

How to perform Overseas Transfer

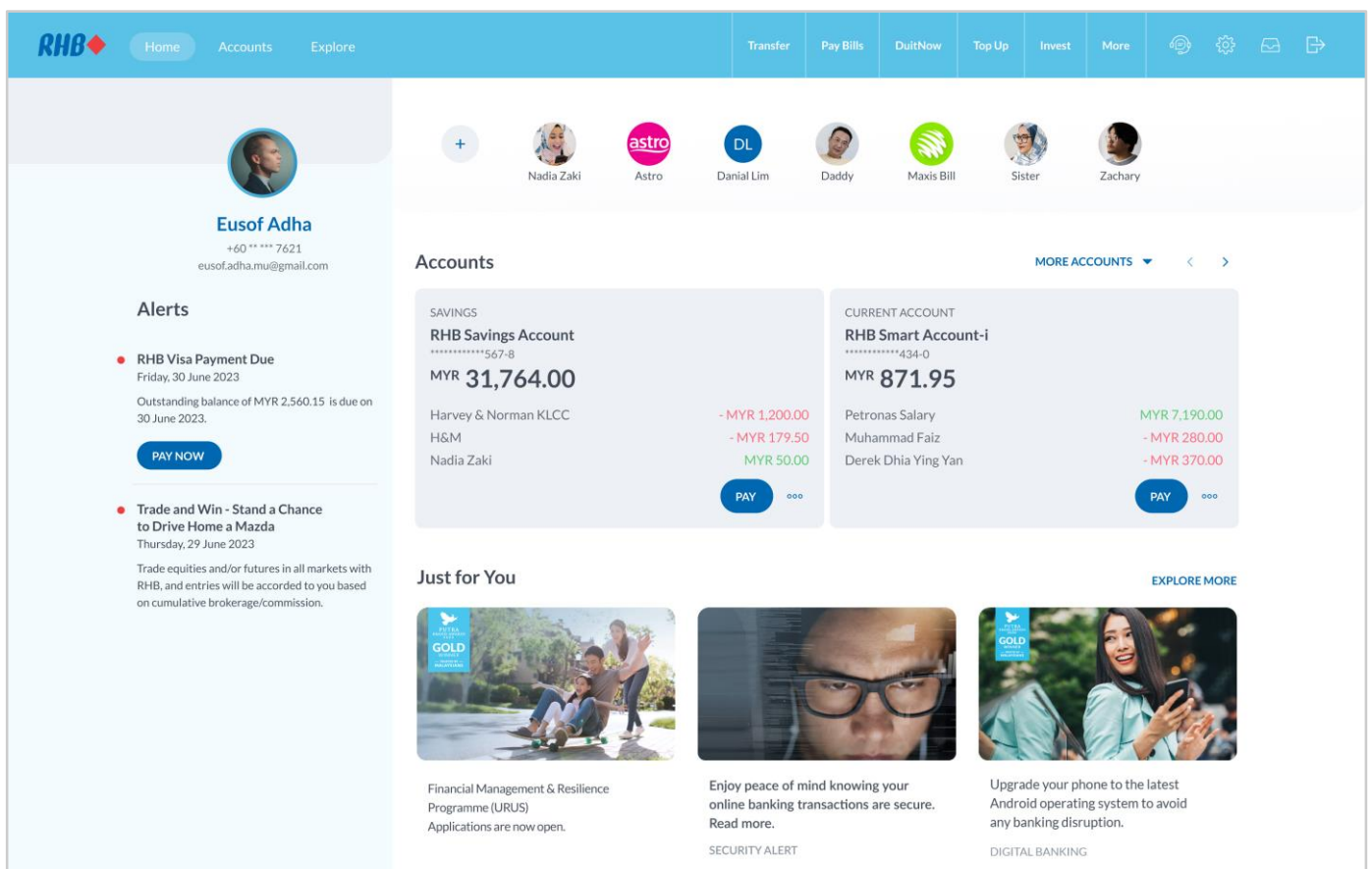
Penghantaran Wang Asing ke Luar Negara

Transfer overseas with ease.

Pindahan wang ke luar negara dengan mudah.

