b digital
PERSONAL

BAIDURI BANK

Baiduri b.Digital Personal

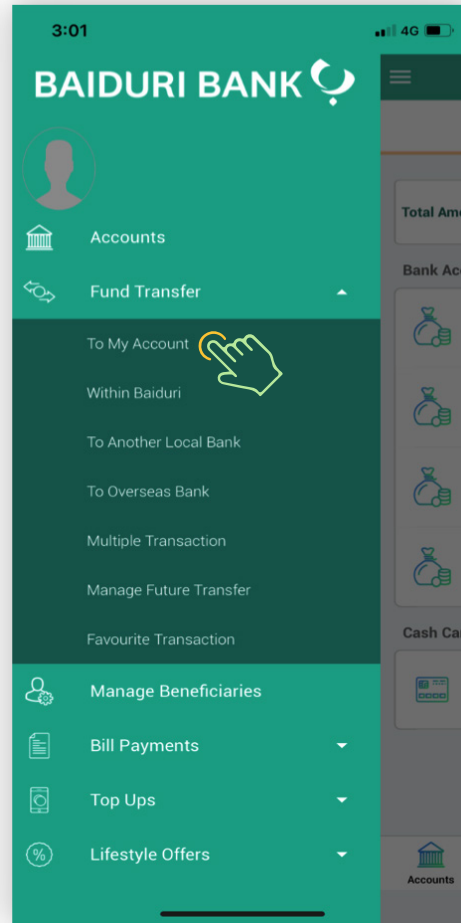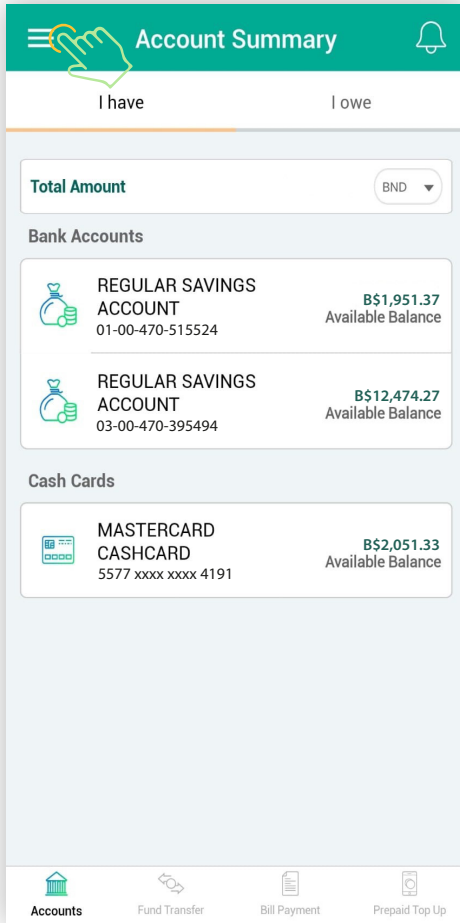Step by Step Guide - **Fund Transfer**

Co-creating your future

Contents

Fund Transfer

Fund transfer – To my account

Step 1

Tap on the top left icon to reveal the menu and select "**Fund Transfer**." Then tap on "**To My Account**."

Account Summary

I have   I owe

Total Amount   BND

Bank Accounts

REGULAR SAVINGS ACCOUNT
01-00-470-515524
B$1,951.37
Available Balance

REGULAR SAVINGS ACCOUNT
03-00-470-395494
B$12,474.27
Available Balance

Cash Cards

MASTERCARD CASHCARD
5577 xxxx xxxx 4191
B$2,051.33
Available Balance

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

3:01

BAIDURI BANK

Accounts

Fund Transfer

To My Account

Within Baiduri

To Another Local Bank

To Overseas Bank

Multiple Transaction

Manage Future Transfer

Favourite Transaction

Manage Beneficiaries

Bill Payments

Top Ups

Lifestyle Offers

Total Amou
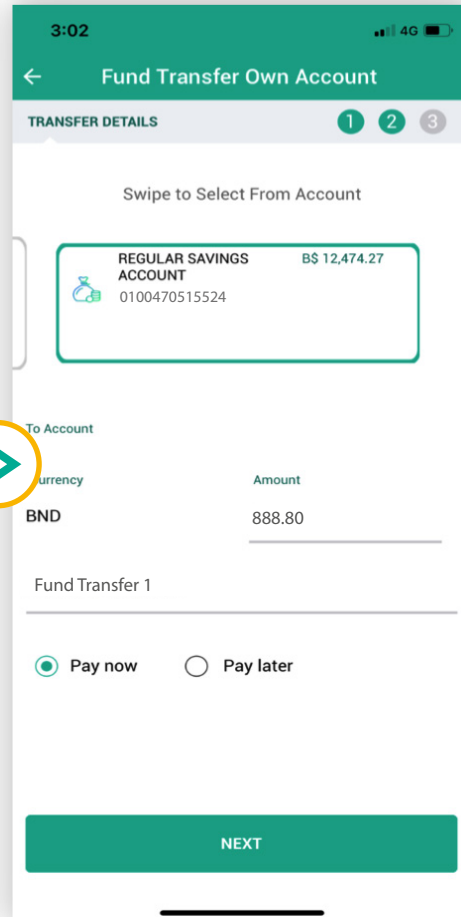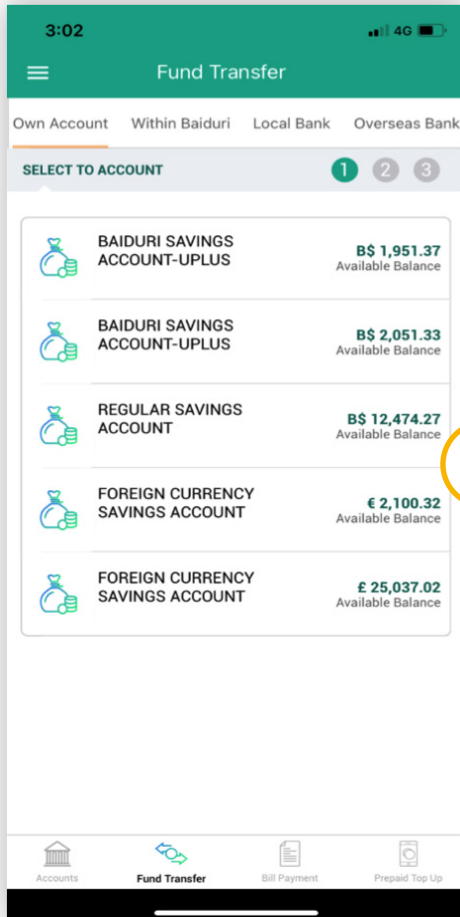
Bank Acc

Cash Card

Accounts

Step 2

Pick the account you would like to transfer funds to.

