

**TERMS AND CONDITIONS FOR  
MBSB BANK CORPORATE INTERNET BANKING SERVICES  
(CIB SERVICES)  
(Effective Date: 15 Dec 2018)**

The following Terms and Conditions mentioned herein are applicable for the Customer ("Corporate Customer") that accesses and uses MBSB Corporate Internet Banking Services ("CIB Services") provided herein via MBSB Bank website ("Website"). By accessing this website and/or the use of all or any of its pages, the Customer is deemed to have understood and agreed to be bound by the Terms and Conditions herein. If the Customer does not agree to accept any of the Terms and Conditions herein, the Customer is advised to immediately discontinue the access and/or use of the CIB Services or any part thereof.

The Customer's access or use of this Website shall be at the Customer's own risk and the Customer shall be responsible for compliance of all applicable laws.

**1.0 GENERAL**

- 1.1 The information, material, content or advice contained in this website does not constitute an invitation to treat or offer to enter into a legally binding contract between the Customer and the Bank and it is provided for general information only.
- 1.2 The Customer is advised to seek opinion from independent legal, financial or other advice as the Customer deems necessary before making any decision based on any such information, material, content or advice.
- 1.3 The information, material, contents and services provided in this Website may be changed from time to time with or without notice at the Bank's absolute discretion.
- 1.4 These Terms and Conditions herein and all supplements, amendments and variations thereto shall collectively constitute as the agreement between the Customer and the Bank, and shall apply to the CIB services.
- 1.5 These Terms and Conditions herein are meant to regulate the Customer's access to CIB services and it shall be read together with the applicable terms and conditions governing any transactions, products, and/or services provided in this Website. If there is a conflict between these Terms and Conditions and the terms and conditions governing the relevant transactions, products and/or services provided herein, the latter will prevail.
- 1.6 The Customer takes full responsibility and accountability to ensure that any instructions of remittance or transferring funds via CIB services are adherence with the principles of Shariah. The Customer must fully understand that remitting or transferring funds into the Account which are not in adherence with principles of Shariah is not permissible and in the event of non-compliance with the principles of Shariah, the Customer agrees and undertake not to hold MBSB Bank for any reason.

**2.0 DEFINITION**

The following words in these Terms and Conditions shall have the meanings assigned to them, unless the context otherwise requires:

**'Account'** means one or more of the Customer's Account such as Current Account-i, Term Deposit-i, Term Financing-i, Cashline-i, Equipment Financing-i, Bridging Financing-i, Property Financing-i or any other accounts with MBSB Bank which may be accessed via CIB services as may be determined by the Bank from time to time.

**'Affiliate'** means any participating merchants or entities who offer products, services, content and information on the CIB services website.

**'Approver'** means the person or individual appointed by the Customer and registered in the Bank's internet banking system who will authorize all internet banking transactions initiated by the Maker via CIB Sservices.

**'Bank'** means MBSB Bank Berhad (formerly known as Asian Finance Bank Berhad), their respective predecessors-in-title, successors-in-title and assigns.

**'Banking Services'** means products and services offered by MBSB Bank and its affiliates which are made accessible to the Customer via CIB service website.

**'Bill'** means the latest bill, invoice, renewal notice, form and/or payment demand issued by the Payee Corporation for the use or purchase of goods or services by the Customer from the Payee Corporation.

**'Business Hours'** means 24 hours daily, including any public holidays.

**'CIB services'** means the internet banking services provided by the Bank, which the Customer may access via internet, upon the correct input of User ID and Password.

**'Customer'** means the Corporate Customer or the Corporate Entity under whose name(s) the Account(s) has been opened and maintained with the Bank and to whom the Bank has agreed to provide the CIB services where applicable.

**'E-Pin'** means a unique string of characters issued by the Bank via e-mail for the Customer's first time login to the CIB services upon successful of Customer's registration and activation in the Bank's computer system.

**'Instruction'** means instructions given by the Customer, electronically or otherwise in respect of the Customer's Account(s) via CIB services.

**'Internet'** means the global network computers, telecommunications and software which facilitate the communication between the Customer's computer and/or any similar devices with the Bank's server.