This feature is only available on RHB Online Banking website.

Fungsi ini hanya tersedia melalui laman web RHB Online Banking.



The screenshot displays the RHB Online Banking interface. At the top, there is a navigation bar with 'Home', 'Accounts', 'Explore', and a menu containing 'Transfer', 'Pay Bills', 'DuitNow', 'Top Up', 'Invest', and 'More'. Below the navigation bar, the user's profile 'Eusof Adha' is shown with contact details. A list of alerts includes 'RHB Visa Payment Due' and 'Trade and Win - Stand a Chance to Drive Home a Mazda'. The 'Accounts' section shows two accounts: 'RHB Savings Account' with a balance of MYR 31,764.00 and 'RHB Smart Account-i' with a balance of MYR 871.95. Transaction history for both accounts is visible, including payments to 'Harvey & Norman KLCC', 'H&M', 'Nadia Zaki', 'Petronas Salary', 'Muhammad Faiz', and 'Derek Dhia Ying Yan'. A 'Just for You' section features promotional banners for 'Financial Management & Resilience Programme (URUS)', a 'SECURITY ALERT' regarding online banking transactions, and a 'DIGITAL BANKING' banner about upgrading to the latest Android operating system.

Step 1

Log in to RHB Online Banking and click 'Transfer' at the top right corner.

Langkah 1

Log masuk ke RHB Online Banking dan tekan 'Transfer' di bahagian atas, pada sebelah kanan.

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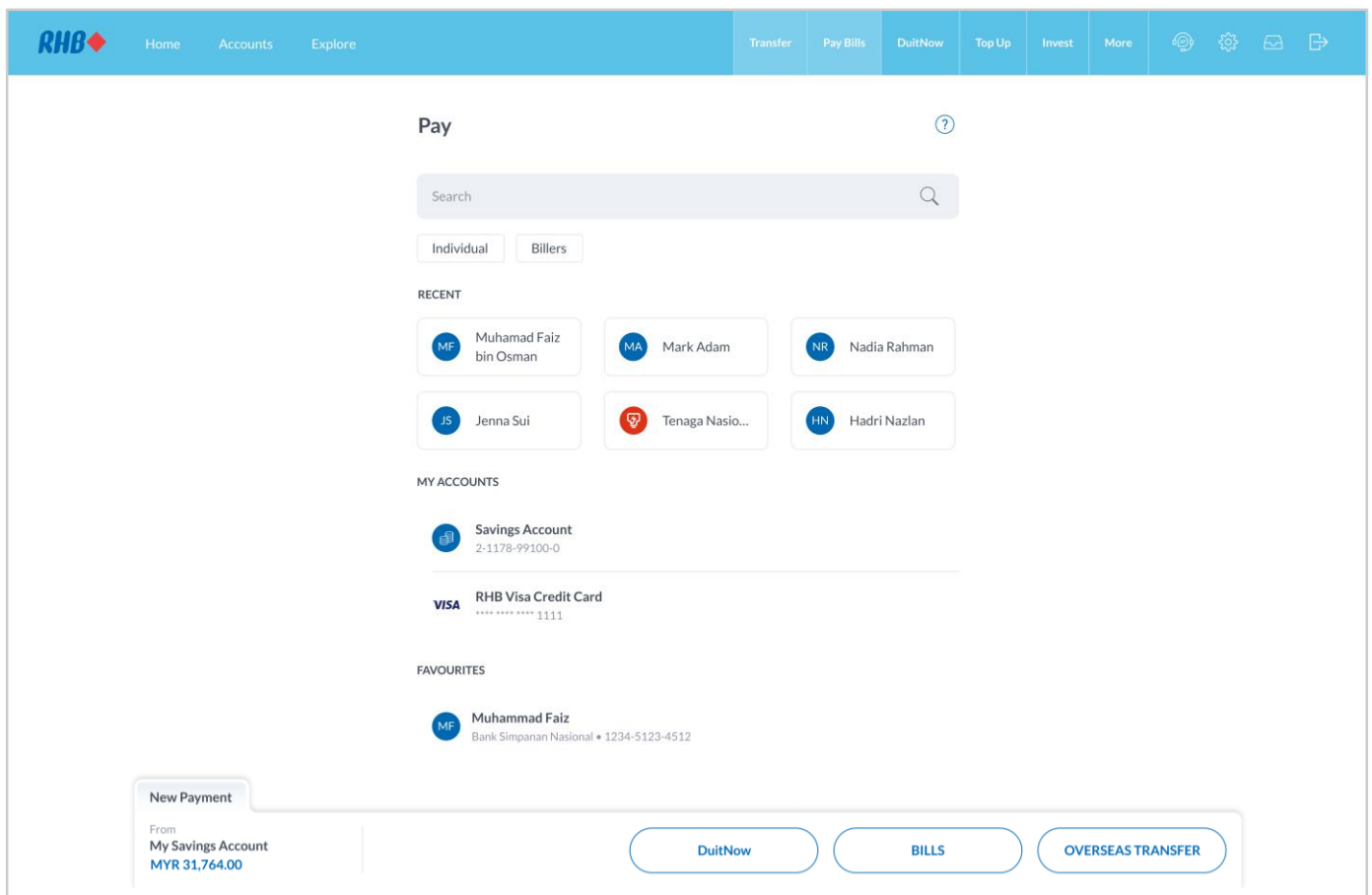
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Step 2

