

Frequently Asked Questions (FAQs): MDB Saalam Super Saver Plus

1. What is MDB Saalam Super Saver Plus Account?

MDB Saalam Super Saver Plus is a Shariah-compliant savings account designed to help you grow your savings ethically through a profit-sharing model (Mudaraba). It follows Islamic banking principles and ensures Halal financial growth while offering modern banking facilities.

2. Who can open this account?

Any resident Bangladeshi citizen aged 18 years or above is eligible to open an MDB Saalam Super Saver Plus account.

3. What are the key benefits of this account?

Key benefits of this account includes; profit on savings (Halal): Based on Mudaraba principle & Profit calculated daily & credited monthly

Free facilities:

- + Debit card (1st year free);
- + Internet banking;
- + SMS alerts;
- + Monthly e-statement;
- + ATM/CRM transactions at all MDB ATMs;
- + High ATM withdrawal limit: **BDT 1,00,000** per day;
- + Cheque book: First one is free;

4. How is profit calculated and credited?

Profit is calculated on your daily account balance and is credited monthly. However, if your balance falls below **BDT 50,000** on any day, no profit will be given for that day.

5. What is the minimum deposit required to open this account?

You need to deposit a minimum of **BDT 50,000** to open the account.

6. Is there any minimum balance requirement?

Yes, you need to maintain a minimum balance of **BDT 500** (or as per regulatory guideline) to keep the account active. However, to be eligible for daily profit, your balance must be **at least BDT 50,000**.

7. Can this account be opened jointly?

Certainly! You can open the MDB Saalam Super Saver Plus account either in your single name or as a joint account with others.

8. What documents are needed to open the account?

You'll need the following:

- + NID/Passport/Photo ID (applicant & nominee);
- + Two passport-size photos of the applicant;
- + One passport-size photo of the nominee (attested);
- + Documents commonly accepted by banks as Proof of Address;
- + Proof of income (e.g., salary slip, trade license, tax return);
- + TIN certificate;

9. Is a nominee required for this account?

Yes, it is **mandatory** to assign a nominee. You can also update or change the nominee(s) at any time with a written request.

10. What about debit card facilities?

- + Debit Card fee is free for 1st year;
- + Daily withdrawal limit: **BDT 1,00,000**;
- + Replacement fees apply as per MDB's general schedule of charges;
- + The card must be collected from the branch where you opened the account;

11. Is internet and SMS banking available?

Yes! Both facilities are completely free for MDB Saalam Super Saver Plus account holders.

12. Can I close my account anytime?

Yes. You can close the account at any time by providing a **written request**. Account closure fees will apply as per the bank's Schedule of Charges.

13. Are there any additional fees or charges?

- ✚ Government excise duty and VAT (as applicable);
- ✚ Account maintenance and closure charges (as per MDB Schedule of Charges);
- ✚ Any taxes or surcharges imposed by the government will be deducted from the account;

14. Where can I open this account?

You can open the MDB Saalam Super Saver Plus account at any MDB Branch, Sub-Branch or Agent Banking Centre.