



# Foreign Transfers CIMB Clicks Step-by-Step Guide

July 2020

FORWARD  Together

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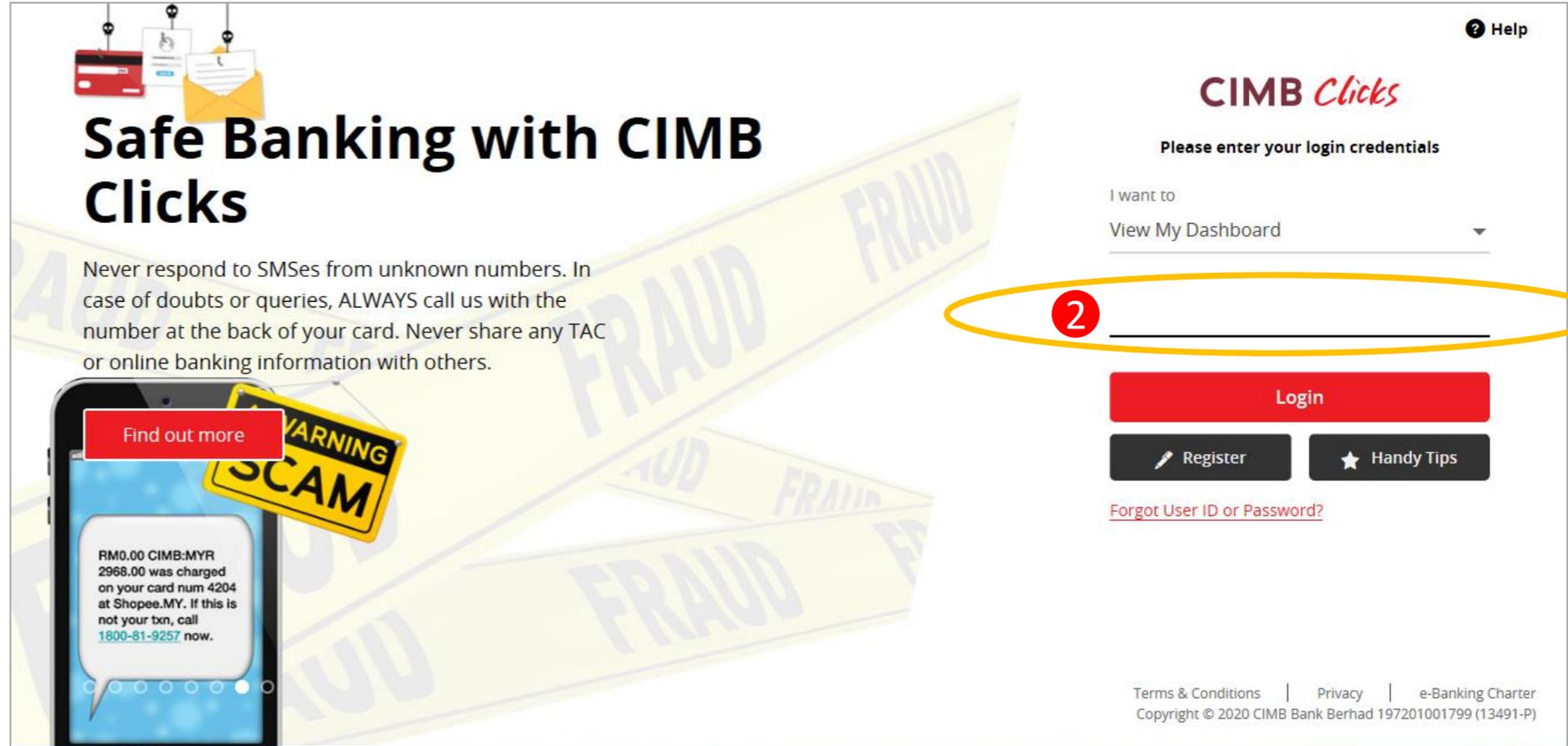


01

# Foreign Transfers

## Login to CIMB Clicks (Desktop /Tablet User)

- 01  Logon to [www.cimbclicks.com.my/clicks/#/](http://www.cimbclicks.com.my/clicks/#/)
- 02  Login with your User ID & password.



**Safe Banking with CIMB Clicks**

Never respond to SMSes from unknown numbers. In case of doubts or queries, ALWAYS call us with the number at the back of your card. Never share any TAC or online banking information with others.

**2**

Find out more

WARNING SCAM

RM0.00 CIMB-MYR 2968.00 was charged on your card num 4204 at Shopee.MY. If this is not your txn, call 1800-81-9257 now.

Register

Handy Tips

Forgot User ID or Password?

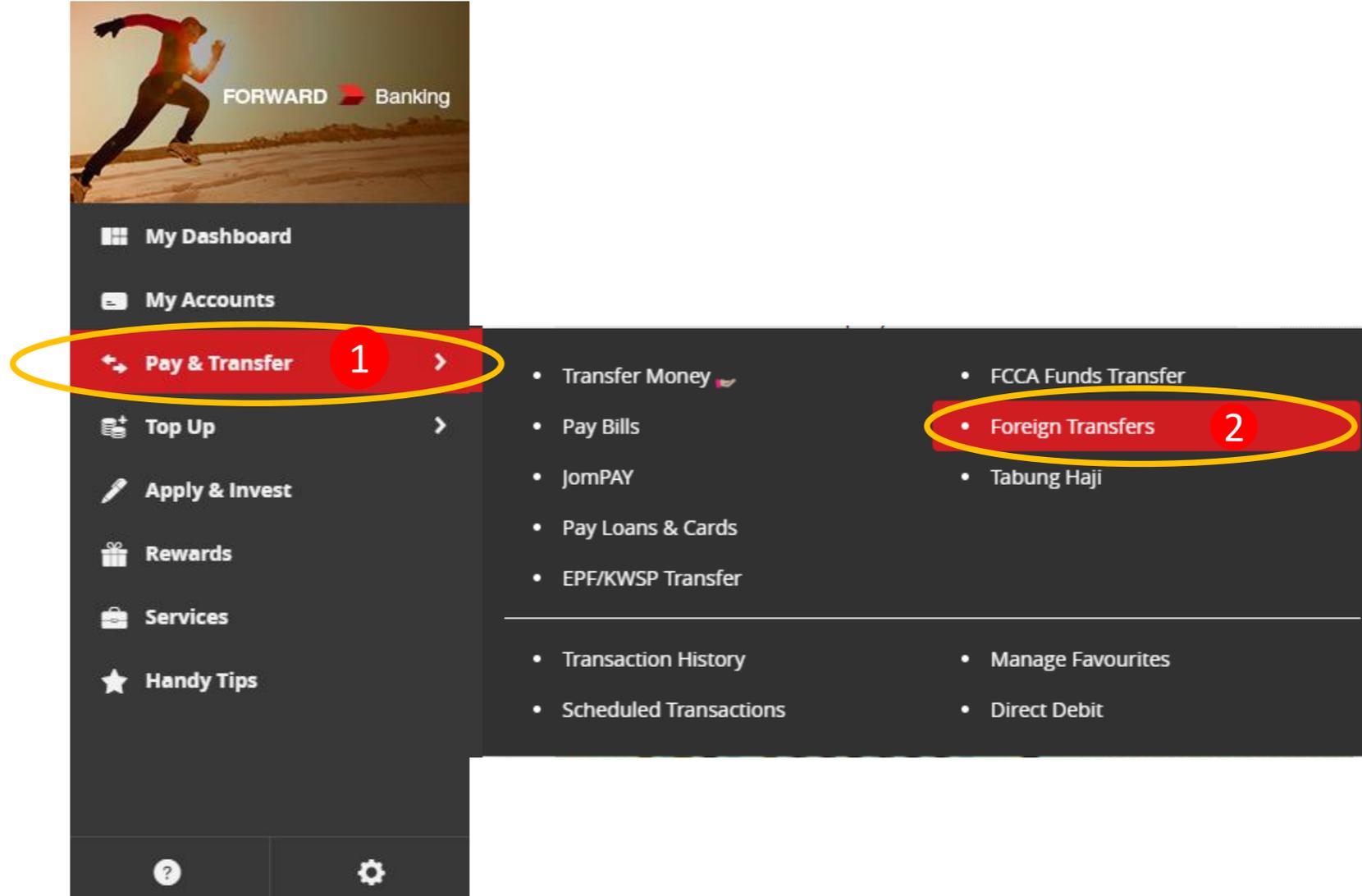
Terms & Conditions | Privacy | e-Banking Charter  
Copyright © 2020 CIMB Bank Berhad 197201001799 (13491-P)