Click 'Overseas Transfer' at the bottom right corner.

Langkah 2

Tekan 'Overseas Transfer' di bahagian bawah, pada sebelah kanan.

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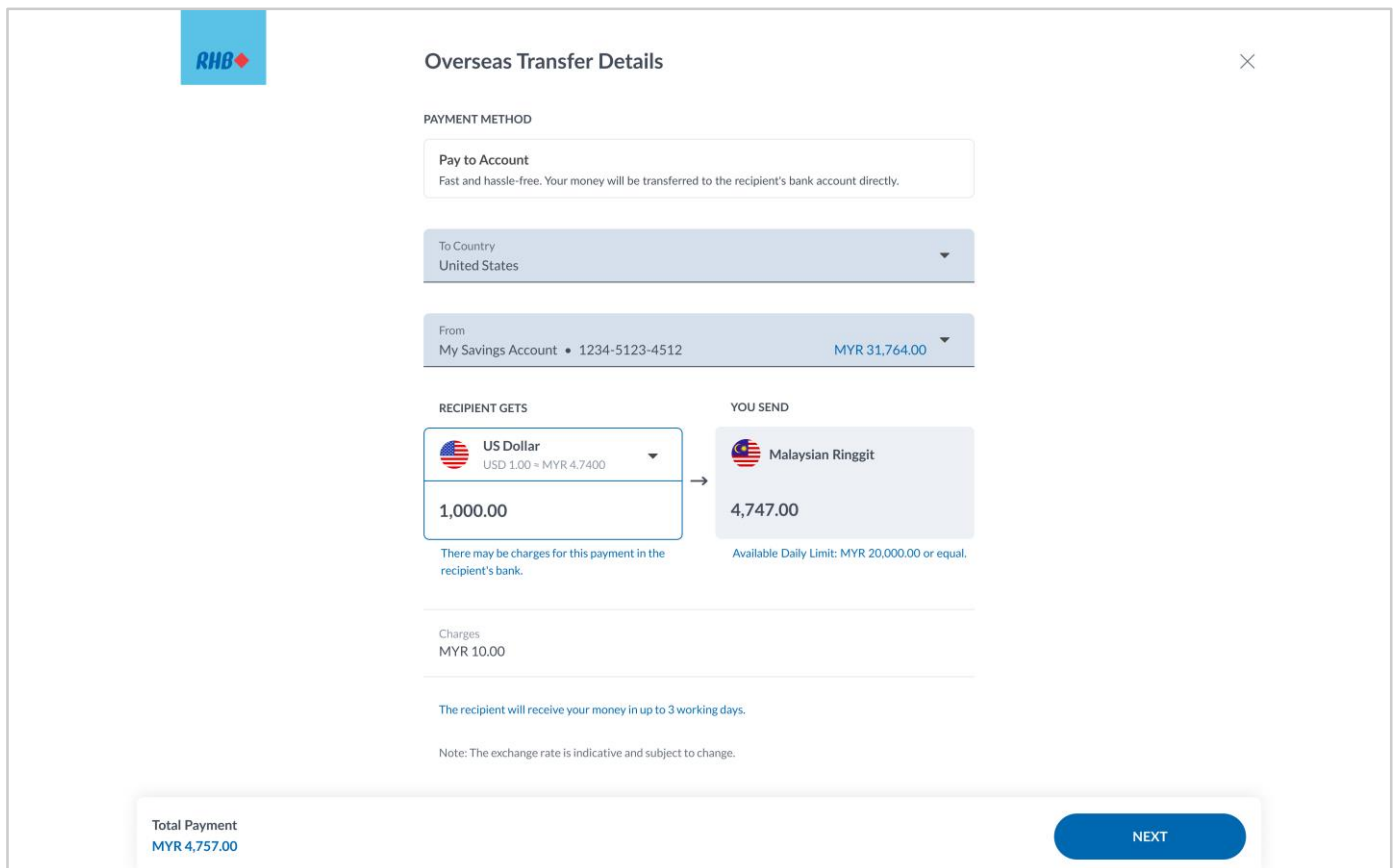
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The screenshot shows the 'Overseas Transfer Details' page in RHB Online Banking. The page is titled 'Overseas Transfer Details' and has a close button (X) in the top right corner. The 'PAYMENT METHOD' section is set to 'Pay to Account', with a sub-note: 'Fast and hassle-free. Your money will be transferred to the recipient's bank account directly.' The 'To Country' dropdown is set to 'United States'. The 'From' dropdown is set to 'My Savings Account • 1234-5123-4512' with a balance of 'MYR 31,764.00'. The 'RECIPIENT GETS' section shows 'US Dollar' (USD 1.00 = MYR 4.7400) and a transfer amount of '1,000.00'. The 'YOU SEND' section shows 'Malaysian Ringgit' and a transfer amount of '4,747.00'. Below these sections, there are notes: 'There may be charges for this payment in the recipient's bank.' and 'Available Daily Limit: MYR 20,000.00 or equal.' The 'Charges' section shows 'MYR 10.00'. A note at the bottom states: 'The recipient will receive your money in up to 3 working days.' and another note: 'Note: The exchange rate is indicative and subject to change.' At the bottom left, the 'Total Payment' is 'MYR 4,757.00'. At the bottom right, there is a blue 'NEXT' button.