**'Inquiry Package'** means the service package provided by the Bank to the Customer to allow them for view functions under CIB services such as account enquiry, account activities, transaction history, cheque status, etc.

**'Maker'** means the person or individual appointed by the Customer and registered in the Bank's internet banking system who will initiate the internet banking transactions on behalf of the Customer via CIB services.

**'Network Service Provider'** means any Internet service provider or any commercial online service provider or a licensed telecommunications services provider approved by the Bank from time to time providing connection to the Internet or providing the Customer with telecommunications and connectivity services necessary for the provisions of any applications in addition to its own proprietary network.

**'Password'** means a unique string of characters used for user authentication. The password will be created by the user when first time registration takes place and thereafter chosen by the user from time to time if they wish to change their password.

**'Security Token'** means electronic devices provided by the Bank to the Customer and used to generate the Passcode number to enable the Customer to perform and authorize the internet banking transactions.

**'Passcode'** means the pin number generated by the security token used to confirm and authorise the internet banking transaction effected by the Customer.

**‘Payee Corporation’** means all products and services providers, corporations or bodies approved by the Bank from time to time and listed in the bill payment screen for the purpose of enabling the Customer to pay their bills via CIB services.

**‘Ringgit Malaysia’** "Ringgit Malaysia" or "RM" means the lawful currency of Malaysia.

**‘Terms and Conditions’** means these Terms and Conditions governing the use of the CIB services and may include any amendment or deletion by the Bank from time to time.

**‘Inquiry & Transactional Package’** means the service package provided by the Bank to the Customer to allow them to transact via CIB Services, including and not limited to, bill payment, intrabank transfer, interbank transfer, FTT via SWIFT, RENTAS.

**‘User ID’** is a unique sequence of characters used to identify a user followed by a password to authenticate the user if they were to log into MBSB Bank CIB Website. The user ID will be created by the user when first time registration takes place.

**‘Website’** means www.mbsbbank.com or any other address as shall be determined and notified by the Bank from time to time.

### 3.0 DISCLAIMERS

- 3.1 The Bank has taken any possible or reasonable care to ensure the accuracy of information, materials, contents and services given directly and exclusively by the Bank. Notwithstanding the same, the information, materials and contents provided by third party service providers on this website are provided on an "as is" basis and are of a general in nature and shall be subject to the Customer's obligation to take independent legal, financial or any other advice as the Customer shall deem necessary.
- 3.2 The Bank, its directors, employees or agents disclaim any express or implied warranty or representation including but not limited to conditions of merchantability, warranties of title, non-infringement of intellectual property, rights, usefulness, accuracy, correctness, quality or fitness for purpose of the services or products of any third party service provider transacted through this Website.
- 3.3 Neither the Bank nor any other parties involved in the creation, production or delivery of the CIB services assume any responsibilities with respect to the Customer's use thereof. No verbal or written information or advice given by the Bank, its agents or the Bank's employees shall create a warranty or in any way increase the scope of this warranty and the Customer shall not rely on any such information or advice.
- 3.4 The Bank shall not be responsible or liable for any loss, damage incurred or suffered (either direct or indirect) by the Customer or any other person as a consequence of using the CIB services.
- 3.5 The Bank does not warrant or represent that access to the whole or part(s) of this Website, the materials, contents, information and/or services contained therein will be provided uninterrupted or free from errors or that any identified defect shall be corrected, or that there shall be no delay, failures, errors or loss of transmitted information, that no viruses or other contaminating or destructive properties shall be transmitted or that no damage shall occur to the Customer's computer system.

### 4.0 ACCESS TO CIB SERVICES

- 4.1 Application for subscription to the CIB Services shall be subject to the Customer maintaining an active existing Account

with the Bank and subject to such eligibility criteria that the Bank shall deem fit. It is not necessary for the Bank to provide any reasons if the Customer's application is rejected.