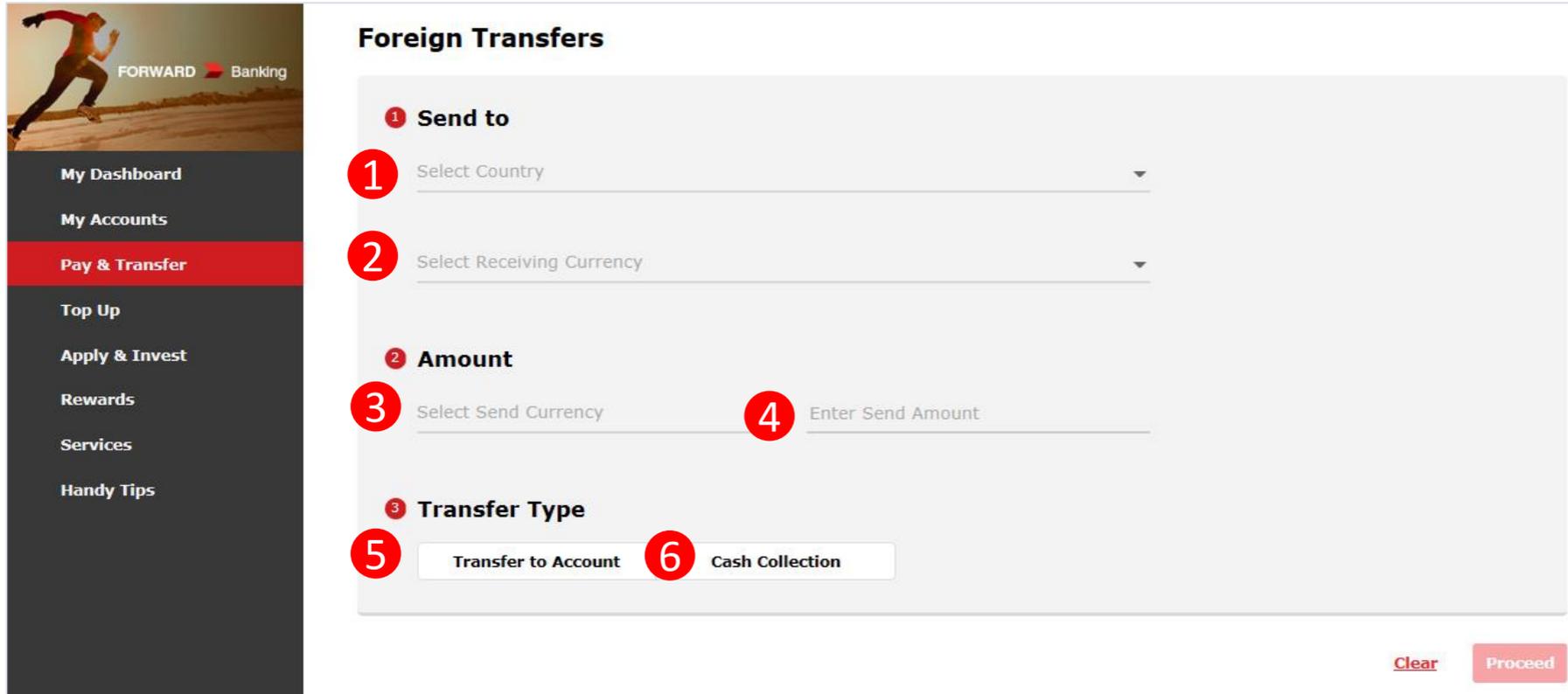
## Selection of Foreign Transfers

01  Select **“Pay & Transfer”**

02  Select **“Foreign Transfers”**



## Foreign Transfers Main page



**Foreign Transfers**

**1 Send to**

1 Select Country

2 Select Receiving Currency

**2 Amount**

3 Select Send Currency

4 Enter Send Amount

**3 Transfer Type**

5 Transfer to Account

6 Cash Collection

Clear Proceed

### Navigation Guide

#### Select “Send To” Details

- 1 **Country** - Select the country you would like to send the funds to
- 2 **Receiving Currency** – Select the Currency you would like the beneficiary to receive in.

#### Fill in “Amount” Details

- 3 **Send Currency** -Select the currency you would like to send from
- 4 **Send amount** –Enter the selected currency amount you would like to send

#### Select “Transfer Type”

- 5 **Transfer To Account** - Select if you would like the beneficiary to receive the fund into his/her account
- 6 **Cash Collection**- Select if you would like the beneficiary to receive the funds in cash. Refer to **Section 04**.



## Type or Mode of Transfer selection

**3** Transfer Type

**1**  Transfer to Account  Cash Collection

We recommend the following, please select:

**SpeedSend**  
Full pay - No beneficiary deduction. Instant transfer to accounts in UK, HK and India. Immediate cash collection available in Indonesia and Philippines.

Indicative Exchange Rate :	MYR 3.0835646 = AUD 1 MYR 1000.00 = AUD 324.26
Service Charge :	MYR 10.00
Total Transfer :	MYR 1010.00

**Foreign Telegraphic Transfer**  
Fast and secure borderless transaction across 200 countries.

Indicative Exchange Rate :	MYR 3.0146000 = AUD 1 MYR 1000.00 = AUD 331.72
Service Charge :	MYR 10.00
Total Transfer :	MYR 1010.00

**2**

**3**

[Clear](#)

### Navigation Guide

- 1** Select Transfer Type “**Transfer to Account**”

### Select Transaction Preference

- 2**  Select your preferred mode of transfer whether SpeedSend or Foreign Telegraphic Transfer. If select SpeedSend, refer to **Section 03** for Step Guide.
- 3** “**Proceed button**”
  - Clicks on **Proceed** button to go to next page





02

# Foreign Telegraphic Transfer

## Customer declaration (1 of 2)

**4 Overseas Fund Transfer Declaration**

**1** Sender Status  
Resident in Malaysia

**2** Beneficiary Status  
Resident in Malaysia

**3** Beneficiary Relationship  
Immediate Family

Immediate Family Relation  
Spouse

**4** Purpose of Payment  
Current transfers

Select Types of Current transfers  
**5** Grants and gifts

Continue with more information in the next page



### Navigation Guide

#### Fill in “Overseas Fund Transfer Declaration” Details

- 1 “Sender Status”**
  - Please select your residency status
- 2 “Beneficiary Status”**
  - Please select Beneficiary Residency status
- 3 “Beneficiary Relationship”**
  - Please select your relationship to the Beneficiary
- 4 “Purpose of payment”**
  - Select purpose of payment from 7 categories in the drop down list and continue with sub purpose code selection
- 5 “Select type of “Purpose of payment””**
  - Please select the appropriate purpose of payment for your transfer

## Customer declaration (2 of 2)

**5 Declaration**

I hereby declare the following:

**1**  Yes  No

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 Administration Rules made pursuant to the Financial Services Act 2013 and Islamic Financial Services Act 2013.
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 solely for education service, to current account overseas of another resident company or issued by residents in international markets.
6. I hereby declare that if I am a resident, with domestic borrowing in any financial institution in Malaysia, I shall only remit, transfer, or deal in foreign currency (with Ringgit conversion) for investment purpose, to myself or to another non-resident, of 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 indemnify the Bank 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.
8. I shall provide documents evidencing such transaction upon request by the Bank.