Step 3

Fill in the required details and transfer amount. Click 'Next' to proceed.

Langkah 3

Isikan maklumat dan jumlah wang untuk dipindahkan. Tekan 'Next' untuk teruskan.

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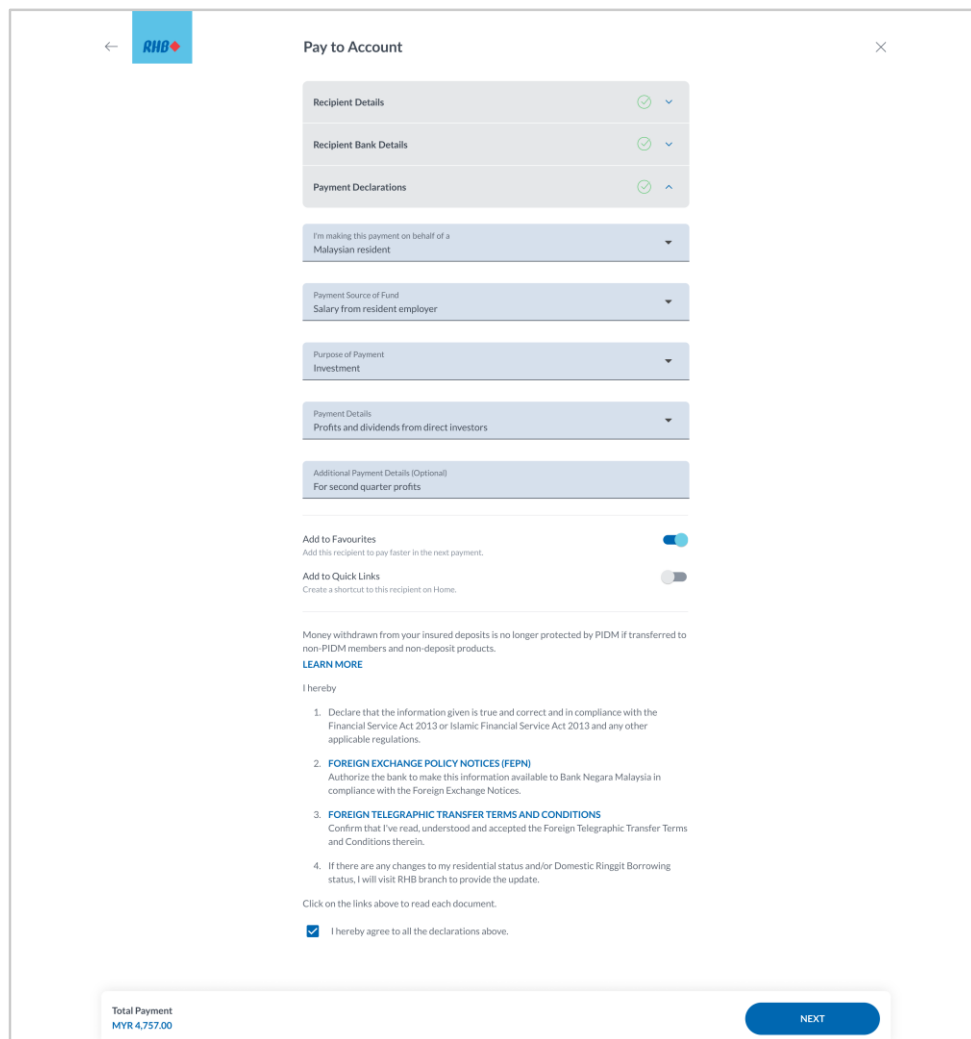
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The screenshot shows the 'Pay to Account' interface in the RHB Online Banking app. At the top, there's a back arrow and the RHB logo. The main title is 'Pay to Account'. Below this, there are three expandable sections: 'Recipient Details', 'Recipient Bank Details', and 'Payment Declarations', each with a green checkmark and a dropdown arrow. Below these are several dropdown menus: 'I'm making this payment on behalf of a Malaysian resident', 'Payment Source of Fund' (Salary from resident employer), 'Purpose of Payment' (Investment), 'Payment Details' (Profits and dividends from direct investors), and 'Additional Payment Details (Optional)' (For second quarter profits). There are two toggle switches: 'Add to Favourites' (turned on) and 'Add to Quick Links' (turned off). A disclaimer states: 'Money withdrawn from your insured deposits is no longer protected by PIDM if transferred to non-PIDM members and non-deposit products.' Below this is a 'LEARN MORE' link. A section titled 'I hereby' contains four numbered points regarding the declaration of information, authorization of the bank, and agreement to terms. A checkbox is checked, indicating agreement to all declarations. At the bottom left, it shows 'Total Payment MYR 4,757.00'. At the bottom right, there is a blue 'NEXT' button.

Step 4

Fill in the recipient details and payment declarations. Then, agree to the terms by checking the box and click 'Next'.

Langkah 4

Isikan maklumat penerima dan pengisytiharan pembayaran. Kemudian, baca dan tekan kotak kecil sebagai tanda setuju dengan terma dan tekan 'Next'.