If you have more than 2 accounts, make sure you select the account you want to transfer from.

Then enter the amount you wish to transfer under "**Amount**", select "**Pay Now**" and tap "**NEXT**".

You have the option to either "**Pay now**" or "**Pay Later**".

3:02

≡ Fund Transfer

Own Account   Within Baiduri   Local Bank   Overseas Bank

SELECT TO ACCOUNT   1 2 3

BAIDURI SAVINGS ACCOUNT-UPLUS
B$ 1,951.37
Available Balance

BAIDURI SAVINGS ACCOUNT-UPLUS
B$ 2,051.33
Available Balance

REGULAR SAVINGS ACCOUNT
B$ 12,474.27
Available Balance

FOREIGN CURRENCY SAVINGS ACCOUNT
€ 2,100.32
Available Balance

FOREIGN CURRENCY SAVINGS ACCOUNT
£ 25,037.02
Available Balance

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

3:02

← Fund Transfer Own Account

TRANSFER DETAILS   1 2 3

Swipe to Select From Account

REGULAR SAVINGS ACCOUNT
0100470515524
B$ 12,474.27

To Account

Currency   Amount

BND   888.80

Fund Transfer 1

● Pay now   ○ Pay later

NEXT

3:05 | 4G

← **Fund Transfer Own Account**

TRANSFER DETAILS ① ② ③

Swipe to Select From Account

REGULAR SAVINGS B$ 12,473.27
0123456789101

To Account
0109876543210

Currency | Amount
BND | 1

Payment Description
Account 1

○ Pay now ● Pay later

Schedule Type | Start Date
Future Date ∨ | 14/Oct/2020 🗓

NEXT

3:04 | 4G

← **please select**

Future Date ✓

Standing Instruction

If you select "**Pay Later**" you can choose between 2 Schedule Types, "**Future Date**" or "**Standing Instruction**" to select the date you want the transfer to be made.

If you select "**Standing Instructions**" you can schedule a recurring time for funds to be transferred automatically.

3:03 | 4G

← **Funds Transfer Own Account**

CONFIRMATION ① ② ③

From Account
0123456789101

To Account
0109876543210

Currency | Amount
BND | 1.00

Payment Description
Account 1

CONFIRM

3:03 | 4G

⌂ **Complete**

✓

Transaction Success

Your Fund Transfer has been processed successfully.

Transaction Reference Number
FT1021573

Date/Time
13-10-2020 03:03 PM

From Account
0123456789101

Beneficiary Account Number
0109876543210

Currency | Amount
BND | 1.00
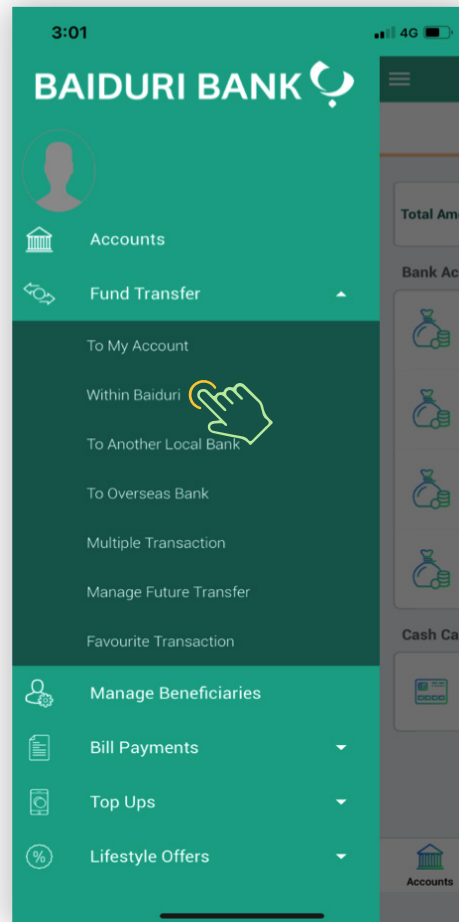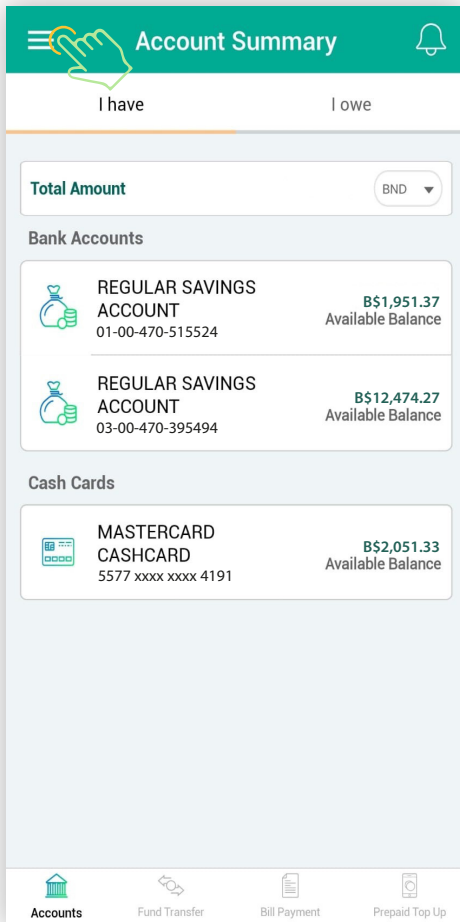
Payment Description
Account 1

NEXT TRANSACTION | SAVE AS FAVOURITE

Step 3

Tap "**CONFIRM**" to proceed with your transaction.