**2** **Accepting Terms & Conditions:**

**3**  Accept  Decline By Processing, I Agree and accept the [Terms and Conditions](#) for this transfer.

**Notes:**

1. You may change your daily transaction limit at Services > Clicks Transaction Limit.
2. Daily transaction limit more than RM10,000 dependent on your relationship to the beneficiary e.g. immediate family or purpose of transfer e.g. education abroad.

[Clear](#) **5**   **4**

### Navigation Guide

#### Fill in "Declaration" Details

- 1 "Accept or Reject declaration"**
  - Read the Declaration and select "Yes" to indicate read and understood the declaration to proceed
- 2 "Term and Condition link"**
  - Please clicks on the link to view and read Term and Condition
- 3 "Accept Terms & Conditions"**
  - Read the Terms and Condition and select "Accept" to proceed
- 4 "Proceed button"**
  - Clicks on **Proceed** button to go to next page
- 5 "Back button"**
  - Clicks on **Back** button to go to back to previous page



## Beneficiary information

### Foreign Transfers - Foreign Telegraphic Transfer

**6 To**

- 1 Enter or Select Beneficiary Name
- 2 Enter NRIC/Passport/Business Registration No
- 3 Enter Mobile No.
- 4 Enter Beneficiary Address 1  
Enter Beneficiary Address 2  
Enter Beneficiary Address 3
- 5 Enter Postcode
- 6 Select Country

Continue with more information in the next page



### Navigation Guide

#### Fill in "To" Details

- 1 **"Recipient Name"**
  - Please enter or select the Beneficiary name from Favorite list
- 2 **"NRIC/Passport/Business registration No"**
  - Please enter Beneficiary identification No
- 3 **"Mobile No."**
  - Please enter Beneficiary Mobile number . **Note: Only digits are accepted (e.g. 0123456789)**
- 4 **"Enter Beneficiary Address 1,2, 3"**
  - Please enter beneficiary addresses
- 5 **"Enter Beneficiary Postcode"**
  - Please enter Beneficiary postcode
- 6 **"Enter Beneficiary Country"**
  - Please select Beneficiary Country

## Beneficiary Bank information

### Foreign Transfers - Foreign Telegraphic Transfer

**1** Enter Beneficiary Account No. /International Bank A/C No. (IBAN) 

Enter BSB No  **Country Specific – (Australia- BSB Code : UK - SORT Code :USA – Routing No / SWIFT CODE**

**2** Enter Beneficiary Bank Name

**3** Enter Beneficiary Bank Address1

Enter Beneficiary Bank Address2

Enter Beneficiary Bank Address3

**4** Enter Postcode

**5** Country  
Australia

Continue with more information in the next page



### Navigation Guide

#### Fill in “To” Details (con’t)

- 1** **“Beneficiary Account No./ International Bank A/C No. (IBAN)”**
  - Please key in account number to receive the fund
- 2** **“Beneficiary Bank Name”**
  - Please enter Receiver Bank Account name
- 3** **“Beneficiary Bank Address 1,2, 3”**
  - Please enter Receiver Bank address
- 4** **Beneficiary Postcode ”**
  - Please enter Receiver Bank postcode
- 5** **Beneficiary Country”**
  - Please select Receiver Bank Country

## Applicant / Sender information

### Foreign Transfers - Foreign Telegraphic Transfer

**7 From**

**1** Account  
AIR ASIA SAVER

**2** Sender's Contact Number  
012

- Notes:**
1. Please ensure your contact details are upto date.
  2. All bank charges outside Malaysia are for the account of the beneficiary.
  3. Please ensure that you provide the full name of the beneficiary's bank.
  4. For all Foreign Telegraphic Transfer requests, your selected account will be debited based on the real-time foreign exchange rate generated at the point of the transaction.
  5. For Foreign Telegraphic Transfer requests made after 4pm, on weekends or public holidays, the requests will only be processed on the next working day even though your account has already been debited.
  6. By submitting, you will be deemed to have made all the above declarations.

**Total** MYR 1,000.<sup>00</sup> AUD 326.<sup>55</sup>

[Clear](#) [Back](#) [Proceed](#)

### Navigation Guide

#### Fill in "From" Details

- 1 "From Account"**
  - Please select from account to transfer the fund
- 2 "Enter Sender Contact Number"**
  - Please enter sender contact number. *Note: Only digits are accepted "(e.g. 0123456789"*
- 3 Please review the Total Amount**
- 4 "Proceed button"**
  - Clicks on **Proceed** button to go to next page



## Confirmation Page (1 of 4)

### Foreign Transfer - Foreign Telegraphic Transfer Confirmation

To

1 Recipient Name

**Testing User**

NRIC/Passport/Business Registration No

**800406XXXXXX**

Mobile Number

**016**

Beneficiary Address 1

**Address 1**

Beneficiary Address 2

**Address 2**

Beneficiary Address 3

**Address 3**

Postcode

**9XXXX**

Country

**Malaysia**

2

Amount

MYR **1,000.00**

Estimated Receiving Amount <sup>AUD</sup> **326.78**

Fee & Bank Charges MYR 10.00

3

Exchange Rate **1 AUD = 3.060200 MYR**

#### Navigation Guide

### Foreign Telegraphic Transfer Confirmation

- 1 Review Beneficiary transaction details to ensure its accurate before submitting the transaction
- 2 Review the amount you wish to send in local currency and foreign currency to ensure the information shown is correct
- 3 Review exchange rate

Continue with more information in the next page



## Confirmation Page (2 of 4)

### Foreign Transfer - Foreign Telegraphic Transfer Confirmation

4

IBAN Code  
**1032XXXX**

SWIFT Code  
**CTBAXXXXXX**

Beneficiary Bank Name  
**Bank Of XXXXXXXXXX**

Beneficiary Bank Address 1  
**Beneficiary Bank Address 1**

Beneficiary Bank Address 2  
**Beneficiary Bank Address 2**

Beneficiary Bank Address 3  
**Beneficiary Bank Address 3**

Postcode  
**10XXX**

Beneficiary Bank Country  
**Australia**

Beneficiary Status  
**Resident in Malaysia**

Beneficiary Relationship  
**Immediate Family - Siblings**

Continue with more information in the next page



Navigation Guide

### Foreign Telegraphic Transfer Confirmation (con't)

- 4 Review Beneficiary transaction details to ensure information shown is correct

