



CIMB Islamic Bank Berhad [200401032872(671380-H)]



CIMB Bank Berhad [197201001799(13491-P)]

Date of Notice: 1 April 2021

Important Notice to Non-Resident Customers/External Account Users on transfer limit for interbank fund transfer and Foreign Telegraphic Transfer

Dear Valued Customers,

Pursuant to the Foreign Exchange Notices (“FEN”) issued by Bank Negara Malaysia, please be informed that the maximum transfer limit for interbank fund transfer and Foreign Telegraphic Transfer is **RM10,000 per day per account**.

You are advised to read and understand the FEN – Notice 4 and to ensure that all activities using your accounts maintained with CIMB Bank Berhad / CIMB Islamic Bank Berhad comply with the FEN – Notice 4 at all times.

For full and latest Foreign Exchange Notices, please refer to Bank Negara Malaysia’s website at <https://www.bnm.gov.my/fep>.

Definition of External Account:

An external account is a Ringgit account opened and maintained by a non-resident with any financial institution in Malaysia. An external account can be opened by:

- a) a non-resident:-
 - i. individually;
 - ii. jointly with another non-resident; or
 - iii. jointly with a resident, **excluding**:-
 - for a joint venture in Malaysia;
 - a husband and wife; or

- b) a resident who operates the account in trust for or on behalf of a non-resident.

The approved sources and uses of funds of an external account are as per Foreign Exchange Notices issued by BNM.

For external account users, any payment, receipt or transfer of funds are subject to the following limits: -

- a) Cash deposits of up to RM10,000 per account per day of any purpose.
- b) Crediting and clearing cheque of up to RM10,000 per cheque for any purpose.
- c) Inward and outward transfer of up to RM10,000 per day per account through automated teller machine (ATM).
- d) Inward and outward transfer of up to RM10,000 per day per account via CIMB online channel (i.e. internet banking, mobile banking, mobile payments).
- e) **No limit** shall apply for any amount of **cash withdrawal over-the-counter** from any external account.

The above limits shall not apply to the following **EXEMPTED** group:

- a) A consulate, a high commission or embassy;
- b) An individual who participate in Malaysia My Second Home Programme (MM2H); or
- c) An individual who is working or studying in Malaysia including the individual's spouse, child or parent who is staying in Malaysia.

Thank you.

The Management

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