Step 1

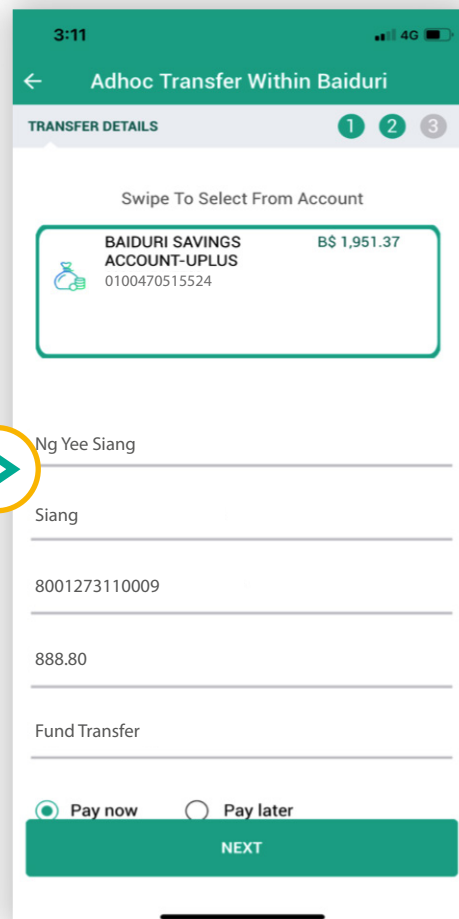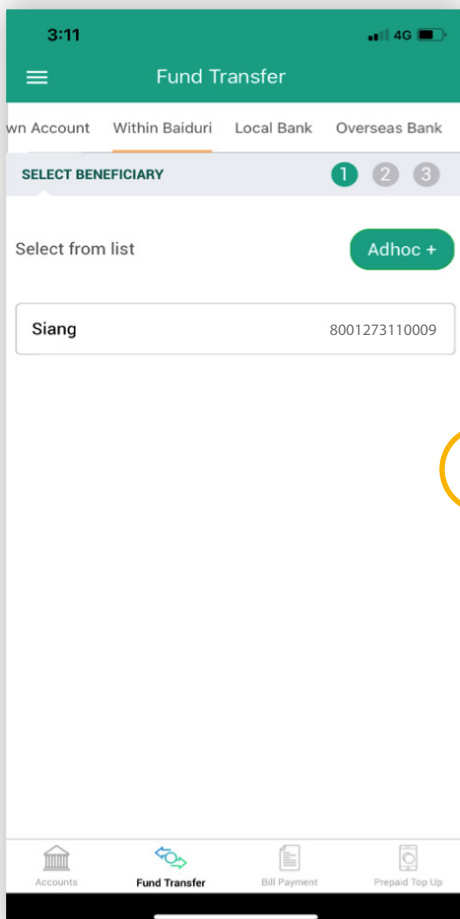Tap on the top left icon to reveal the menu and select "**Fund Transfer**." Then tap on "**Within Baiduri**"

Account Summary

I have   I owe

Total Amount   BND

Bank Accounts

REGULAR SAVINGS ACCOUNT
01-00-470-515524
B$1,951.37 Available Balance

REGULAR SAVINGS ACCOUNT
03-00-470-395494
B$12,474.27 Available Balance

Cash Cards

MASTERCARD CASHCARD
5577 xxxx xxxx 4191
B$2,051.33 Available Balance

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

3:01

BAIDURI BANK

Accounts

Fund Transfer

To My Account

Within Baiduri

To Another Local Bank

To Overseas Bank

Multiple Transaction

Manage Future Transfer

Favourite Transaction

Manage Beneficiaries

Bill Payments

Top Ups

Lifestyle Offers

Accounts

Step 2

Select the beneficiary from the list displayed.
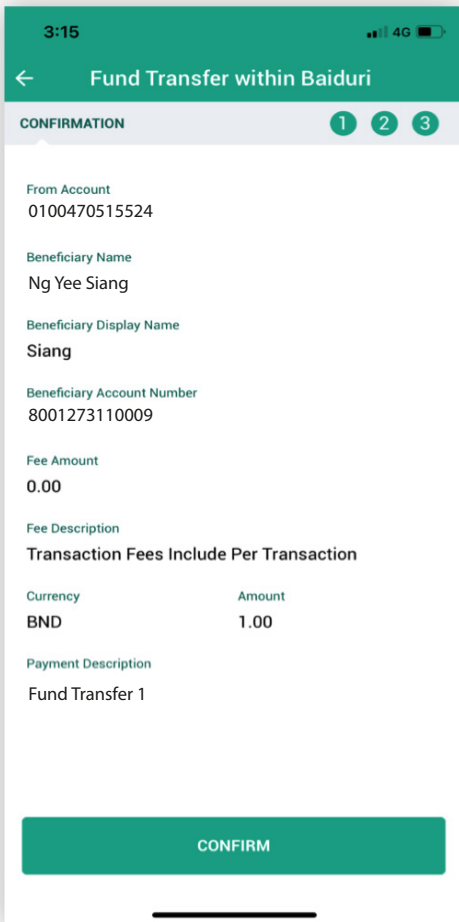
If your beneficiary is not listed, tap "**Adhoc**" to create a new beneficiary.

If you select "**Adhoc**" enter the required details and tap "**NEXT**". If you have more than 1 account, you can swipe left on this screen to select the account you want to use to make the transfer

---

3:11

Fund Transfer

wn Account   Within Baiduri   Local Bank   Overseas Bank

SELECT BENEFICIARY   1 2 3

Select from list   Adhoc +

Siang   8001273110009

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

3:11

Adhoc Transfer Within Baiduri

TRANSFER DETAILS   1 2 3

Swipe To Select From Account

BAIDURI SAVINGS ACCOUNT-UPLUS
0100470515524
B$ 1,951.37

Ng Yee Siang

Siang

8001273110009

888.80

Fund Transfer

○ Pay now   ○ Pay later

NEXT

b digital PERSONAL

Step 3

Tap "**CONFIRM**" to proceed with your transaction.