## Confirmation Page (3 of 4)

### Foreign Transfer - Foreign Telegraphic Transfer Confirmation

#### From

Sender Account  
7

Sender's Contact Number  
012

Sender Status  
**Resident in Malaysia**

#### Transaction Instruction

Purpose of Transfer  
**Services and investment income**

Type of Services and investment income  
**Accounting services**

Total **6** MYR 1,010.<sup>00</sup>

Continue with more information in the next page 

#### Navigation Guide

### Foreign Telegraphic Transfer Confirmation (con't)

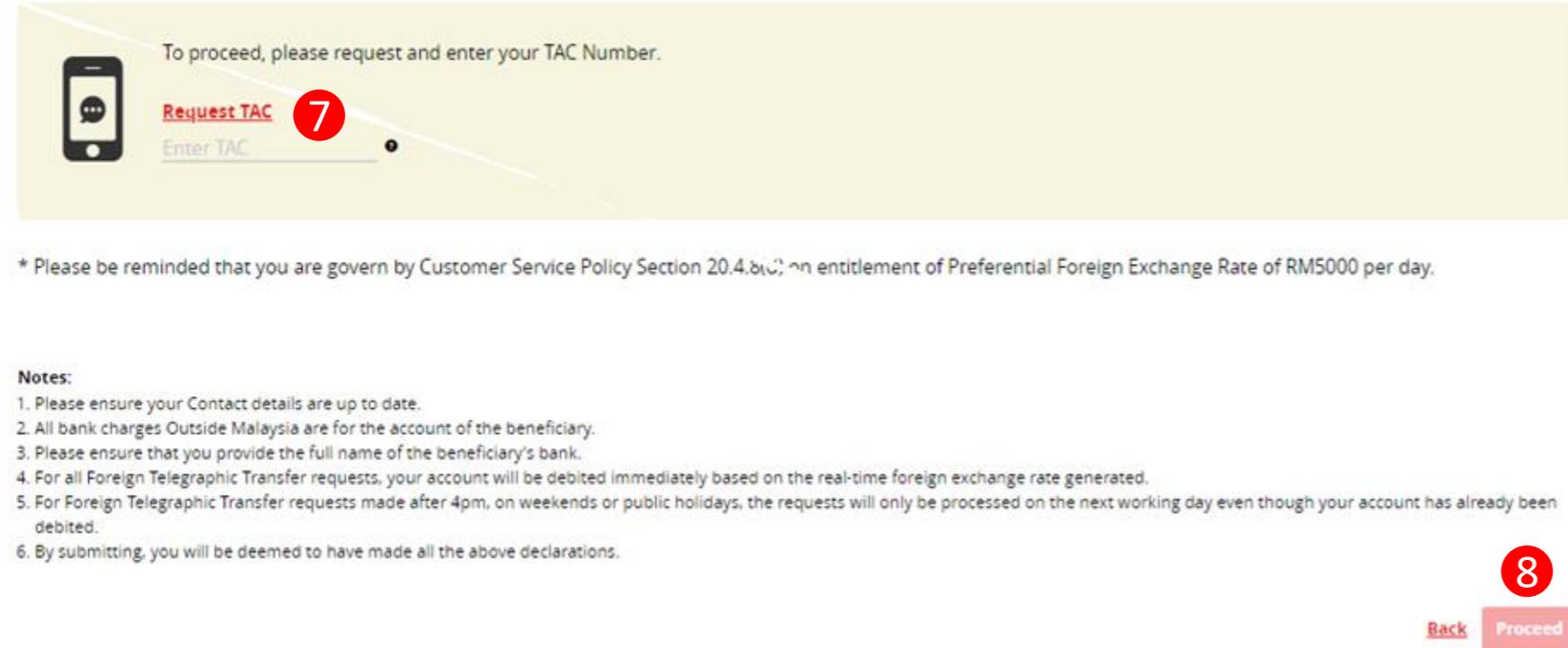
- 5** Review **Sender** transaction details
- 6** Review **Total** amount to be sent



## Confirmation Page - secureTAC / TAC Code (4 of 4)

### Foreign Transfer - Foreign Telegraphic Transfer Confirmation

To proceed, please request and enter your TAC Number.



**Request TAC** 7

Enter TAC

\* Please be reminded that you are govern by Customer Service Policy Section 20.4.b.i. on entitlement of Preferential Foreign Exchange Rate of RM5000 per day.

**Notes:**

1. Please ensure your Contact details are up to date.
2. All bank charges Outside Malaysia are for the account of the beneficiary.
3. Please ensure that you provide the full name of the beneficiary's bank.
4. For all Foreign Telegraphic Transfer requests, your account will be debited immediately based on the real-time foreign exchange rate generated.
5. For Foreign Telegraphic Transfer requests made after 4pm, on weekends or public holidays, the requests will only be processed on the next working day even though your account has already been debited.
6. By submitting, you will be deemed to have made all the above declarations.

Back Proceed 8

### Navigation Guide

#### Foreign Telegraphic Transfer Confirmation

- 7 Review the transaction details and approve the transaction via **“SecureTAC”** or **“TAC”**
- 8 **“Proceed button”**
  - o Clicks on **Proceed** button



## Acknowledgement Page (1 of 3)

### Foreign Transfer - Foreign Telegraphic Transfer Acknowledgement

1 Accepted for Processing Ref 00000920 12 May 2020, 06:28:34 pm

To	Amount
2 Recipient Name <b>bverberberber</b>	3 MYR 700.00
NRIC/Passport/Business Registration No	Estimated Receiving Amount <sup>JPY</sup> 17,373. <sup>61</sup>
Mobile Number <b>012</b>	Fee & Bank Charges MYR 10.00
Beneficiary Address 1 <b>123123</b>	4 Exchange Rate 1 JPY = 0.040291 MYR
Beneficiary Address 2 <b>13123</b>	
Beneficiary Address 3 <b>12312</b>	
Postcode <b>3</b>	
Country <b>Algeria</b>	

Continue with more information in the next page



### Navigation Guide

## Foreign Telegraphic Transfer Acknowledgement

### Acknowledgement Page

- 1 ○ Display successful transfer submission for processing with reference number
- 2 ○ Display Receiver information
- 3 ○ Display Send and Receive amount
- 4 ○ Display exchange rate use for currency conversion



## Acknowledgement Page (2 of 3)

### Foreign Transfer - Foreign Telegraphic Transfer Acknowledgement

**5**

IBAN Code

Beneficiary Bank Name  
**ewefre**

Beneficiary Bank Address 1  
**vbbtrbtr**

Beneficiary Bank Address 2  
**brtbrtbtr**

Beneficiary Bank Address 3  
**btrbrtbtr**

Postcode

Beneficiary Bank Country  
**Angola**

Beneficiary Status  
**Non - Resident**

Beneficiary Relationship  
**Immediate Family - Spouse**

Continue with more information in the next page



### Navigation Guide

## Foreign Telegraphic Transfer Acknowledgement (Con't)

- 5 Acknowledgement page**
- Display Receiver information



## Acknowledgement Page (3 of 3)

### Foreign Transfer - Foreign Telegraphic Transfer Acknowledgement

6

#### From

Sender Account

Foreign Worker

No

Sender's Contact Number

012

Sender Status

Resident in Malaysia

#### Transaction Instruction

Purpose of Transfer

Services and investment income

Type of Services and investment income

Education-related

7

Total

MYR 710.00

8

Available Balance After Transaction



CIMB MONEY MULTIPLIER

MYR 68,498,980.11

Next Steps

[Make Another Transfer](#)

[Go to My Accounts](#)



Navigation Guide

### Foreign Telegraphic Transfer Acknowledgement (Con't)

#### Acknowledgement page

- 6 ○ Display Sender information
- 7 ○ Display send total amount
- 8 ○ Display sender account available balance



**03**

SpeedSend

## Type or Mode of Transfer selection

**3 Transfer Type**

**1** **Transfer to Account** Cash Collection

We recommend the following, please select:

**SpeedSend**  
Full pay - No beneficiary deduction. Instant transfer to accounts in UK, HK and India. Immediate cash collection available in Indonesia and Philippines.