- 4.2 The Customer may choose the service package provided under CIB services either Inquiry Package or Transactional Package by fill-up the relevant column as provided in the application form.
- 4.3 The continued access or use by the Customer of the CIB services shall indicate to the Bank the Customer's acceptance and agreement of all provisions of the Terms and Conditions and of the risks involved in conducting any transaction over the Internet.
- 4.4 Upon approval of the Customer's subscription to the CIB services, the e-pin in the PDF format will be forwarded to the Customer via e-mail address as registered with the Bank for CIB services activation. The Customer shall replace the password of his preference upon login to the CIB services for the first time.
- 4.5 The security token will be provided to the Customer upon CIB services account activation. The security token will be used with the Passcode number to allow the Customer to authorise internet banking transactions performed by the Customer.
- 4.6 The Customer must not disclose the Password to any person and to take all precautions and security measures to prevent unauthorised use of the Customer's User ID and Password for the CIB services.
- 4.7 The Password selected for CIB services may be changed by the Customer from time to time.
- 4.8 The Customer shall notify the Bank immediately in writing in the event of any change of mobile number or email which is associated with the Customer's account(s) and/or CIB services.
- 4.9 The Customer's access to the CIB services shall be deemed to have been activated and all instructions and transactions issued thereafter shall be attributed to the Customer upon successful login of the User ID, Password and the use of security token by the Approver with the Passcode number to authorise the internet banking transactions, notwithstanding that such access, instruction or transaction may have been made by a third party whether authorised or unauthorised.
- 4.10 The Bank and/or third party service providers shall be entitled to carry out any instruction or transaction and/or rely on any instruction or information provided in connection with the Customer's User ID, Password and the use of security token by the Approver with the Passcode number as if the Customer had transacted it and/or provided the information. The Customer shall be deemed to unconditionally and irrevocably agree that the Bank shall not be liable for any loss or damage which the Customer and/or any third party may incur.
- 4.11 The Bank may at its sole discretion refuse to carry out any instructions or transactions from the Customer in the event such instructions or transactions are inconsistent with the Bank's policy or any law or any rules or regulations to which the Bank is subject to or for any other reason.
- 4.12 The Customers must ensure that his accounts have sufficient funds before performing any instruction or transactions via CIB services. The Bank has the right to reject any instructions or transactions due to the insufficient funds of the Customer's account.