3:15   .ıl 4G 🔋

←   **Fund Transfer within Baiduri**

CONFIRMATION   ① ② ③

From Account
0100470515524

Beneficiary Name
Ng Yee Siang

Beneficiary Display Name
Siang

Beneficiary Account Number
8001273110009

Fee Amount
0.00

Fee Description
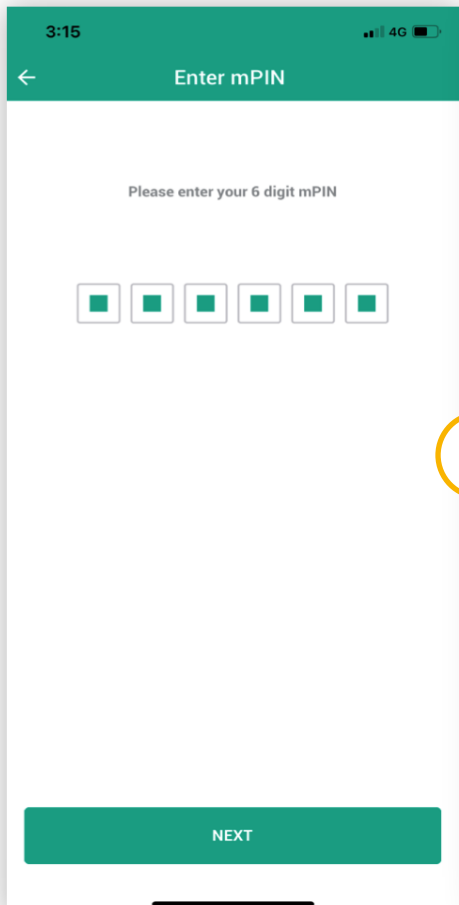**Transaction Fees Include Per Transaction**

Currency   Amount
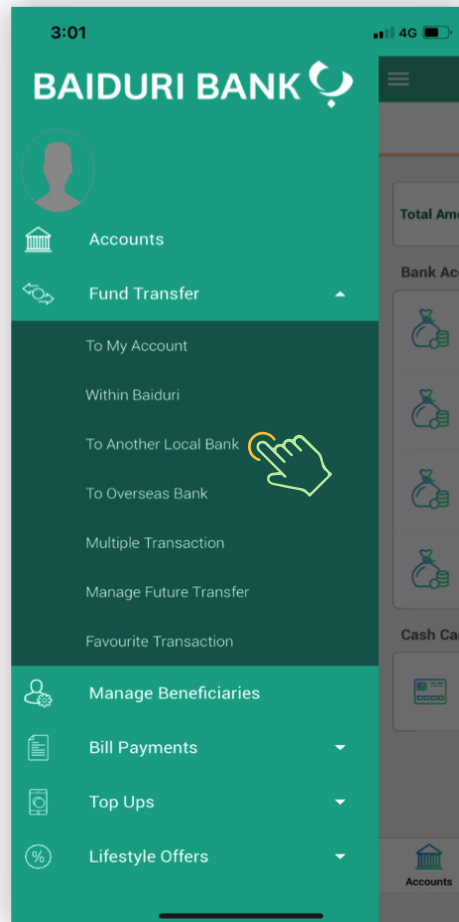**BND**   **1.00**

Payment Description
Fund Transfer 1

CONFIRM

Step 4

Enter your mPIN to authorise transaction.

3:15   .ıl 4G 🔋
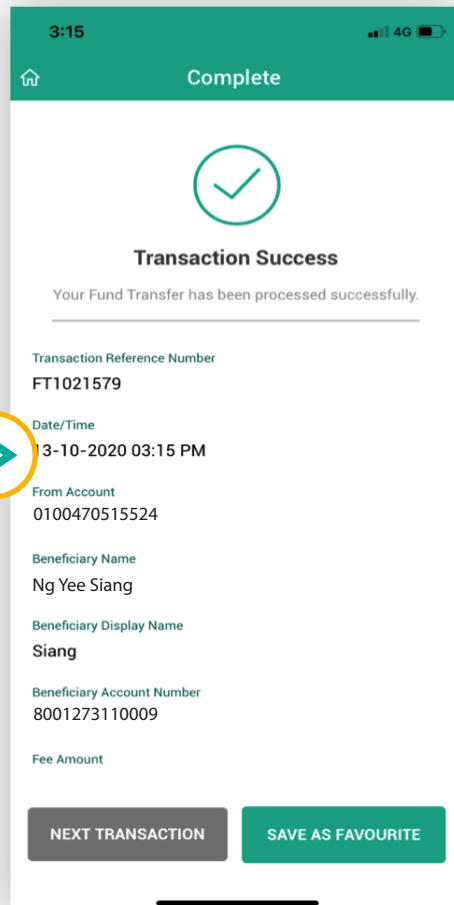
←   **Enter mPIN**

Please enter your 6 digit mPIN

■ ■ ■ ■ ■ ■

NEXT

3:15   .ıl 4G 🔋

🏠   **Complete**

✓

Transaction Success

Your Fund Transfer has been processed successfully.

Transaction Reference Number
FT1021579

Date/Time
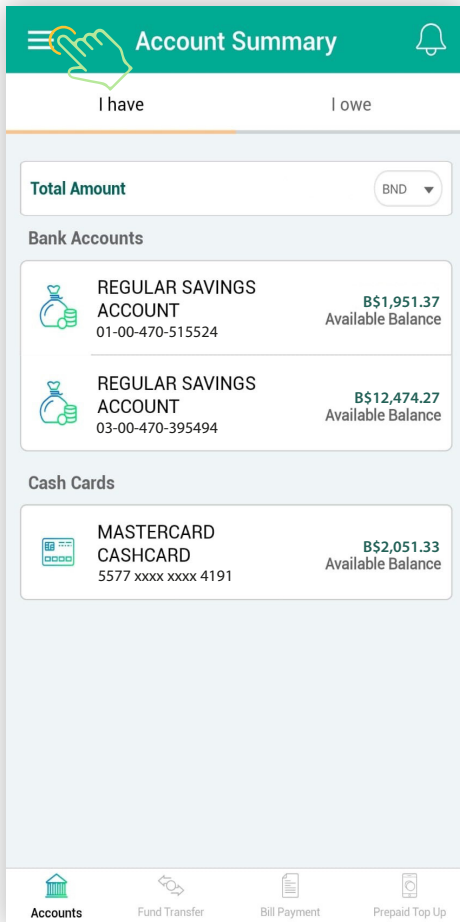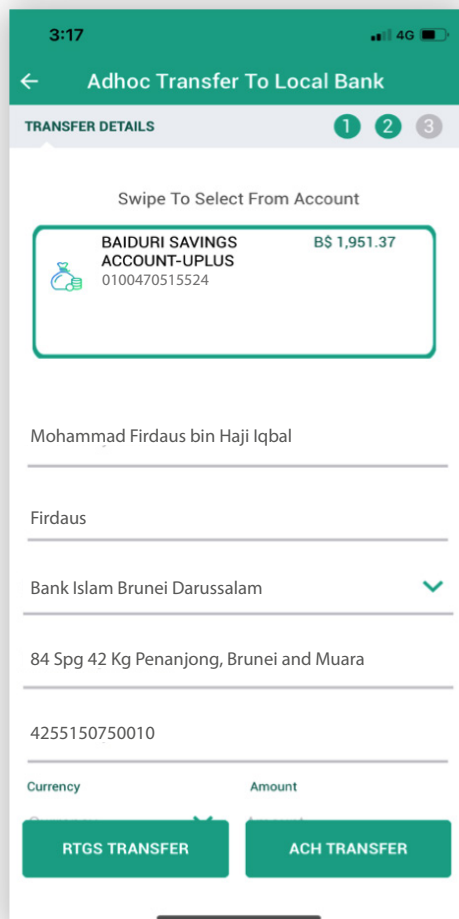3-10-2020 03:15 PM