Indicative Exchange Rate :	MYR 0.5543237 = HKD 1 MYR 1000.00 = HKD 1803.95
Service Charge :	MYR 10.00
Total Transfer :	MYR 1010.00

**2**

**Foreign Telegraphic Transfer**  
Fast and secure borderless transaction across 200 countries.

Indicative Exchange Rate :	MYR 0.5553130 = HKD 1 MYR 1000.00 = HKD 1800.79
Service Charge :	MYR 10.00
Total Transfer :	MYR 1010.00

**3**

[Clear](#) **Proceed**

### Navigation Guide

**1** Select Transfer Type **“Transfer to Account”**

### Select **“Product Preference”**

**2** **“Speedsend”**  
○ Please select SpeedSend

**3** **“Proceed button”**  
○ Clicks on Proceed button to go to next page



## Customer Declaration (1 of 2)

### Foreign Transfers

**4 Overseas Fund Transfer Declaration**

1 Sender Status  
Resident in Malaysia

2 Beneficiary Status  
Resident in Malaysia

3 Beneficiary Relationship  
Immediate Family

Immediate Family Relation  
Children

4 Purpose of Payment  
Services and investment income

5 Select Types of Services and investment income  
Education-related

Continue with more information in the next page



### Navigation Guide

#### Fill in “Overseas Fund Transfer Declaration” Details

- 1 “Sender Status”**
  - Please select sender residency status
- 2 “Beneficiary Status”**
  - Please select Beneficiary residency status
- 3 “Beneficiary Relationship.”**
  - Please select relationship between sender and the Beneficiary
- 4 “Purpose of payment”**
  - Please select the appropriate purpose of payment from drop down list
- 5 “Select type of “Purpose of payment””**
  - Please select the appropriate purpose of payment from drop down list

## Customer Declaration (2 of 2)

### Navigation Guide

#### Fill in “Declaration” Details

- 1 **“Accept or Reject declaration”**
  - Read the Declaration and select **“Yes”** to indicate read and understood the declaration or **“NO”** if otherwise
- 2 **“Term and Condition link”**
  - Please clicks on the link to view and read Term and Condition
- 3 **“Accept Terms & Conditions”**
  - Read the Terms and Condition and select **“Accept”** to proceed
- 4 **“Proceed button”**
  - Clicks on **Proceed** button to go to next page
- 5 **“Back button”**
  - Clicks on **Back** button to go to back to previous page

#### 5 Declaration

I hereby declare the following:

- 1 **Yes**  **No** 
  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 Administration Rules made pursuant to the Financial Services Act 2013 and Islamic Financial Services Act 2013.
  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 solely for education service, to current account overseas of another resident company or issued by residents in international markets.
  6. I hereby declare that if I am a resident, with domestic borrowing in any financial institution in Malaysia, I shall only remit, transfer, or deal in foreign currency (with Ringgit conversion) for investment purpose, to myself or to another non-resident, of 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 indemnify the Bank 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.
  8. I shall provide documents evidencing such transaction upon request by the Bank.

#### 3 Accepting Terms & Conditions:

**Accept**  **Decline**

By Processing, I Agree and accept the [Terms and Conditions](#) for this transfer.

#### Notes:

1. You may change your daily transaction limit at Services > Clicks Transaction Limit.
2. Daily transaction limit more than RM10,000 dependent on your relationship to the beneficiary e.g. immediate family or purpose of transfer e.g. education abroad.

[Clear](#)

5 **Back**

4 **Proceed**



## Beneficiary information

### Foreign Transfers - SpeedSend

**6 Beneficiary Details**

1 Enter or Select Beneficiary Name

2 Select Beneficiary ID Type

3 Enter Beneficiary ID No

4 Destination Country  
HONG KONG

7 To

5 Enter or Select Destination Bank

6 Enter Beneficiary Account No./IBAN No.

RUNS ON 

**IMPORTANT**

In the **'Enter Beneficiary Account No/IBAN No'** field, you must only insert the account number of the beneficiary – numbers only. Please refer to SpeedSend important information for more details.  
**\*Do not key in SORT/ACH/BSB code into the account number field**

Continue with more information in the next page 



### Navigation Guide

#### Fill in "Beneficiary Details"

- 1 **"Beneficiary Name"**
  - Please enter or select Beneficiary name from Favourite list
- 2 **"Beneficiary ID Type"**
  - Please select type of Beneficiary ID
- 3 **"Beneficiary ID No"**
  - Please enter Beneficiary identification No
- 4 **"Destination Country"**
  - Please select Destination Country

#### Fill in "Beneficiary Bank" Details

- 5 **"Enter or Select Destination Bank"**
  - Enter or select Beneficiary Bank to receive the fund
- 6 **"Enter Beneficiary Account No/IBAN No"**
  - Please key in Beneficiary account number to receive the fund

## Applicant/Sender information

### Foreign Transfers - SpeedSend

**8 Sender Details**

**1** Payment From  
**AIR ASIA SAVER** Available Balance  
MYR 25,400.<sup>42</sup>

**2** Transfer Method  
Credit To Account

**9 Other Details**

**3** Enter Payment Remarks (Optional)

**4**  Add as Favorite

**Total** **5** MYR 1,000.00 HKD 1,799.51

RUNS ON  ripple is used for selected corridors only.

[Clear](#) [Back](#) **6**

### Navigation Guide

#### Fill in "Sender Details"

- 1 "Payment From"**
  - Please select the from savings or current Account to remit the fund or select from Favorite list
- 2 "Transfer Method"**
  - Please select how you would like the beneficiary to receive the funds

#### Fill in "Other Details"

- 3 "Enter Payment Remarks (Optional)"**
  - Please enter additional payment instruction or remarks (if any)
- 4 "Add as Favorite"**
  - Tick on checkbox to save as Favorite list
- 5 Please review the Total Amount**
- 6 "Submit button"**
  - Clicks on **Submit** button to go to next page



## Confirmation Page (1 of 3)

### Foreign Transfers - SpeedSend Confirmation

Time left until exchange rate expires 00:01:52

#### Beneficiary Details

- 1 Beneficiary Name  
**Testing User**
- 2 Beneficiary ID Type  
**Passport No**
- 3 Beneficiary ID No.  
**9003XXXXXX**
- 4 Destination Country  
**Hong Kong**
- 5 Beneficiary Status  
**Resident in Malaysia**
- 6 Beneficiary Relationship  
**Immediate Family - Children**

7 **Amount**  
MYR 500.00  
Estimated Receiving Amount HKD 904.93  
Fee & Bank Charges MYR 10.00  
Exchange Rate 1 HKD = 0.552517 MYR

Continue with more information in the next page



#### Navigation Guide

### Verify "Beneficiary Details"

- 1 **"Beneficiary Name"**
  - Please verify Beneficiary Name is correct
- 2 **"Beneficiary ID Type"**
  - Please verify Beneficiary ID Type is correct
- 3 **"Beneficiary ID No."**
  - Please verify Beneficiary ID No is correct
- 4 **"Destination Country"**
  - Please verify Destination Country is correct
- 5 **"Beneficiary Status"**
  - Please verify Beneficiary status is correct
- 6 **"Beneficiary Relationship"**
  - Please verify Beneficiary Relationship is correct
- 7 **"Amount"**
  - Please verify amount, fee & charges and exchange rate is correct



## Confirmation Page (2 of 3)

### Foreign Transfers - SpeedSend Confirmation

#### Sender Details

- 1 Account  
AIR ASIA SAVER
- 2 Transfer Method  
Credit to Account
- 3 Sender Status  
Resident in Malaysia

#### Other Details

- 4 Payment Category  
Current transfers
- 5 Type of Current transfers  
Grants and gifts
- 6 Destination Bank  
INDUST
- 7 Beneficiary Account No./IBAN No.  
70XXXXXX

**Total** 8 MYR 510.00



You will receive a notification on your primary registered phone to approve or reject the transaction. Please ensure your phone is connected to internet. Transaction will expire in 22 seconds

Continue with more information in the next page



#### Navigation Guide

#### Verify "Sender Details"

- 1 **"Account"**
  - Please verify from account to remit the fund is correct
- 2 **"Transfer Method"**
  - Please verify Credit to Account is selected
- 3 **"Sender Status"**
  - Please verify sender residency status

#### Verify "Other Details"

- 4 **"Payment Category"**
  - Please verify payment category
- 5 **"Type of payment"**
  - Please verify purpose of payment
- 6 **"Destination Bank"**
  - Please verify beneficiary bank name
- 7 **"Beneficiary Account No/IBAN No"**
  - Please verify beneficiary account No
- 8 **"Total Amount"**
  - Please verify total send amount

## Confirmation Page –secureTAC / TAC No (3 of 3)

### Foreign Transfers - SpeedSend Confirmation

To proceed, please request and enter your TAC Number.

**Request TAC** **1**

Enter TAC

\* Please be reminded that you are govern by Customer Service Policy Section 20.4.b.c: on entitlement of Preferential Foreign Exchange Rate of RM5000 per day.

