

## Telegraphic Transfer Terms and Conditions

1. RHB Bank Berhad (Registration No. 196501000373 (6171-M)) / RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V)) (hereinafter referred to as "the Bank") on behalf of the applicant, shall be at liberty to appoint any correspondent, agent, sub-agent or other agency in issuing its Telegraphic Transfer in relation to this application.
2. The Bank reserves the right to transmit information pertaining to this transaction to the beneficiary solely based on the e-mail address or any other means of communication as furnished by the applicant, and shall not be held responsible for the disclosure of such information to the wrong parties unless such error is attributable to the Bank, its correspondent, agent, sub-agent or other agency's gross negligence, wilful misconduct, wilful default or fraud.
3. A request for a replacement or cancellation of the Telegraphic Transfer by the applicant, and the replacement or refund by the Bank as a result of this request, shall be made only at the Bank's discretion and be subject to the compliance of such Terms and Conditions as may from time to time, be required by the Bank. All service charges collected are not refundable.
4. Applications for same day value are subject to cut-off time related to the geographical location of the destination.
5. Terms and conditions are subject to changes or amendment from time to time by the Bank with twenty-one days (21) prior notices to customer before the effective date. The Bank may, at its discretion, effect such notice by:
  - i. displaying the notices at the premises of the Bank or its branch offices; or
  - ii. posting the notice on the Bank's website.
6. Without prejudice to any other provision herein, the applicant shall be liable for any Sales and Service Tax (SST) and any other applicable taxes payable in connection with or arising out of the banking services and the terms or any services in connection therewith.
7. These terms and conditions are to be read together with Personal Banking Terms and Conditions at <https://www.rhbgroup.com/others/terms-conditions/index.html>
8. For any enquiry pertaining to Telegraphic Transfer, please call our RHB Customer Contact Centre:

### **RHB Customer Contact Centre Details**

Manager  
RHB Banking Group  
Customer Contact Centre  
Level 4, Crystal Plaza, No.4 Jalan 51a/223, Seksyen 51a,  
41600, Petaling Jaya, Selangor, Malaysia  
Telephone Number: 03-92068118  
Email: [customer.service@rhb.com](mailto:customer.service@rhb.com)

## Declaration of Payment

1. I hereby declare that I have read and understood the terms and conditions governing the service as set out herein and agree to comply with and be bound by the provisions of the said terms and conditions and any amendments to the same which the Bank may subsequently introduce.
2. I hereby declare and confirm that all the information provided by me herein is true and correct and in compliance with the Foreign Exchange Policy Notices ("FEP Notices") made pursuant to the Financial Services Act 2013 or Islamic Financial Services Act 2013 and any other applicable regulations.
3. Without prejudice to the Bank's other rights of disclosure of information, I hereby agree and authorize the Bank to disclose any information about or with regard to my affairs and/or banking accounts to the receiving bank, any correspondent, agent, sub-agent or any other agency acting in relation to the Bank's execution of my instructions; to Bank Negara Malaysia or to any other party as authorized by law.
4. I hereby declare that if I am a resident, I shall only remit in foreign currency to my immediate family members (i.e. spouse, parents, siblings or children) for any purpose of payment.
5. I hereby declare that if I am a resident, I shall only remit in foreign currency to another resident for:
  - i. education, employment or migration outside Malaysia;
  - ii. a transaction between the resident and a Licensed Onshore Bank (LOB); a licensed international takaful operator; or an international currency business unit of a licensed takaful operator, in the conduct of the latter's business involving foreign currency;
  - iii. settlement of a foreign currency-denominated derivative (excluding an exchange rate derivative) transacted on a Specified Exchange under the Capital Markets and Services Act 2007 [Act 671] (CMSA) between a resident and a resident futures broker;
  - iv. settlement of a commodity murabahah transaction between residents undertaken through a resident or a non-resident commodity trading service provider;
  - v. settlement of a miscellaneous expenses (such as holiday expenses abroad, medical expenses abroad, and advance or reimbursement for purchase of goods and services abroad) incurred outside Malaysia between a resident individual residing in Malaysia and a resident individual residing outside Malaysia, which is of reasonable amount and infrequent in nature.
6. I hereby declare that if I am a resident, with domestic ringgit borrowing/financing in any financial institution in Malaysia, I shall only remit, transfer, or deal in foreign currency asset (with Ringgit conversion) for investment purpose, to myself or to another resident/non-resident, up to RM1 million equivalent in aggregate per calendar year.
7. I shall be fully responsible for any inaccurate, untrue or incomplete information provided by me herein and agree to fully indemnify the Bank and keep the Bank fully indemnified against any and/or all loss, costs, expenses, damages, claims, demands, actions and/or proceedings, which may arise in consequence of the Bank's execution of my instructions unless the same is

attributable to the Bank, its correspondent, agent, sub-agent or other agency's gross negligence, wilful misconduct, wilful default or fraud.

8. I shall provide supporting documents evidencing my foreign exchange transaction for verification as part of the customer due diligence process upon request by the Bank. I understand that if I fail to furnish the supporting documents within seven (7) days, the Bank may reject, decline, suspend, block and/or withhold any transaction or account.

*Important Notice:*

- i. *BNM's prior approval must be obtained by the customer before execution of Telegraphic Transfer if the total aggregate amount per calendar year exceeds the above threshold limit.*
- ii. *For more information on the FEP Notices, kindly refer to the official website of Bank Negara Malaysia at [www.bnm.gov.my/fep](http://www.bnm.gov.my/fep)*