

Dated: 29 January 2026

Dear Valued Customer,

**Important Notice: Reminder for Non-Resident / External Account Holders of i-Muamalat**

We wish to remind all non-resident/external account holders of i-Muamalat Online Banking that payments or fund transfers from an External Account\* is subject to a maximum limit of **RM10,000 per day** (combined limit for the i-Muamalat Online Portal and Mobile Application).

If you wish to perform any payment or fund transfer transactions exceeding **RM10,000 in a single day**, kindly visit any Bank Muamalat branch and provide the necessary supporting document(s). All transactions remain subject to Foreign Exchange Policy Notices requirements.

This is applicable for transactions via i-Muamalat Online Banking (i-Muamalat Online Portal and i-Muamalat Mobile Application) which encompasses the following type of transactions:

- i. Third Party Fund Transfer within Bank Muamalat Malaysia Berhad (BMMB),
- ii. Third Party Financing Payments, Third Party Credit Card Payment,
- iii. All interbank fund transfers including Interbank Giro (IBG) transfer, DuitNow Transfer, DuitNow Request Payment and DuitNow QR,
- iv. Foreign Transfer,
- v. Bill Payments, Other Payments, JomPAY, Employees Provident Fund (EPF) Payment and Debit Payment Engine (DPE),
- vi. Financial Process Exchange (FPX) and Online Banking/Wallets (OBW),
- vii. Prepaid Reloads.

A non-resident is free to borrow\* in Ringgit, subject to the Bank's internal policies, due diligence, and regulatory requirements, and only under the following conditions:

- a. any amount from Immediate Family Members\* for any purpose;
- b. up to attained cash surrender value of any life takaful policy or family takaful certificate purchased by non-resident from a licensed takaful operator;
- c. any amount from employer in Malaysia under the employment terms and conditions for use in Malaysia;
- d. any amount from any resident including a Licensed Onshore Bank (LOB) to finance or refinance Real Sector Activities in Malaysia; or
- e. any amount of margin financing from resident stock-broking corporation, or LOB with stockbroking license, to purchase securities or financial instruments traded on Bursa Malaysia.

*Please note that (d) and (e) are not applicable for Non-Resident Financial Institution (NRFI).*

A non-resident custodian bank, stock broking corporation, trust bank or international central securities depository acting on behalf of non-resident investor or a non-resident investor purchasing shares or Ringgit instrument traded on Bursa Malaysia or RENTAS for its own account is allowed to

obtain overdraft facilities (maximum tenure of 2 business days) from LOBs solely for the purpose of mitigating settlement failure for Ringgit securities and instruments due to inadvertent delay of payment by the non-resident. You may refer this requirement in the Foreign Exchange Policy (FEP) Notices.

You are advised to read and understand FEP – Notice 4 (Payment and Receipt), as amended from time to time, to ensure that all activities using your accounts maintained with BMMB comply with FEP – Notice 4 at all times. In addition, where the purpose of your payment relates to borrowing/financing/guarantee, you must also ensure that the requirements under FEP - Notice 2 (Borrowing, Lending and Guarantee), as amended from time to time, are complied with.

For full and latest FEP Notices, please refer to Bank Negara Malaysia's website at [https://www.bnm.gov.my/documents/20124/60360/Consolidated+Foreign+Exchange+Policy+Notices\\_2+Oct+2025\\_Update.pdf](https://www.bnm.gov.my/documents/20124/60360/Consolidated+Foreign+Exchange+Policy+Notices_2+Oct+2025_Update.pdf)

**\* Definition of External Account:** an account in Ringgit opened with any Financial Institution in Malaysia— (a) by a Non-Resident— (i) individually; (ii) jointly with another Non-Resident; or (iii) jointly with a Resident, excluding— (A) for a joint venture in Malaysia; (B) a husband and wife; or (b) by a person who operates the account in trust for or on behalf of a Non-Resident. The designation of the account shall be determined based on the residency of the beneficiary.

**\* Definition of borrowing:** (a) any utilised or unutilised credit facility or financing facility; (b) any utilised or unutilised trade financing facility, including but not limited to, trade guarantee or guarantee for payment of goods; (c) redeemable preference share or Islamic redeemable preference share; d) Corporate Bond or Sukuk. Notwithstanding the above, the following are excluded from the definition of Borrowing— (i) a trade credit term extended by a supplier for any goods or services; (ii) a credit limit that a LOB apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves— (A) exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt; or (B) exchanging of Foreign Currency debt for a Ringgit debt; (iii) a Financial Guarantee or Non-Financial Guarantee; (iv) an operational leasing facility; (v) a factoring facility without recourse; (vi) a credit card or charge card facility obtained by an Individual from a Resident and used for payment for retail goods or services only; or (vii) a credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle. Note: For clarity purposes, the transactions in paragraphs (ii)(A) and (ii)(B) shall be considered as Borrowing.

**\* Definition of Immediate Family Members:** a legal spouse, parent, legitimate child (including legally adopted) or legitimate sibling of an Individual.

Thank you.