**Notes:**

1. Please ensure your Contact details are up to date.
2. All bank charges Outside Malaysia are for the account of the beneficiary.
3. Please ensure that you provide the full name of the beneficiary's bank.
4. For all Foreign Telegraphic Transfer requests, your account will be debited immediately based on the real-time foreign exchange rate generated.
5. For Foreign Telegraphic Transfer requests made after 4pm, on weekends or public holidays, the requests will only be processed on the next working day even though your account has already been debited.
6. By submitting, you will be deemed to have made all the above declarations.

**2**

Back Proceed

### Navigation Guide

#### SpeedSend Confirmation

- 1** Review the transaction details and approve the transaction via **“SecureTAC”** or **“TAC Code”**
- 2** **“Proceed button”**
  - Clicks on **Proceed** button



## Acknowledgement Page

### Foreign Transfers - SpeedSend Acknowledgement

**1** Pending Processing Ref 50020060  
19 Mar 2020, 04:10:18 pm  
We're sorry. We've encountered an unexpected error. Please try again. If this continues, please contact our call centre. [CX100679]

**2** Beneficiary Details  
Beneficiary Name  
**Test Test A**  
Beneficiary Gender  
**Male**  
Beneficiary ID Type  
**Other IDs**  
Beneficiary ID No.  
Destination Country  
**Thailand**  
Beneficiary Status  
**Resident In Malaysia**  
Beneficiary Relationship  
**Immediate Family - Children**

**3** Amount  
MYR **100.00**  
Estimated Receiving Amount THB **728.00**  
Fee & Bank Charges MYR **10.00**  
Exchange Rate 1 THB = 0.137327 MYR

**4** Sender Details  
Account  
**CIMB MONEY MULTIPLE**  
Transfer Method  
**Cash Collection**  
Are you a foreign worker?  
**NO**  
Sender Employment Type  
**Self-employed**  
Sender Nature of Business  
**Air Transportation**  
Sender Status  
**Resident In Malaysia**

**5** Other Details  
Payment Category  
**Services and Investment Income**  
Type of Services and Investment Income  
**Education-related**

**6** Total  
MYR **110.00**

### Navigation Guide

## SpeedSend Acknowledgement

### Acknowledgement Page

- 1 ○ Display successful transfer submission for processing with reference number
- 2 ○ Display Beneficiary details
- 3 ○ Display Send and Receive amount. Display exchange rate use for currency conversion
- 4 ○ Display Sender details
- 5 ○ Display Other details
- 6 ○ Display Total Amount remit





04

SpeedSend  
(Cash Collection)



## Cash Collection selection

### Foreign Transfers

The screenshot displays the 'Foreign Transfers' section of the SpeedSend interface. It features three main input fields: 'Send to' (Country: PHILIPPINES), 'Amount' (Send Currency: MYR), and 'Transfer Type' (options: Transfer to Account, Cash Collection). A red circle '1' is placed over the 'Cash Collection' button. An 'Alert' pop-up message is shown in the center, with a red circle '2' over its title and a red circle '3' over the 'OK' button. The alert text reads: 'Sorry, there are no transfer methods available. Please select other country or currency again. [CLK02742]'. A red circle '1' is also placed over the 'Cash Collection' button in the 'Transfer Type' section.

### Navigation Guide

#### Alert Pop Up Message

- 1 Cash Collection**
  - Clicks on Cash Collection button
- 2 Alert message**
  - An alert will be shown if the Country selected do not have Cash Collection service
- 3 OK button**
  - Clicks **OK** button to select another country

Continue with more information in the next page



## Type or Mode of Transfer selection

**3** Transfer Type

**1**

Transfer to Account    **Cash Collection**

We recommend the following, please select:

**SpeedSend**  
Full pay - No beneficiary deduction. Instant transfer to accounts in UK, HK and India. Immediate cash collection available in Indonesia and Philippines.

Indicative Exchange Rate :	MYR 0.0871916 = PHP 1 MYR 900.00 = PHP 10322.08
Service Charge :	MYR 3.00
Total Transfer :	<b>MYR 903.00</b>

**2**

**MoneyGram**  
Instant money transfer remittance service via cash collection.

Indicative Exchange Rate :	MYR 0.0993173 = PHP 1 MYR 900.00 = PHP 9061.86
Service Charge :	MYR 15.00
Total Transfer :	<b>MYR 915.00</b>

**3**

[Clear](#)    **Proceed**

### Navigation Guide

#### Select Transfer Type

- 1** **“Cash Collection”**
  - Please select Cash Collection
- 2** **“Speedsend”**
  - Please select your Preferred transaction by clicks within SpeedSend box
- 3** **“Proceed button”**
  - Clicks on Proceed button to go to next page



## Customer declaration (1 of 2)

### Foreign Transfers

**4 Overseas Fund Transfer Declaration**

**1** Select Sender Status

**2** Select Beneficiary Status

**3** Select Beneficiary Relationship

**4** Purpose of Payment  
Services and investment income

**5** Select Types of Services and investment income

Continue with more information in the next page



### Navigation Guide

#### Fill in “Overseas Fund Transfer Declaration” Details

- 1 “Sender Status”**
  - Please select sender residency status
- 2 “Beneficiary Status”**
  - Please select Beneficiary residency status
- 3 “Beneficiary Relationship.”**
  - Please select relationship between sender and the Beneficiary
- 4 “Purpose of payment”**
  - Please select relevant purpose of payment from 7 categories in the drop down list
- 5 “Select type of “Purpose of payment””**
  - Please select the appropriate purpose of payment for your transfer

## Customer declaration (2 of 2)

**5 Declaration**

I hereby declare the following:

**1**  Yes  No

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 Administration Rules made pursuant to the Financial Services Act 2013 and Islamic Financial Services Act 2013.
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 solely for education service, to current account overseas of another resident company or issued by residents in international markets.
6. I hereby declare that if I am a resident, with domestic borrowing in any financial institution in Malaysia, I shall only remit, transfer, or deal in foreign currency (with Ringgit conversion) for investment purpose, to myself or to another non-resident, of 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 indemnify the Bank 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.
8. I shall provide documents evidencing such transaction upon request by the Bank.

**2** **Accepting Terms & Conditions:**

**3**  Accept  Decline By Processing, I Agree and accept the [Terms and Conditions](#) for this transfer.

**Notes:**

1. You may change your daily transaction limit at Services > Clicks Transaction Limit.
2. Daily transaction limit more than RM10,000 dependent on your relationship to the beneficiary e.g. immediate family or purpose of transfer e.g. education abroad.

[Clear](#) **4**  **5**

### Navigation Guide

#### Fill in "Declaration" Details

- 1 "Accept or Reject declaration"**
  - Read the Declaration and select "Yes" to indicate read to proceed
- "Term and Condition link"**
  - Please clicks on the link to view and read Term and Condition
- 3 "Accept Terms & Conditions"**
  - Read the Terms and Condition and select "Accept" to proceed
- 4 "Proceed button"**
  - Clicks on **Proceed** button to go to next page
- 5 "Back button"**
  - Clicks on **Back** button to go to back to previous page



## Beneficiary information

### Foreign Transfers - SpeedSend

**6 Beneficiary Details**

1 Enter or Select Beneficiary Name

2 Select Beneficiary Gender

3 Beneficiary ID Type  
Passport No

4 Enter Beneficiary ID No

5 Select Passport Expiry Date

6 Destination Country  
PHILIPPINES

Continue with more information in the next page



#### Navigation Guide

#### Fill in “Beneficiary Details”

- 1 **“Beneficiary Name”**
  - Please enter Beneficiary name
- 2 **“Beneficiary Gender”**
  - Please select Beneficiary gender (Male / Female)
- 3 **Beneficiary ID Type”**
  - Please select type of Beneficiary ID
- 4 **“Beneficiary ID No”**
  - Please enter Beneficiary identification No
- 5 **“Passport Expiry Date”**
  - Please enter Beneficiary Passport expiry date for Passport only
- 6 **“Destination Country”**
  - Please select Destination Country