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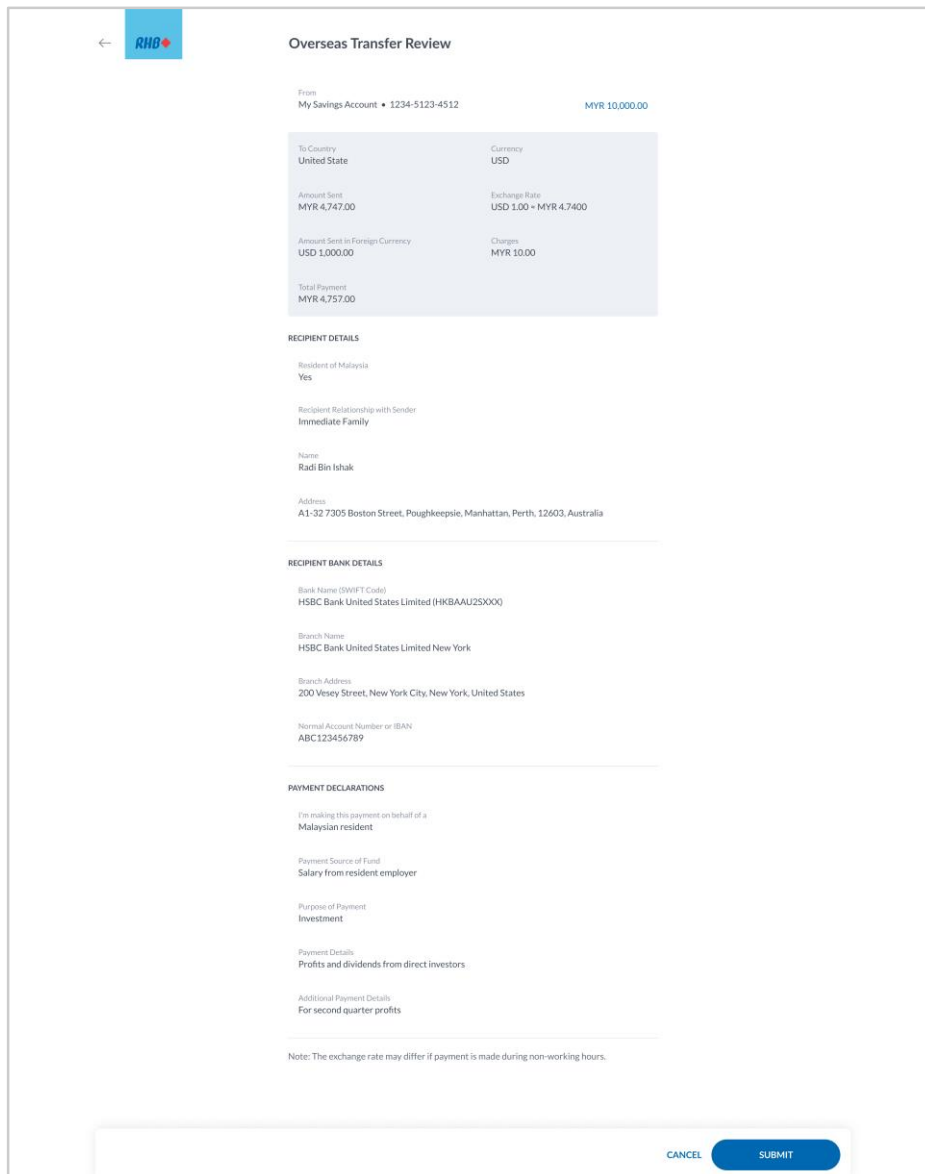
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Overseas Transfer Review

From
My Savings Account • 1234-5123-4512 MYR 10,000.00

To Country United State	Currency USD
Amount Sent MYR 4,747.00	Exchange Rate USD 1.00 = MYR 4.7400
Amount Sent in Foreign Currency USD 1,000.00	Charges MYR 10.00
Total Payment MYR 4,757.00	

RECIPIENT DETAILS

Resident of Malaysia
Yes

Recipient Relationship with Sender
Immediate Family

Name
Radi Bin Ishak

Address
A1-32 7305 Boston Street, Poughkeepsie, Manhattan, Perth, 12603, Australia

RECIPIENT BANK DETAILS

Bank Name (SWIFT Code)
HSBC Bank United States Limited (HKBAAU2XXX)

Branch Name
HSBC Bank United States Limited New York

Branch Address
200 Vesey Street, New York City, New York, United States

Normal Account Number or IBAN
ABC123456789

PAYMENT DECLARATIONS

I'm making this payment on behalf of a
Malaysian resident

Payment Source of Fund
Salary from resident employer

Purpose of Payment
Investment

Payment Details
Profits and dividends from direct investors

Additional Payment Details
For second quarter profits

Note: The exchange rate may differ if payment is made during non-working hours.

[CANCEL](#) [SUBMIT](#)

Step 5

Review the transfer details and click 'Submit'.

