings or Be U Term Deposit-i (TDT) information?

A16: After the migration to Bank Islam, please download the BIMB Mobile app via the official app stores or reach out to Bank Islam Customer Care. Your savings and active Be U Term Deposit-i can be viewed on the BIMB Mobile app.

Q19: What if I am uncomfortable with the migration? Do I have any options?

A19: We understand that any change to your banking experience can feel concerning, and your comfort and trust are important to us.

The migration is designed to ensure continuity of your services while providing access through Bank Islam's primary digital platform, BIMB Mobile. Your funds, profit rates, and existing commitments will continue to be honoured throughout the transition.

If you have concerns or would like to better understand how this change affects you, we encourage you to contact the Be U Community Support hotline at 03-2779 0088 or beu.communitysupport@bankislam.com.my. Alternatively, you can reach out to Bank Islam Customer Care at 03-26 900 900 or e-mail contactcentre@bankislam.com.my.

Our team will take the time to listen, explain the process, and guide you through the available options based on your individual circumstances.

We will continue to communicate clearly and in advance at each stage, so you can make informed decisions with confidence.