## Applicant/Sender information

### Foreign Transfers - SpeedSend

**7 Sender Details**

**1** Payment From  
BASIC CA WITHOUT FEE Available Balance  
MYR 4,552.<sup>24</sup>

**2** Transfer Method  
Cash Collection

**8 Other Details**

**3** Enter Payment Remarks (Optional)

**4**  Add as Favorite

**Total** **5** MYR 900.00 PHP 10,427.<sup>86</sup> **6**

[Clear](#) [Back](#) [Submit](#)

#### Navigation Guide

#### Fill in "Sender Details"

- 1 "Payment From"**
  - Please select from CASA Account to remit the fund or select from Favorite list
- 2 "Transfer Method"**
  - Please select Cash Collection

#### Fill in "Other Details"

- 3 "Enter Payment Remarks (Optional)"**
  - Please enter payment instruction or remarks (if any)
- 4 "Add as Favorite"**
  - Tick on checkbox to save as Favorite list
- 5 Please review the Total Amount**
- 6 "Submit button"**
  - Clicks on **Submit** button to go to next page



## Applicant/Sender information - Alert

### Foreign Transfers - SpeedSend

**7 Sender Details**

Payment From  
**BASIC CA WITHOUT FEE**

---

Transfer Method  
Cash Collection

---

**8 Other Details**

Enter Payment Remarks (Optional)

Add as Favorite

---

**Total**

**Alert**

For transaction above RM1000, SecureTAC approval via CIMB Clicks mobile app is required. You may download the app from Apple App Store/Google Play.  
[What is SecureTAC?](#)

Alternatively, please adjust the amount to below RM1000 to proceed.

**1**

**OK**

PHP **10,427.<sup>86</sup>**

**3**

[Clear](#)

**2** [Back](#) **Submit**

### Navigation Guide

#### Alert Message

- 1 Alert Message**
  - Press on **OK** button
- 2**
  - Please clicks on **Back** to change the amount if required
- 3**
  - Please clicks on **Submit** to proceed to next page



## Confirmation Page (1 of 2)

### Foreign Transfers - SpeedSend Confirmation

Time left until exchange rate expires 00:01:44

#### 1 Beneficiary Details

Beneficiary Name

**Testing User**

Beneficiary Gender

**Female**

#### 2 Beneficiary ID Type

**Passport No**

#### 3 Beneficiary ID No.

**90XXXXXX**

Passport Expiry Date

**20 Jul 2023**

#### 4 Destination Country

**Philippines**

#### 5 Beneficiary Status

**Resident in Malaysia**

Beneficiary Relationship

#### 6 Immediate Family - Children

7 Amount  
MYR 500.00

Estimated Receiving Amount <sup>PHP</sup> 5,710.22

Fee & Bank Charges MYR 10.00

Exchange Rate 1 PHP = 0.087562 MYR

### Navigation Guide

#### Verify "Beneficiary Details"

- 1 **"Beneficiary Name & Gender"**
  - Please verify Beneficiary Name & Gender is correct
- 2 **"Beneficiary ID Type"**
  - Please verify Beneficiary ID Type
- 3 **"Beneficiary ID No. & expiry"**
  - Please verify Beneficiary ID No & expiry
- 4 **"Destination Country"**
  - Please verify Destination Country is correct
- 5 **"Beneficiary Status"**
  - Please verify Beneficiary status is correct
- 6 **"Beneficiary Relationship"**
  - Please verify Beneficiary Relationship is correct
- 7 **"Amount"**
  - Please verify amount, fee & charges and exchange rate is correct

Continue with more information in the next page



## Confirmation Page (2 of 2)

### Foreign Transfers - SpeedSend Confirmation

#### Sender Details

- 1 Account  
**BASIC CA WITHOUT FEE**
- 2 Transfer Method  
**Cash Collection**
- 3 Sender Status  
**Resident in Malaysia**

#### Other Details

- 4 Payment Category  
**Others**  
Type of Others  
**Other business services**

#### Total

5 MYR 910.00



To proceed, please request and enter your TAC Number.

[Request TAC](#)

6

Enter TAC

### IMPORTANT NOTE

Upon transaction completed, a tracer number will send via SMS to your registered phone to share with the beneficiary facilitate cash collection.

Back

7

Submit

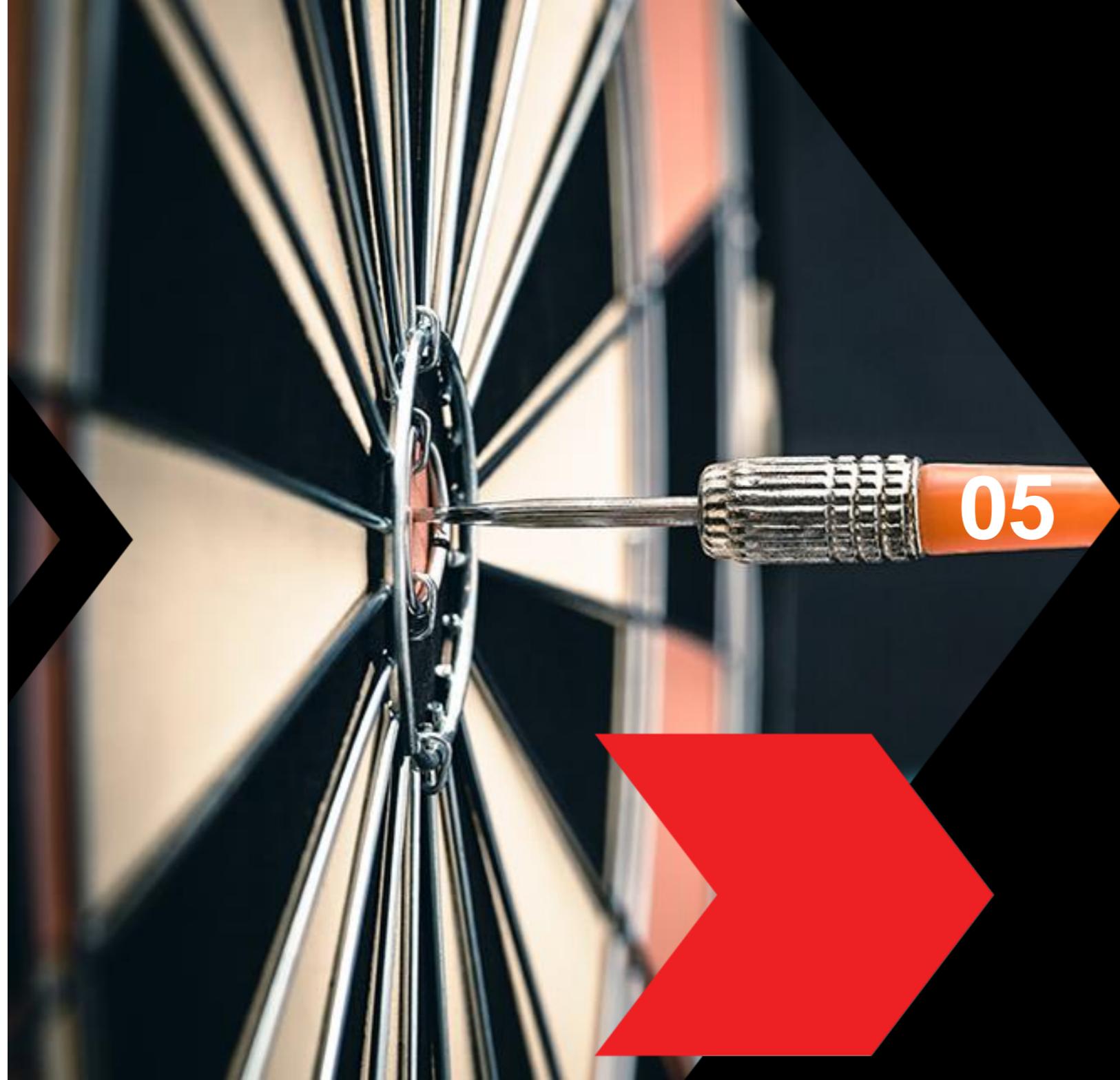
### Navigation Guide

#### Verify "Sender & Other Details"

- 1 **"Account"**
  - Please verify correct from account was selected to remit the fund
- 2 **"Transfer Method"**
  - Please ensure Cash Collection is shown
- 3 **"Sender Status"**
  - Please verify sender residency status
- 4 **"Payment Category & type of payment"**
  - Please verify payment category and payment type is correctly selected
- 5 **"Total Amount"**
  - Please verify total send amount
- 6 Please approve the transaction via **"SecureTAC"** or **"TAC Code"**
- 7 Clicks on **Submit** button