Langkah 5

Semak maklumat pemindahan dan tekan 'Submit'.

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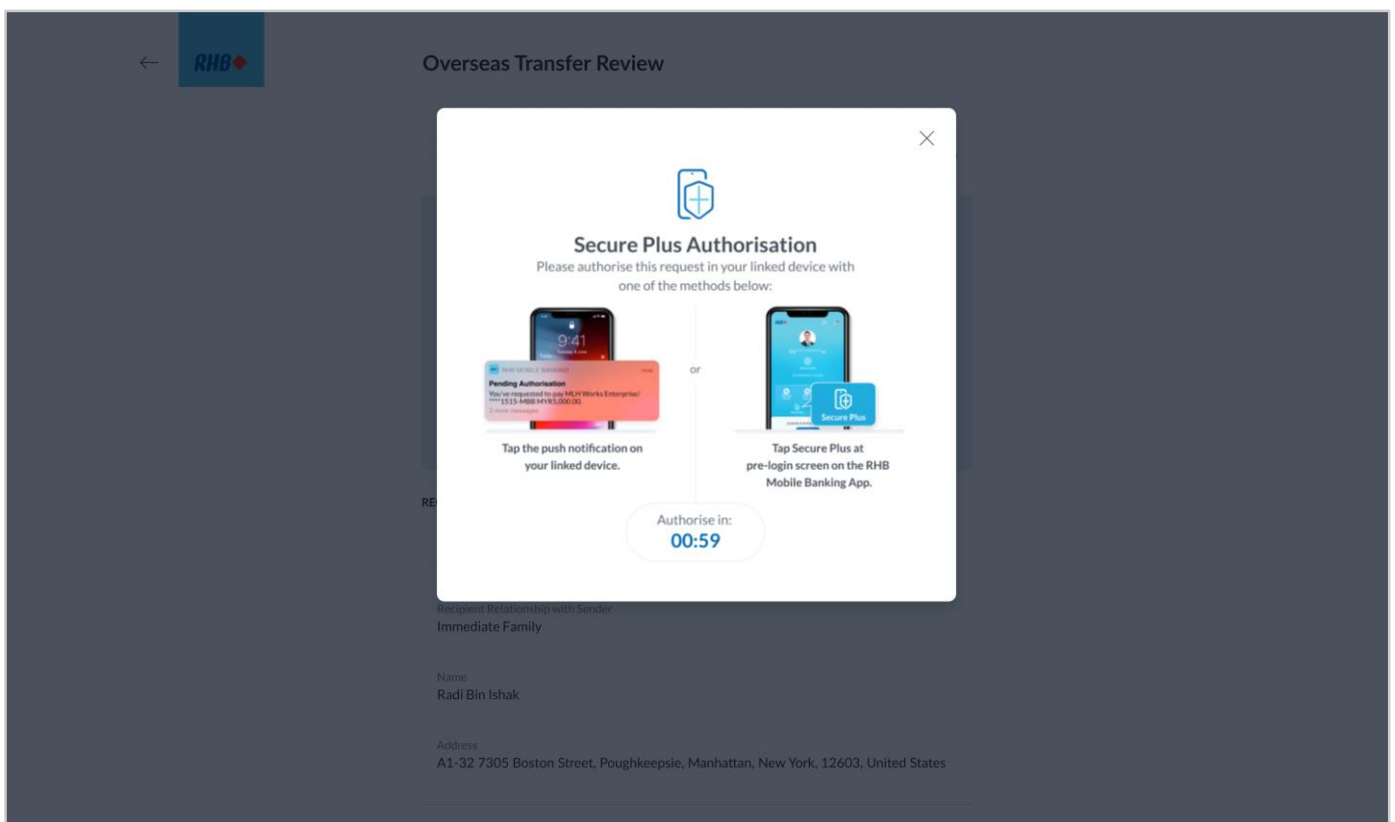
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Step 6

You will receive a RHB Secure Plus notification on your authorised device. If you don't receive any notification, click on the Secure Plus icon on the pre-login screen on your mobile app.