### 5.0 AVAILABILITY OF CIB SERVICES

- 5.1 The CIB Service is intended to be available 24 hours daily, including public holidays. However, the Customer acknowledges that at certain times some or all of the CIB Services may not be accessible due to system upgrading, maintenance or any other reasons or cause which are beyond the Bank's control.
- 5.2 The Customer acknowledges that notwithstanding any provisions herein the Bank does not warrant that the CIB Services will be available at all times without interruption.
- 5.3 In the event that CIB Services are not accessible for whatever reasons, the Customer agrees to use any other channels, including but not limited to the automated teller machine or at a branch of the Bank, to perform such transaction or instructions as shall be required by the Customer at the material time.
- 5.4 The Customer acknowledges that there are several functions under CIB Services which directly connected with the Bank's main banking system may not be accessible or available during the night mode from 12.00 a.m. until 5.00 a.m. daily. The particulars transactions are as follows:-
- i) To view transaction history for CASA or financing products
  - ii) Cheque book request
  - iii) Stop payment on cheque
  - iv) Term Deposit-i placement
  - v) Term Deposit-i withdrawal
  - vi) Payment for financing account
  - vii) Interbank SWIFT
  - viii) Interbank RENTAS
  - ix) e-Trade Services
  - x) Bulk Payment
  - xi) Payroll
- 6.0 TRANSACTIONS AND FUNDS LIMIT**
- 6.1 All transactions or instructions performed by the Customer via CIB services must be initiated by the Maker and to be authorized by the Approver to allow the transactions or instructions performed are reflected via CIB services.
- 6.2 The Bank has a right to set such limits and conditions to all the transactions performed by the Customer through the CIB services as the Bank deems fit from time to time.
- 6.3 The Customer agrees and accepts that the Customer's transactions inclusive of funds transfers are limited to such maximum daily limit that may be imposed by the Bank from time to time.
- 6.4 For any placement of Term Deposit-i or Foreign Telegraphic Transfer performed by the Customer via CIB Services, the Bank reserves the right to forthwith modify the rate from the time the submission is made via CIB Services to the actual authorization of the transaction by the Approver/ Bank whenever necessary. In the case of rate difference during submission and authorization, the applicable rate for the transaction will be the effective rate upon authorization and not during submission. Additionally, the Customer shall waive any claim the Customer might have against the Bank due to delays in the implementation of instructions from the Customer which is performed under CIB Services.
- 7.0 BILL PAYMENT**
- 7.1 The list of Payee Corporation offered by the Bank are subject to change and may be varied from time to time without prior notice or without assigning any reason thereof.
- 7.2 The Customer agrees that the Bank shall not be liable for any loss or damage which the Customer may suffer as a result of the Bank's actions of the above.
- 7.3 The Customer acknowledges that the Bank only acts as a collection agent for the Payee Corporation. The Customer's bill payment may be subjected to any related procedures or the terms and conditions which are imposed by the Payee Corporation.
- 7.4 The Customer agrees that the Bank's actions of debiting the Customer's account and remit the payment to Payee Corporation are solely based on instruction given to the Bank.
- 7.5 The Customer agrees that the Bank shall not be liable for any loss incurred or damage caused in the event that the Bank is not able to effect payment, or to effect timely payment, to the Payee Corporation.
- 7.6 The Customer agrees that the Bank and shall not be responsible for any rejection of payment by the Payee Corporation due to any reasons whatsoever.
- 7.7 The Customer is responsible to ensure and monitor the regular or punctual payment to be made on his bill and the Bank shall not be responsible for any dispute between the Customer and any Payee Corporation.
- 8.0 TRANSFER OF FUNDS**
- 8.1 Transferring of funds via CIB Services between the Customer's own accounts maintained with the Bank shall be effected immediately subject to a maximum daily limit as stipulated in Clause 6 as above.
- 8.2 Transferring of funds via CIB Services between the Customer's own accounts to a third party account maintained with the Bank or any account with any other bank shall be effected immediately subject to a maximum daily limit and conditions as imposed by the Bank or relevant authorities at their absolute discretion from time to time.
- 8.3 The Customer agrees that the Bank shall not be liable and responsible for any delay or rejection by other banks for such transfer transaction which may be subjected to the conditions of the receiving bank.
- 9.0 BANK CHARGES**
- 9.1 The Customer hereby agrees and undertakes to pay the Bank all such service or transaction charges which the Bank may impose from time to time in respect of or in connection with the CIB services, and such service or transaction charges shall be debited from the Customer's Account as and when the same service or transaction is incurred.
- 9.2 All such service fees or transactional charges payable by the Customer shall be inclusive of applicable tax(es) where necessary.
- 9.3 The Bank reserves the right to debit the Customer's Account for any related charges such as Government charges, stamp duty or tax payable as a result of the use of CIB services.
- 10.0 DISCLOSURE OF INFORMATION**
- 10.1 It shall be necessary for the Customer's information to be made known or available through the Internet to agents, suppliers, vendors and service companies that provide support or services for the Bank's products and services.