From Account
0100470515524

Beneficiary Name
Ng Yee Siang

Beneficiary Display Name
Siang

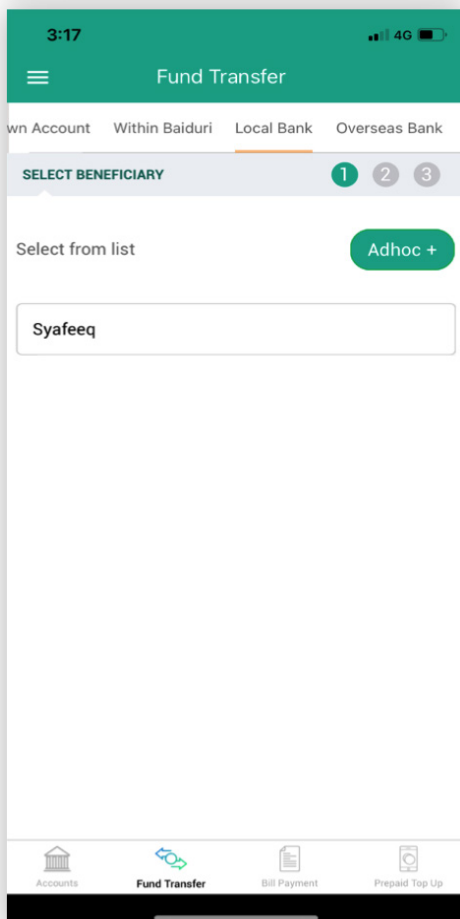Beneficiary Account Number
8001273110009

Fee Amount

NEXT TRANSACTION   **SAVE AS FAVOURITE**

b digital PERSONAL

Fund transfer – To another local bank

Account Summary

I have | I owe

Total Amount   BND ▼

Bank Accounts

| REGULAR SAVINGS ACCOUNT 01-00-470-515524 | B$1,951.37 Available Balance |
| REGULAR SAVINGS ACCOUNT 03-00-470-395494 | B$12,474.27 Available Balance |

Cash Cards

| MASTERCARD CASHCARD 5577 xxxx xxxx 4191 | B$2,051.33 Available Balance |

Accounts | Fund Transfer | Bill Payment | Prepaid Top Up

3:01   ■ 4G ▭

BAIDURI BANK

🏛 Accounts

⟲ Fund Transfer ▲

  To My Account

  Within Baiduri

  To Another Local Bank

  To Overseas Bank

  Multiple Transaction

  Manage Future Transfer

  Favourite Transaction

👥 Manage Beneficiaries

📄 Bill Payments ▼

📱 Top Ups ▼

% Lifestyle Offers ▼

Accounts

Step 1

Tap on the top left icon to reveal the menu and select "**Fund Transfer**."

Then tap on "**To Another Local Bank**"

3:17   ■ 4G ▭

≡ Fund Transfer

wn Account | Within Baiduri | Local Bank | Overseas Bank

SELECT BENEFICIARY   ① ② ③

Select from list   Adhoc +

Syafeeq

Accounts | Fund Transfer | Bill Payment | Prepaid Top Up

3:17   ■ 4G ▭

← Adhoc Transfer To Local Bank

TRANSFER DETAILS   ① ② ③

Swipe To Select From Account

| BAIDURI SAVINGS ACCOUNT-UPLUS 0100470515524 | B$ 1,951.37 |

Mohammad Firdaus bin Haji Iqbal

Firdaus

Bank Islam Brunei Darussalam   ⌄

84 Spg 42 Kg Penanjong, Brunei and Muara

4255150750010

Currency   Amount

RTGS TRANSFER   ACH TRANSFER

Step 2

Pick the account you would like to transfer funds to.

Select the beneficiary from the list displayed.

If your beneficiary is not listed, tap "**Adhoc**" to create a new beneficiary.

If you select "**Adhoc**" enter the required details.

Please refer to Appendix 1 for further information on the required details inputted on screen

Step 3

Select the type of transfer you wish to make.

Automated Clearing House (ACH) is a scheduled transfer between local banks up to BND100,000. Beneficiary account will be credited the same day subject to cut-off time of bank.

Real Time Gross Settlement (RTGS) is a direct transfer between local banks. Beneficiary account will be credited within few hours subject to cut-off time of bank.

Step 4

Tap "**CONFIRM**" once you have reviewed your details. If funds are sent in BND, the amount will be deducted from your account immediately.

Step 5

Enter your mPIN to authorise the transaction.

digital
PERSONAL

Account Summary

I have   I owe

Total Amount   BND

Bank Accounts

REGULAR SAVINGS ACCOUNT
01-00-470-515524   **B$1,951.37**
Available Balance

REGULAR SAVINGS ACCOUNT
03-00-470-395494   **B$12,474.27**
Available Balance

Cash Cards

MASTERCARD CASHCARD
5577 xxxx xxxx 4191   **B$2,051.33**
Available Balance

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

3:01   4G

BAIDURI BANK

Accounts

Fund Transfer

To My Account

Within Baiduri

To Another Local Bank

To Overseas Bank

Multiple Transaction

Manage Future Transfer

Favourite Transaction

Manage Beneficiaries

Bill Payments

Top Ups

Lifestyle Offers

Total Amou

Bank Acc

Cash Card

Accounts

Step 1

Tap on the top left icon to reveal the menu and select "**Fund Transfer**." Then tap on "**To Overseas Bank**."