Langkah 6

Anda akan menerima notis RHB Secure Plus pada peranti anda. Sekiranya anda tidak menerima apa-apa notis, tekan ikon Secure Plus pada laman log masuk di aplikasi mudah alih anda.

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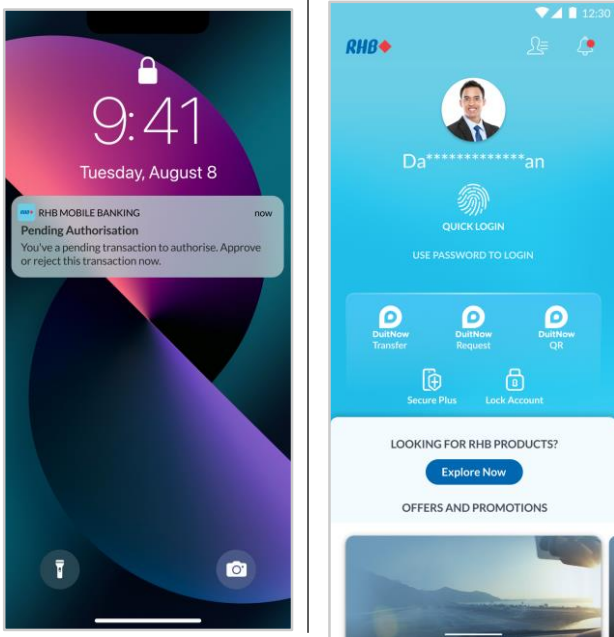
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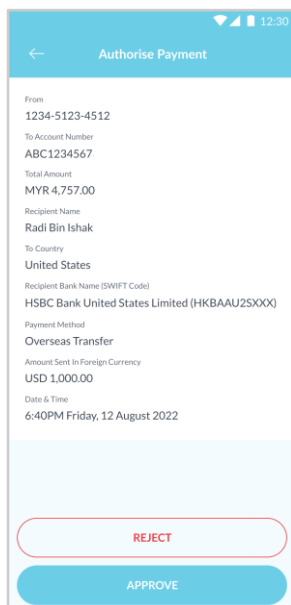


Step 7

Tap on the Push Notification or the Secure Plus icon on the pre-login screen to approve the transaction.

Langkah 7

Tekan notis yang anda terima atau ikon Secure Plus pada laman log masuk untuk sahkan transaksi.



Step 8

Click 'Approve' to authorise the transaction.

Langkah 8

Tekan 'Approve' untuk sahkan transaksi.

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Overseas Transfer Successfully Submitted

6:40PM Friday, 26 June 2023

✕

ⓘ The recipient will receive your money in up to 3 working days depending on the bank's process.

You've already utilised 10.40% of total MYR 1 million Foreign Exchange Administration (FEA) domestic borrowing/financing limit.

Reference ID
112311ASD

From
My Savings Account • 1234-5123-4512 MYR 10,000.00

To Country United State	Currency USD
Amount Sent MYR 4,747.00	Exchange Rate USD 1.00 = MYR 4.7400
Amount Sent in Foreign Currency USD 1,000.00	Charges MYR 10.00
Total Payment MYR 4,757.00	

RECIPIENT DETAILS

Resident of Malaysia
Yes

Recipient Relationship with Sender
Immediate Family

Name
Rafi Bin Ishak

Address
A1-32 7305 Boston Street, Poughkeepsie, Manhattan, Perth, 12603, Australia

RECIPIENT BANK DETAILS

Bank Name (SWIFT Code)
HSBC Bank United States Limited (HKBAAU25XXX)

Branch Name
HSBC Bank United States Limited New York

Branch Address
200 Vesey Street, New York City, New York, United States

Normal Account Number or IBAN
ABC123456789

PAYMENT DECLARATIONS

Are you making this payment on behalf of a Malaysian resident?
No

Payment Source of Fund
Salary from resident employer

Purpose of Payment
Investment

Payment Details
Profits and dividends from direct investors

Additional Payment Details
For second quarter profits

Note: The exchange rate may differ if payment is made during non-working hours.

RETURN TO HOME
RECEIPT
MAKE NEW PAYMENT

Step 9

You will receive notification once successful.

Langkah 9

Anda akan menerima notis ini setelah berjaya.