- 10.2 The Customer's information will not be provided to third parties for purposes other than the above and only such information as is required will be provided.
- 10.3 The Customer is agreeable to the disclosure of the Customer's personal information to such persons stated therein and as permitted by law.
- 10.4 The Bank is committed to take reasonable care and use its best endeavours to ensure that information transmitted and received is secure; nevertheless, the Customer acknowledges the risks involved in using the Internet.
- 11.0 EXCLUSION OF LIABILITY**
- 11.1 In addition to and not in derogation of express provisions in the Terms and Conditions herein, the Bank shall not be responsible or liable for any loss incurred or damage (whether special or consequential), embarrassment, goodwill expenses or loss of profit incurred or suffered by the Customer by reason of or in connection with the following:-
- The Customer's use of the CIB Services;
  - The access, use or inability to access or use this Website and/or any other website linked to this Website;
  - Any technical, hardware or software failure or any kind of interruption, error, omission, delay in operation, computer viruses, etc.
  - Attack or interference by any computer virus, corruption, worms or by any person;
  - Any failure or delay attributable to services provided by any Network Service Provider;
  - Any inaccuracies, errors, defects of any content of this Website or other website linked to this Website;
  - Any omission, delay in performance or non-performance of the Customer's obligations under the provisions of the Terms and Conditions;
  - The Bank acting on instruction transmitted with the use of the Customer's User ID and Password; and
  - The Bank acting on instructions of any one authorised signatory of a Joint Account.
- 12.0 COPYRIGHT & TRADEMARK**
- 12.1 Copyright of the materials on this Website is owned or licensed by the Bank. All materials on this Website may not be reproduced, adapted, uploaded to a third party, linked to, framed, performed in public, distributed or transmitted in any form by any process without the written consent by the Bank.
- 12.2 The Customer also may not, without the Bank's express prior written consent, insert a link to this Website on any other website, frame, or mirror any material contained on this Website on any other server.
- 12.3 Any such unauthorised reproduction, retransmission or other copying or modification of any of the contents of the Bank's Website may be in breach of statutory or common law rights which could be the subject of legal action. The Bank disclaims all liability which may arise from any unauthorised reproduction or use of the contents of this Website.
- 13.0 LINKS TO OTHER WEBSITE**
- 13.1 The Customer acknowledges that the Bank may from time to time include links from or to websites that are owned or operated by third parties not under the control of the Bank. The Bank will not be held responsible or liable for the contents of the websites of such third parties or any consequences of accessing the said websites. The Bank does not endorse or verify the contents of such linked sites.
- 13.2 Any person who links to this Website without the express written consent of the authorised person of the Bank shall be liable for any claim arising out of such unauthorised linking.
- 14.0 RIGHT TO SET-OFF**
- 14.1 The Customer hereby agrees that the Bank may at any time with or without notice recover from the Customer by way of set-off of any monies owing to the Bank as a result of or incidental to the transactions executed through the CIB Services. The Customer shall not hold the Bank responsible for any claims arising out of the Bank exercising its right of set-off.
- 14.2 In the event the Customer's Account is overdrawn for any reason whatsoever including the exercise by the Bank of its right of set-off or as a result of the Bank executing the Customer's instructions, the Customer shall on demand pay to the Bank the amount of monies so overdrawn with profit/compensation thereon at such rate as the Bank shall deem fit and until such payment, the Customer shall abstain from performing any other transaction in the Customer's Account through the CIB Services or otherwise.
- 15.0 TERMINATION OF SERVICES**
- 15.1 Notwithstanding anything herein to the contrary, the Bank may at any time, in its absolute discretion suspend or terminate the Customer's right of access to the CIB Services without notice and without any obligation to give any reasons therefore or for any reasons whatsoever.
- 15.2 The Bank is entitled to terminate the Customer's rights of access to the CIB services should the Customer cease to maintain any Account with the Bank which can be accessed via the CIB Services or should the Customer's access to such Account(s) be restricted by the Bank or any other party for any reason.
- 15.3 The Customer may terminate the Customer's use of and access to the CIB Services by giving prior written notice to the Bank.
- 15.4 The CIB Services to the Customer will be cancelled within seven (7) working days from the date of the Bank's receipt of the said notice of termination. The Customer hereby agrees not to use the CIB Services with effect from the date of the Customer's termination notice and further agrees that the Bank shall not be obliged to effect any of the Customer's instructions received on any day falling after the receipt of the Customer's notice of termination.
- 15.5 In the case of Joint Accounts, each and every one of the Joint Account Holders agrees that the termination of the CIB Services may be given by any one of the authorised signatories of the Joint Account.
- 15.6 The Customer acknowledges that termination will not affect the Customer's liability or obligations in respect of instructions already processed and/or effected by the Bank on the Customer's behalf.
- 16.0 EQUIPMENT AND NETWORK ACCESS**

16.1 The Customer shall, at his own cost and expense, be responsible for the purchase, cost, installation, maintenance use and repairs (if any) of the computer equipment, other telecommunication device and software ("the Equipment") necessary for the Customer to access the Internet and to the CIB Services. The Equipment shall be in accordance with the specifications, if any, prescribed by the Bank from time to time including such subscription charges, fees and other charges imposed by the Network Service Provider and any other third parties.

## 17.0 INDEMNITY

17.1 The Customer hereby agrees to indemnify and keep the Bank fully indemnified against all liabilities, damages, losses, expenses and costs (including but not limited to any legal costs) whether directly or indirectly, in connection with or as a result of the Customer's breach of any of the provisions under this Terms and Conditions or any third party right or use.

