

## Frequent Asked Questions - MoneyGram

Questions	Answer
What is the transaction limit at CIMB Bank / CIMB Islamic Bank?	<ul style="list-style-type: none"> <li>• Minimum = RM1</li> <li>• Maximum = RM20,000 per customer per day</li> </ul>
How to make payment for transaction? / Where can I send money from?	<ul style="list-style-type: none"> <li>• Account Debiting (CIMB Bank or CIMB Islamic Bank branches)</li> <li>• Cash (CIMB Islamic Bank branches / appointed agents of MoneyGram)</li> </ul>
What are the service charges / fees for send transaction performed?	<ul style="list-style-type: none"> <li>• Transaction fee starts from RM9 and may vary according to the destination country and amount sent. Click here to view MoneyGram fees &amp; charges</li> </ul>
How are funds paid out to beneficiaries?	<ul style="list-style-type: none"> <li>• Fund transfers are paid out in cash at MoneyGram's locations / partners' locations</li> </ul>
How does my receiver find his Agent location?	<ul style="list-style-type: none"> <li>• The receiver can identify an agent location by the MoneyGram outdoor light box or you can use <a href="http://www.moneygram.com">www.moneygram.com</a> to find an agent location near to the receiver</li> </ul>
Can I request for a refund transaction?	<ul style="list-style-type: none"> <li>• Yes, provided the receiver has not collected the money.</li> </ul>
Where will my refund be credited or paid?	<ul style="list-style-type: none"> <li>• For transactions sent from CIMB Bank or CIMB Islamic Bank branches, the refund is made via cash or credit into sender's account with CIMB Bank or CIMB Islamic Bank.</li> <li>• For transactions sent from CIMB Bank Currency Exchange / agents of MoneyGram, cash shall be paid to the senders.</li> </ul>
Who can I call if I have any transaction inquiries related to MoneyGram?	<ul style="list-style-type: none"> <li>• You may contact:  <b>CIMB Bank Berhad / CIMB Islamic Bank Berhad</b>  <b>Customer Resolution Unit (CRU)</b>            Menara SBB 83, Medan Setia Satu            50490 Bukit Damansara, Kuala Lumpur            Tel: 03 - 6204 7788            OR email to <a href="mailto:cru@cimb.com">cru@cimb.com</a> pertaining to transaction enquiries related to MoneyGram services.</li> </ul>
How will the receiver collect the cash payout?	<ul style="list-style-type: none"> <li>• Sender to provide receiver the MG Reference Number.</li> <li>• Visit a MoneyGram Location (visit <a href="http://www.moneygram.com">www.moneygram.com</a> for more information). Remember to bring your MG Reference Number and valid personal identification*           <ul style="list-style-type: none"> <li>- Complete the Receiver Form at the location and hand the completed form to the MoneyGram agent</li> </ul> </li> </ul> <p>* You are required to provide personal identification, usually one or more of the following: passport, driving license, national identity card or a government issued identification. You may also be required to provide proof of address (bank statement or utility bill). Requirements vary by country. Please ask your local MoneyGram branches / locations for acceptable identification formats.</p>
Will I be refunded with the full sent amount?	<p>No, you will be refunded based on the bank's prevailing foreign exchange buy rate. Transaction fee charged during initial transaction will not be refunded.</p> <p>Please note that as processing the refund will require action from correspondent banks, this is also subject to prompt response from the correspondent banks.</p>
Can I amend the transaction that I've submitted?	<p>No, you cannot amend the transaction. However, you are able to perform a cancellation.</p> <p><u>Cash payout transaction cancellation:</u>            If you wish to cancel the transaction for cash payout, which has yet to be collected by beneficiary, then you are allowed to request for refund.</p> <p><u>Account crediting transaction cancellation:</u>            If the cancellation is for account crediting, you are not allowed to request for refund if the fund has been credited. In addition, the fee paid will not be refunded to customer.</p>

**What are the Purpose of Payments allow for Resident to Resident transfer if Beneficiary Relationship is Own or Third Party/Others**

Beneficiary Relationship	Purpose of Payment	Type of Purpose of Payment	
Own	Others	Transfer by a company to/from its own current account overseas	
		Transfer by a resident (exclude bank) to/from current account overseas of another resident company	
		Extension/receipt (drawdown) of long-term term loan/financing to/from Non-residents	
		Extension/receipt (drawdown) of short-term term loan/financing to/from Non-residents	
		Repayment of principal to/by Non-resident on short-term term loan/financing	
		Prepayment of principal to/by Non-resident on short-term term loan/financing	
		Issuance	
		Redemption	
		Financial lease extension to/receipt from Non-residents	
		Repayment of financial lease to/receipt from Non-residents	
		Prepayment of financial lease to/receipt from Non-residents	
		Credit facilities extension to/receipt from Non-residents	
		Repayment of credit facilities to/by Non-residents	
		Prepayment of credit facilities to/by Non-residents	
		Employee stock options	
		Subscriptions/ Contributions to/Reimbursement from International Organisations	
		Mergers and acquisitions	
		Equity investment other than mergers and acquisitions	
		Head office accounts in branches	
		Corporate Stocks and Shares - Issued by residents in domestic capital market	
		Corporate Stocks and Shares - Issued by residents in international markets	
		Corporate Stocks and Shares - Issued by Non-residents in international markets	
		Corporate Stocks and Shares - Issued by Non-residents in domestic capital market	
		Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan	
		Capital Transfers	Acquisition/ disposal of non-produced, non-financial assets
		Credit Facilities	Long-term loan/financing facilities, whereby the original tenure exceeds one year - Extension to /receipt from Non-resident
			Long-term loan/financing facilities, whereby the original tenure exceeds one year - Repayment of other loan/financings facilities to/by Non-resident
			Long-term loan/financing facilities, whereby the original tenure exceeds one year - Prepayment of other loan/financings facilities to/by Non-resident
	Short-term loan/financing facilities, whereby the original tenure is one year or less - Extension to /receipt from Non-resident		

		Short-term loan/financing facilities, whereby the original tenure is one year or less - Repayment of other loan/financings facilities to/by Non-resident
		Short-term loan/financing facilities, whereby the original tenure is one year or less - Prepayment of other loan/financings facilities to/by Non-resident
	Other Investment	Purchase/sale of real estate in Malaysia (commercial)
		Purchase/sale of real estate in Malaysia (residential)
		Purchase/sale of real estate abroad (commercial)
		Purchase/sale of real estate abroad (residential)
	Placement/withdrawal of deposits of residents with/from financial institutions abroad	
Third Party/Others	Services and investment income	Education services
	Others	Transfer by a resident (exclude bank) to/from current account overseas of another resident company
		Corporate Stocks and Shares - Issued by residents in international markets
Immediate Family	All types of purpose of payment	