3:20   4G

Fund Transfer

Own Account   Within Baiduri   Local Bank   Abroad Bank

SELECT BENEFICIARY   1 2 3

Select from list   Adhoc +

No beneficiaries found / added

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

3:21   4G

← Adhoc Fund Transfer to An Overseas Bank

TRANSFER DETAILS   1 2 3

Swipe To Select From Account

BAIDURI SAVINGS ACCOUNT-UPLUS
0100470515524   B$ 1,951.37

Mohammad Firdaus bin Haji Iqbal

Firdaus

Bank of America

12025550134

USD

Charges Borne By

NEXT

Step 2

Select the beneficiary from the list displayed.

Once you have selected your preferred beneficiary, pick the currency and enter the amount you wish to transfer. If your beneficiary is not listed, tap "**Adhoc**" to create a new beneficiary. If you select "**Adhoc**" enter the required beneficiary's details as recorded with their bank.

Once all fields are filled, tap "**NEXT**".

Please refer to Appendix 1 for further information on the required details inputted on screen

b digital PERSONAL
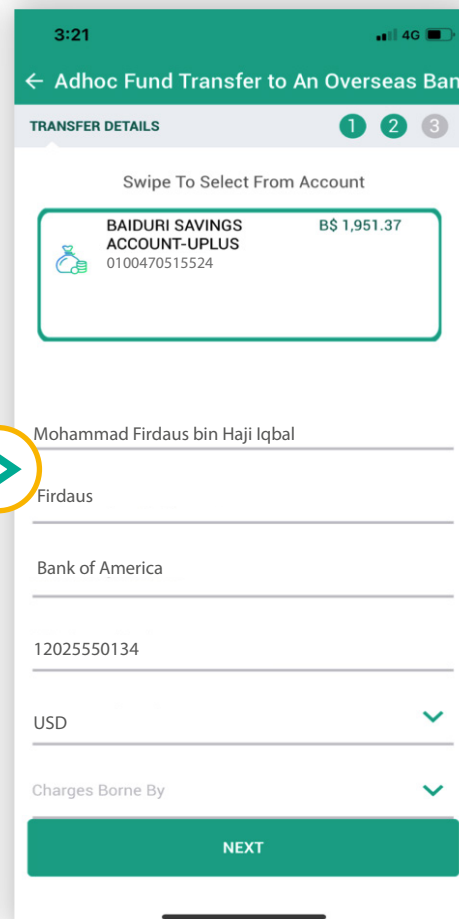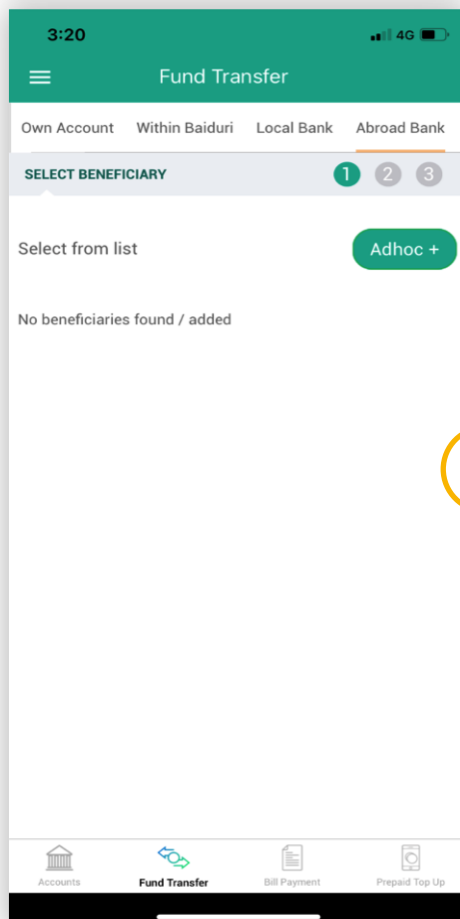
3:25 ·ıll 4G ▪️

← **Adhoc Transfers to an Overseas Bank**

CONFIRMATION ① ② ③

From Account
0100470515524

Beneficiary Name
Mohammad Firdaus bin Haji Iqbal

Beneficiary Display Name
Firdaus

Beneficiary address
1230 Havanna Street

Beneficiary Telephone
4422330505

Charges Borne By
Beneficiary- All charges borne by beneficiary

Currency of Remittance
USD

Beneficiary Account Number
8001273110009

Beneficiary Bank
BANK OF AMERICA, N.A.

Swift Code

CONFIRM

Step 3

Tap "**CONFIRM**" once you have reviewed your details.

3:25 ·ıll 4G ▪️

← **Enter mPIN**

Please enter your 6 digit mPIN

▪️ ▪️ ▪️ ▪️ ▪️ ▪️

NEXT

3:25 ·ıll 4G ▪️

⌂ **Complete**

✓

Success

Request details added successfully.