## 18.0 WAIVER

18.1 The Customer agrees that any failure of the Bank, to exercise any rights, power, privileges, remedies or provisions of these Terms and Conditions or the Bank's failure or delay to enforce compliance with any of these clauses shall not constitute a waiver by the Bank of any such rights, power, privileges, remedies or provisions of these Terms and Conditions.

## 19.0 SEVERABILITY

19.1 The Customer agrees that if any undertakings and/or part of these Terms and Conditions herein are held to be invalid or unenforceable pursuant to applicable law, then the invalid and unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and that all other provisions of the Terms and Conditions shall continue in full force and effect.

## 20.0 CHANGE OF TERMS AND CONDITIONS

20.1 The Bank reserves the right to modify, and/or change and/or alter and/or vary and/or restructure CIB Services and/or add, delete, or alter any or all of these Terms and Conditions, at any time and subject to the extent permitted by relevant laws and regulations by authorities. Such changes shall become effective after twenty-one (21) days of such notice(s) being displayed in the Bank's premises or any other mode of communication which the Bank may deem fit.

20.2 Notwithstanding the same, the Customer should be able to view the revised Terms and Conditions upon access to the CIB services at this Website and use of the services thereafter shall constitute the Customer's acceptance to the change, amendment, deletion or addition.

## 21.0 NOTICES

21.1 The Customer hereby agrees that all notices and other communications which concerns the CIB services or are required under these Terms & Conditions or may be given by the Bank in any one of the following manners:

- a) By ordinary post or registered mail or courier services to the Customer's last address in the Bank's records and such notification shall be deemed received two (2) business days after posting.
- b) By electronic mail to the Customer last known e-mail address in the Bank's records and such notification shall

be deemed received after twenty four (24) hours of sending.

- c) By being displayed on the Bank's premises or branches and such notification shall be deemed effective upon such display.
- d) By way of advertisement made once in any national newspaper and such notification shall be deemed effective upon appearance of advertisement in any such newspaper.
- e) By inserting a notice in the Bank's Statement of Account to the Customer and such notification shall be deemed effective two (2) days from posting date.
- f) Broadcasting a message on this Website and such notification shall be deemed effective on the date of publication in the website.
- g) By notification in any manner as the Bank deems fit.

## 22.0 GOVERNING LAWS AND JURISDICTION

22.1 The use of the CIB services and the Terms and Conditions herein shall be governed by and construed, interpreted and applied in accordance with the laws of Malaysia.

22.2 The use of the CIB services outside of Malaysia is subject to the Islamic Financial Services Act 2013, as the case may be, and the Foreign Exchanges Administration Rules, any fiscal or exchange control requirements or regulations operating in the country where the transaction is effected or requested.

22.3 The Customer hereby agrees that the Customer shall be solely responsible for the compliance with all laws applicable to the Customer in the Customer's jurisdiction in respect of the use of CIB services.

[End]

## SERVICES OPERATING HOURS, LIMITS, FEES AND CHARGES

Description	Corporate Internet Banking (CIB)
	Internet Banking *
<b>A. INTRABANK (Within MBSB Bank)</b>	
Fees and Charges (RM per transaction)	FOC
Daily Transaction Limit (RM per account per day)	<b>Resident</b>
	<ul style="list-style-type: none"> <li>1<sup>st</sup> Party and/or 3<sup>rd</sup> Party – Any Amount</li> </ul>
Payment Reference: Availability of payer's and beneficiary's name with payment reference in beneficiary's and payer's bank statement respectively	<b>Non-Resident:</b>
	<ul style="list-style-type: none"> <li>Up to 10,000 (1<sup>st</sup> and/or 3<sup>rd</sup> Party) of combined limit with IBG, RENTAS, SWIFT and other electronic means</li> </ul>
Future-Dated Payments	YES
Operating Hours	24/7 (Except during "Night Mode" for certain transactions.  Refer NOTES.)
Crediting Time	<b>Business Day:</b> Immediate <b>Non-Business Day:</b> Immediate
Refund Time for Unsuccessful Transaction	Same Business Day to 3 Business Days or on best effort basis
<b>B. INTERBANK GIRO (IBG) (To Other Banks Within Malaysia)</b>	
Fees and Charges (RM per transaction)	FOC
Daily Transaction Limit (RM per account per day)	<b>Resident</b>
	<ul style="list-style-type: none"> <li>Up to 1,000,000 per transaction (maximum of 10,000,000 in total)</li> </ul>
Payment Reference: Availability of payer's and beneficiary's name with payment reference in beneficiary's and payer's bank statement respectively	<b>Non-Resident</b>
	<ul style="list-style-type: none"> <li>Up to 10,000 of combined limit with Intrabank, RENTAS, SWIFT and other electronic means</li> </ul>
Future-Dated Payments	YES
Operating Hours	24/7 (Except during "Night Mode" for certain transactions.)

