

Appendix I: Service Features and Mechanisms

No	Item	Descriptions												
1.	Service Name	Online Foreign Transfer via i-Muamalat Retail Internet Banking (RIB) and Mobile Banking (MOB).												
2.	Eligibility Criteria	<ul style="list-style-type: none">All new and existing i-Muamalat Retail Internet Banking (RIB) and Mobile Banking (MOB) users.Both new and existing customers must have an active Current or Savings account to be eligible to use the Online Foreign Transfer channel.												
3.	Fees	<ul style="list-style-type: none">Applicant: RM 10Recipient: No fee imposed												
4.	Transaction Limit	<table><tr><th>Category</th><th>Limit</th></tr><tr><td>Individual (Resident)</td><td>RM 250–RM 50,000</td></tr><tr><td>Individual (Non-Resident)</td><td>RM 250–RM 10,000</td></tr><tr><td>Sole Proprietor</td><td>RM 250–RM 50,000</td></tr></table>	Category	Limit	Individual (Resident)	RM 250–RM 50,000	Individual (Non-Resident)	RM 250–RM 10,000	Sole Proprietor	RM 250–RM 50,000				
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5.	Supported Currencies by Region	<table><tr><th>Country</th><th>Currency</th></tr><tr><td>SEPA</td><td>EUR</td></tr><tr><td>Australia</td><td>AUD</td></tr><tr><td>Indonesia</td><td>IDR</td></tr><tr><td>United Kingdom</td><td>EUR & GBP</td></tr><tr><td>United States</td><td>USD</td></tr></table>	Country	Currency	SEPA	EUR	Australia	AUD	Indonesia	IDR	United Kingdom	EUR & GBP	United States	USD
Country	Currency													
SEPA	EUR													
Australia	AUD													
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United Kingdom	EUR & GBP													
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6.	Information Required when using Online Foreign Transfer	Details are as below:	
		Type	Information Required
		Applicant	<ul style="list-style-type: none"> Bank Muamalat Account (Current or Savings Account)
		Recipient	<p>Recipient's information:</p> <ul style="list-style-type: none"> Full name NRIC/ Registration Number Address Mobile Number <p>Bank's Information:</p> <ul style="list-style-type: none"> Bank name Account number (or IBAN for certain countries) BIC Code Address Branch & Bank Code Account Holder Name Country & Currency Code Purpose of Payment
7.	Debited Account	Applicant is allowed to make transfer from Current Account or Savings Account.	
8.	Transaction TAT	Online foreign transfers usually take between 1-5 business days to reach the recipient, depending on their country and any extra checks required by the Bank or the receiving bank.	
9.	Operating Hours	The Online Foreign Transfer service operates daily from 9:00 am to 4:00 pm, including weekends.	