Transaction Reference Number
FT1021582

Date/Time
13-10-2020 03:25

From Account
0100470515524

Beneficiary Name
Scarlett Johansson

Beneficiary Display Name
Scar-Latte

Beneficiary address
1230 Havanna Street

Beneficiary Telephone

NEXT TRANSACTION **SAVE AS FAVOURITE**

Step 4

Enter your mPIN to authorise the transaction.
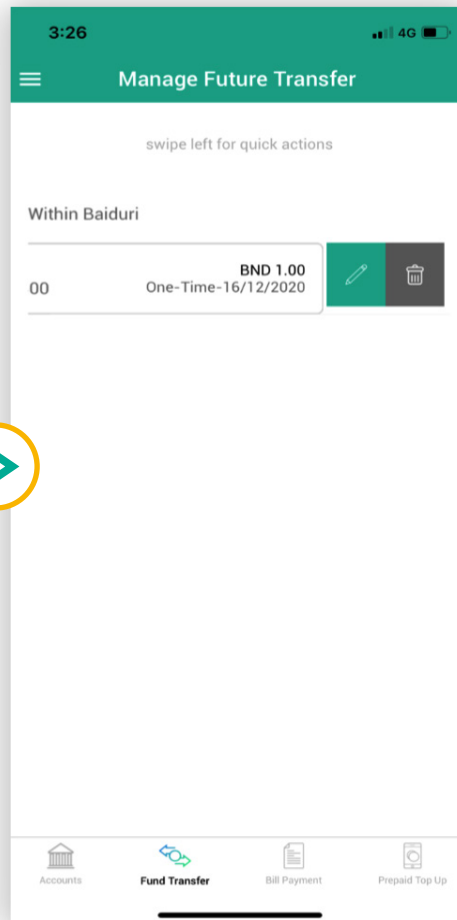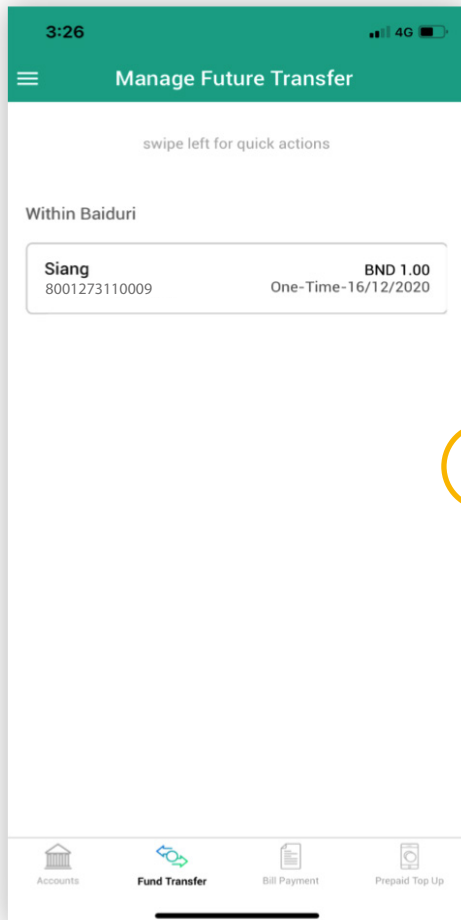
bdigital PERSONAL

Step 1

You can manage future fund transfers if you have set up a "**Future Date**" or "**Standing Instruction**".

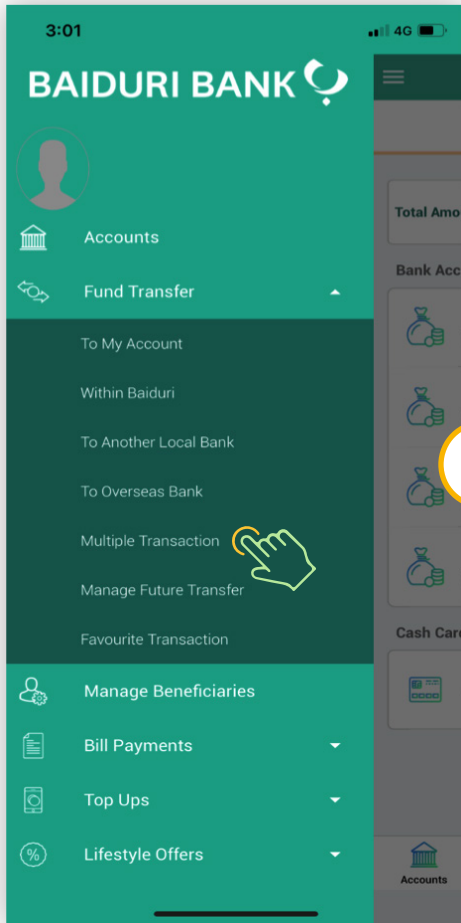To edit or delete, pick the beneficiary of your choice from the list.

Step 2

Swipe left to view the edit and delete button.
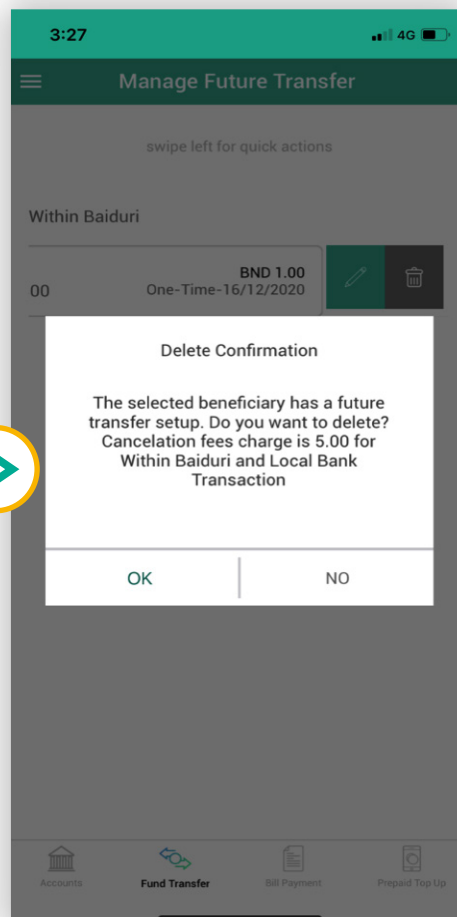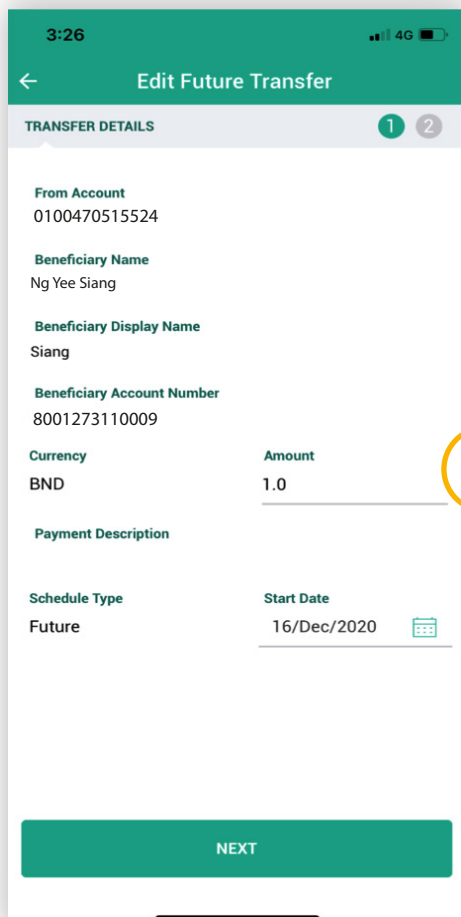
Step 3

If you selected edit, you can amend the "**Amount**" and "**Start Date**" for the transfer. Tap "**Next**" to proceed.

If you selected delete, a pop up will appear to confirm your action. Tap "**OK**" to proceed.