#### Notes:

1. Exchange Rate changes every 2 minutes.



05

SpeedSend  
(Important Information)

## Servicing Countries

### Countries available for

#### Cash Collection

Indonesia  
Vietnam - USD  
Laos - USD  
Philippines  
Singapore  
Bangladesh  
Vietnam  
Thailand  
Myanmar  
Sri Lanka  
Nepal  
Cambodia - USD

#### Debit Account

Austria	Philippines
Hong Kong	Spain
India	Netherlands
Singapore	Bangladesh
Australia	Pakistan
Thailand	Belgium
United Kingdom	Germany
Italy	Indonesia
Nepal	Sri Lanka
France	Finland
United States	Ireland
Portugal	Denmark
	Norway

### Transaction Limit

**Up to RM50k** per  
customer per day\*\*

*\*\* For Education and payment to immediate family member*



## EU Countries IBAN information

### IBAN – More information

Transfer to Account Option Selected

**6 Beneficiary Details**

Beneficiary Name  
CA

---

Beneficiary ID Type  
Passport No

---

Beneficiary ID No.

---

Destination Country  
HONG KONG

---

**7 To**

Enter or Select Destination Bank

---

Enter Beneficiary Account No./IBAN No. 1

## EU Countries

IBAN is applicable for EU corridors only!

### Sample of IBAN

No.	Country	IBAN
1	Spain	ESkk bbbb gggg xxcc cccc cccc
2	Portugal	PTkk bbbb ssss cccc cccc ccx x
3	France	FRkk bbbb bggg ggcc cccc cccc cxx
4	Italy	ITkk xaaa aabb bbbc cccc cccc ccc
5	Germany	DEkk bbbb bbbb cccc cccc cc
6	Belgium	BEkk bbbc cccc ccxx
7	Denmark	DKkk bbbb cccc cccc cc
8	Ireland	IEkk aaaa bbbb bbcc cccc cc
9	Netherlands	NLkk bbbb cccc cccc cc
10	Finland	FIkk bbbb bbcc cccc cx
11	Austria	ATkk bbbb bccc cccc cccc
12	Norway	NOKk bbbb cccc ccx

#### IBAN characters

First 2 letters = country code

k = IBAN check digits

b= National bank code

s = Branch code

C =Account number

X = National check digits

For more information of other countries, please refer to next page



# SpeedSend Important Information

## Example of IBAN used in European countries

What is an IBAN (International Bank Account Number)?

- IBAN is a standard way of uniquely identifying an account for the purpose of improving the efficiency and speed of cross-border European Union payments. The length of IBAN can go up to 28 digits starting with a 2-letter country code, specific to each country.
- The *kk* after the two-character ISO country code represents the check digits calculated from the rest of the IBAN characters. If it is a constant for the country concerned, this will be stated in the Comments column. This happens where the BBAN has its own check digits that use the same algorithm as the IBAN check digits.
- The BBAN format column shows the format of the BBAN part of an IBAN in terms of upper case alpha characters (A–Z) denoted by "a", numeric characters (0–9) denoted by "n" and mixed case alphanumeric characters (a–z, A–Z, 0–9) denoted by "c". For example, the Bulgarian BBAN (4a,6n,8c) consists of 4 alpha characters, followed by 6 numeric characters, then by 8 mixed-case alpha-numeric characters.
- Descriptions in the *Comments* field have been standardised with country specific names in brackets. The format of the various fields can be deduced from the BBAN field.

No	Country	IBAN	#	Country	IBAN	#	Country	IBAN
1	Andorra (24 digits)	AD12 0001 2030 2003 5910 0100	11	Gibraltar (23 digits)	GI75 NWBK 0000 0000 7099 453	21	Norway (15 digits)	NO93 8601 1117 947
2	Austria (20 digits)	AT61 1904 3002 3457 3201	12	Greece (27 digits)	GR16 0110 1250 0000 0001 2300 695	22	Poland (28 digits)	PL27 1140 2004 0000 3002 0135 5387
3	Belgium (16 digits)	BE68 5390 0754 7034	13	Hungary (28 digits)	HU42 1177 3016 1111 1018 0000 0000	23	Portugal (25 digits)	PT50 0002 0123 1234 5678 9015 4
4	Cyprus (28 digits)	CY17 0020 0128 0000 0012 0052 7600	14	Iceland (26 digits)	IS14 0159 2600 7654 5510 7303 39	24	SlovakRepublic (24 digits)	SK31 1200 0000 1987 4263 7541
5	CzechRepublic (24 digits)	CZ65 0800 0000 1920 0014 5399	15	Ireland (22 digits)	IE29 AIBK 9311 5212 3456 78	25	Slovenia (19 digits)	SI56 1910 0000 0123 438
6	Denmark (18 digits)	DK50 0040 0440 1162 43	16	Italy (27 digits)	IT60 X054 2811 1010 0000 0123 456	26	Spain (24 digits)	ES80 2310 0001 1800 0001 2345
7	Estonia (20 digits)	EE38 2200 2210 2014 5685	17	Latvia (21 digits)	LV80 BANK 0000 4351 9500 1	27	Sweden (24 digits)	SE35 5000 0000 0549 1000 0003
8	Finland (18 digits)	FI21 1234 5600 0007 85	18	Lithuania (20 digits)	LT12 1000 0111 0100 1000	28	Switzerland (21 digits)	CH39 0070 0115 2018 4917 3
9	France (27 digits)	FR14 2004 1010 0505 0001 3M02 606	19	Luxembourg (20 digits)	LU28 0019 4006 4475 0000	29	United Kingdom (22 digits)	GB29 NWBK 6016 1331 9268 19
10	Germany (22 digits)	DE89 3704 0044 0532 0130 00	20	Netherlands (18 digits)	NL91 ABNA 0417 1643 00	30	UAE (23 digits)*	AE47 044 000 00 01123456701



# SpeedSend Important Information

## UK, USA & Australia Beneficiary Account No & Bank Branch Name

### UK, USA & Australia

**7 To**

Destination Bank  
National Australia Bank

Bank Branch Name

Beneficiary Account No./IBAN No.

**8 Sender Details**

Select Account

Transfer Method  
Credit To Account

The numbers in this drop down refers to:

**UK - SORT Code**

**USA - ACH Code**

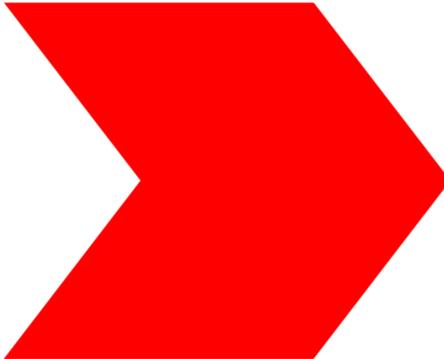
**Australia- BSB Code**

### IMPORTANT

In the 'Beneficiary Account No/IBAN No' field, you must only insert the account number of the beneficiary – numbers only.

**\*Do not key in SORT/ACH/BSB code into the account number field**





THANK YOU