	Refer NOTES.)
Crediting Time	<p><b><u>Business Day</u></b>            Before 5.00am: By 11.00am same Business Day            5.00am-8.00am: By 2.00pm same Business Day            8.01am-11.00am: By 5.00pm same Business Day            11.01am-2.00pm: By 8.20pm same Business Day            2.01pm-5.00pm: By 11.00pm same Business Day            After 5.00pm: By 11.00am next Business Day</p> <p><b><u>Non-Business Day</u></b>            By 11.00am next Business Day</p>
Refund Time for Unsuccessful Transaction	For unsuccessful transaction that was performed on the same day on/before 12.30pm, the customer will receive the fund on the next Business Day by 10.30am under normal circumstances. Otherwise, on best effort basis.
<b>C. INTERBANK RENTAS (To Other Banks Within Malaysia)</b>	
Fees and Charges (RM per transaction)	<p><b><u>Outward RENTAS</u></b>: SME: 2.00; Non-SME: 4.00  <b><u>Inward RENTAS</u></b>: FOC</p>
Daily Transaction Limit (RM per account per day)	<p><b><u>Resident</u></b></p> <ul style="list-style-type: none"> <li>Minimum of 10,000</li> </ul> <p><b><u>Non-Resident</u></b></p> <ul style="list-style-type: none"> <li>Up to 10,000 of combined limit with Intrabank, IBG, SWIFT and other electronic means</li> </ul>
Payment Reference: Availability of payer's and beneficiary's name with payment reference in beneficiary's and payer's bank statement respectively	YES
Future-Dated Payments	YES
Operating Hours	<p>24/7            (Except during "Night Mode" for certain transactions.)</p> <p>Refer NOTES.)</p>
Crediting Time	<p><b><u>Business day</u></b>            Before 3.30pm-Same day crediting            After 3.30pm-Next Business Day crediting</p> <p><b><u>Non-Business Day</u></b>            Next Business Day crediting</p>
Refund Time for Unsuccessful Transaction	Within 3 Business Days or on best effort basis
<b>D. INTERBANK SWIFT (To Other Banks Outside Malaysia)</b>	
Fees and Charges (RM per transaction)	<p><b><u>Outward FTT</u></b>            Commission: 2.00; Cost of Wire: 30.00  <b><u>Inward FTT</u></b>            10.00 flat rate</p>
Daily Transaction Limit (RM per account per day)	<p><b><u>Resident</u></b></p> <ul style="list-style-type: none"> <li>Up to 50,000</li> </ul>

	<p><b><u>Non-Resident</u></b></p> <ul style="list-style-type: none"> <li>Up to 10,000 of combined limit with Intrabank, IBG, RENTAS and other electronic means</li> </ul>
Payment Reference: Availability of payer's and beneficiary's name with payment reference in beneficiary's and payer's bank statement respectively	YES
Future-Dated Payments	NA
Operating Hours	<p>24/7 (Except during "Night Mode" for certain transactions. Refer NOTES.)</p>
Processing Time	<p><b><u>Business day</u></b> Before 3.30pm-Same day processing After 3.30pm-Next Business Day processing <b><u>Non-Business Day</u></b> Next Business Day processing</p>
Refund Time for Unsuccessful Transaction	Within 3 Business Days or on best effort basis

**NOTES:**

- FEES AND CHARGES ARE BASED ON "BNM CIRCULAR ON MEASURES TO ACCELERATE THE MIGRATION TO ELECTRONIC PAYMENTS FOR THE BANKING SECTOR" AND SUBJECT TO CHANGES.
- DURING "NIGHT MODE" i.e. BETWEEN 12.00AM TO 5.00AM, THE FOLLOWING TRANSACTIONS CANNOT BE PERFORMED:

Corporate Internet Banking (CIB)
<p>Transaction History for CASA &amp; Financing Products Cheque Book Request Stop Payment on Cheque TD-i Placement TD-i Withdrawal Payment for Financing Account Interbank SWIFT Interbank RENTAS e-Trade Services Bulk Payment Payroll</p>

- BUSINESS DAY REFERS TO BUSINESS DAY IN FEDERAL TERRITORY (MONDAY – FRIDAY).
- NON-BUSINESS DAY REFERS TO SATURDAY, SUNDAY AND FEDERAL TERRITORY PUBLIC HOLIDAYS.
- FOC = FREE OF CHARGE
- \* REFER TO CIB PACKAGES.



\* **CIB PACKAGES**

Description		Inquiry Package	Inquiry & Transactional Package	
			SME	Non-SME
<b>Single Payment</b>	Monthly Fee	FOC	FOC	RM20.00 per user
	Intrabank Fund Transfer (within/not within own company) (RM per transaction)	Not Allowed	FOC	FOC
	Interbank GIRO (IBG) (RM per transaction)		FOC	FOC
	Interbank RENTAS (RM per transaction)		RM2.00	RM4.00
	Interbank SWIFT (RM per transaction)  (FTT excluding overseas agent charges)		<b>Outward FTT</b> Commission: 2.00; Cost of Wire: 30.00  <b>Inward FTT</b> 10.00 flat rate	
<b>Bulk Payment / Salary Payment / Payroll</b>	Intrabank Fund Transfer (RM per transaction)	Not Allowed	FOC	FOC
	Interbank GIRO (IBG) (RM per transaction)		FOC	FOC
	Interbank RENTAS (RM per transaction)		RM2.00	RM4.00
	EPF, SOCSO, LHDN & ZAKAT (RM per transaction)		FOC	FOC
<b>Security Token</b>		No token needed	1st 2 Tokens FOC. Additional Token chargeable at RM150.00 each (one time charge)	1st 2 Tokens FOC. Additional Token chargeable at RM150.00 each (one time charge)

**NOTES:**

- i. **FEES AND CHARGES ARE BASED ON “BNM CIRCULAR ON MEASURES TO ACCELERATE THE MIGRATION TO ELECTRONIC PAYMENTS FOR THE BANKING SECTOR” AND SUBJECT TO CHANGES.**
- ii. **FEES AND CHARGES ARE SUBJECT TO AVAILABILITY OF THE PRODUCTS AND SERVICES.**
- iii. **FEES AND CHARGES COULD BE WAIVED SUBJECT TO MANAGEMENT’S DISCRETION.**
- iv. **DEFINITION OF SME: For Manufacturing Sector, sales turnover not exceeding RM50mil or full-time employees not exceeding 200 workers; for Services and Other Sectors, sales turnover not exceeding RM20mil or full-time employees not exceeding 75 workers.**

Category	Micro	Small	Medium
<b>Manufacturing</b>	Sales turnover of <b>less than RM300,000</b> OR full-time employees <b>less than 5</b>	Sales turnover from <b>RM300,000 to less than RM15 million</b> OR full-time employees from <b>5 to less than 75</b>	Sales turnover from <b>RM15 million to not exceeding RM50 million</b> OR full-time employees from <b>75 to not exceeding 200</b>
<b>Services &amp; Other Sectors</b>		Sales turnover from <b>RM300,000 to less than RM3 million</b> OR full-time employees from <b>5 to less than 30</b>	Sales turnover from <b>RM3 million to not exceeding RM20 million</b> OR full-time employees from <b>30 to not exceeding 75</b>

- v. **SOLE-PROPRIETOR AND PARTNERSHIP ARE UNDER THE SAME GROUP WITH SME.**
- vi. **FOC = FREE OF CHARGE**