3:26 4G

Manage Future Transfer

swipe left for quick actions

Within Baiduri

Siang   BND 1.00
8001273110009   One-Time-16/12/2020

Accounts | Fund Transfer | Bill Payment | Prepaid Top Up

3:26 4G

Manage Future Transfer

swipe left for quick actions

Within Baiduri

                               BND 1.00
00   One-Time-16/12/2020

Accounts | Fund Transfer | Bill Payment | Prepaid Top Up

3:26 4G

Edit Future Transfer

TRANSFER DETAILS   1 2

From Account
0100470515524

Beneficiary Name
Ng Yee Siang

Beneficiary Display Name
Siang

Beneficiary Account Number
8001273110009

Currency   **Amount**
BND   1.0

Payment Description

Schedule Type   **Start Date**
Future   16/Dec/2020

NEXT

3:27 4G

Manage Future Transfer

swipe left for quick actions

Within Baiduri

                               BND 1.00
00   One-Time-16/12/2020

Delete Confirmation

The selected beneficiary has a future transfer setup. Do you want to delete? Cancelation fees charge is 5.00 for Within Baiduri and Local Bank Transaction

OK   NO

Accounts | Fund Transfer | Bill Payment | Prepaid Top Up

Step 1

Tap on the top left icon to reveal the menu and select "**Fund Transfer.**" Then tap on "**Multiple Transactions.**"

Step 2

Select your beneficiary from either category "**Within Baiduri**", "**Local Bank**" or "**Abroad Bank**"
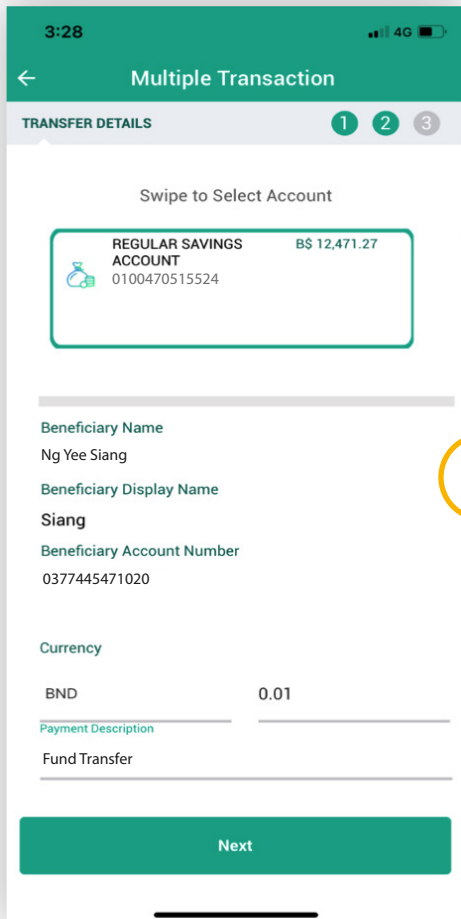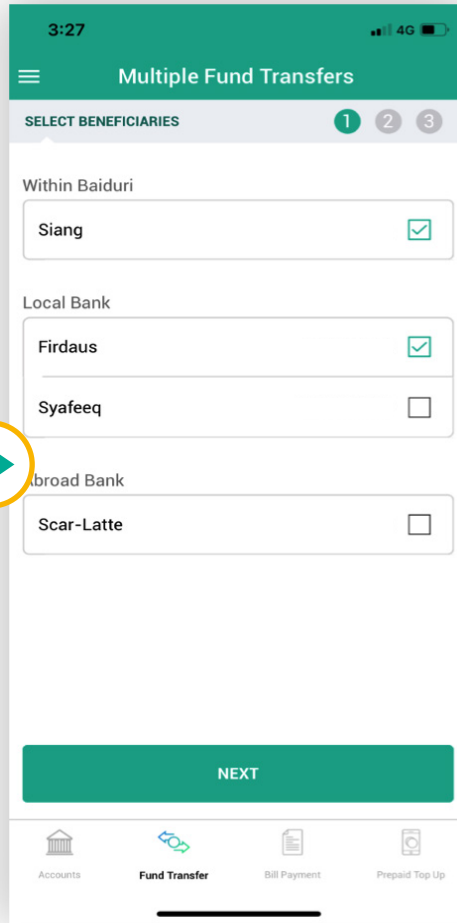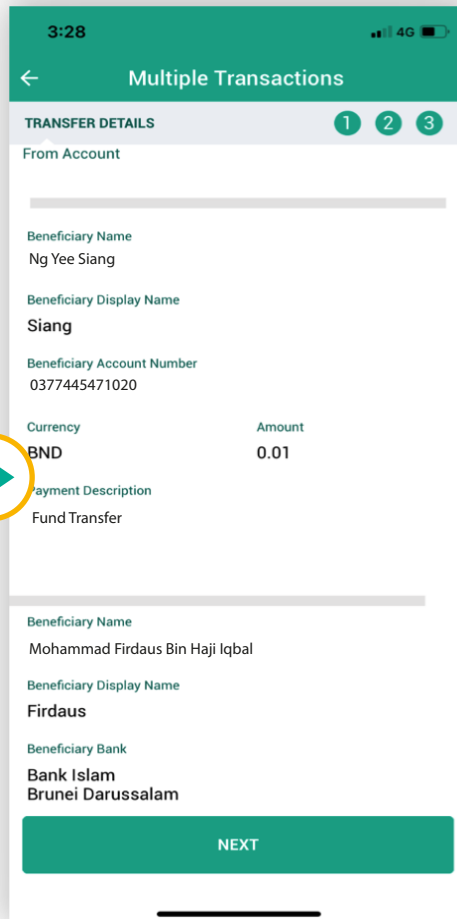
Step 3

Enter the required details and tap "**NEXT**" once done

Step 4

Tap "**NEXT**" once you have verified the details of your transaction

digital
PERSONAL

Enter mPIN

3:28   4G

← Enter mPIN

Please enter your 6 digit mPIN

☐ ☐ ☐ ☐ ☐ ☐

NEXT

Complete

3:28   4G

⌂ Complete

✓

Success

Two Requests Submitted Successfully.
Please see transaction details as follows

Date/Time
13-10-2020 03:28

From Account
0800740447730

Siang   Transaction Success   ⌄

Firdaus   Schduled Transaction
                              Success   ⌄

ANOTHER TRANSACTION

Step 5

Enter your mPIN to authorise your transaction
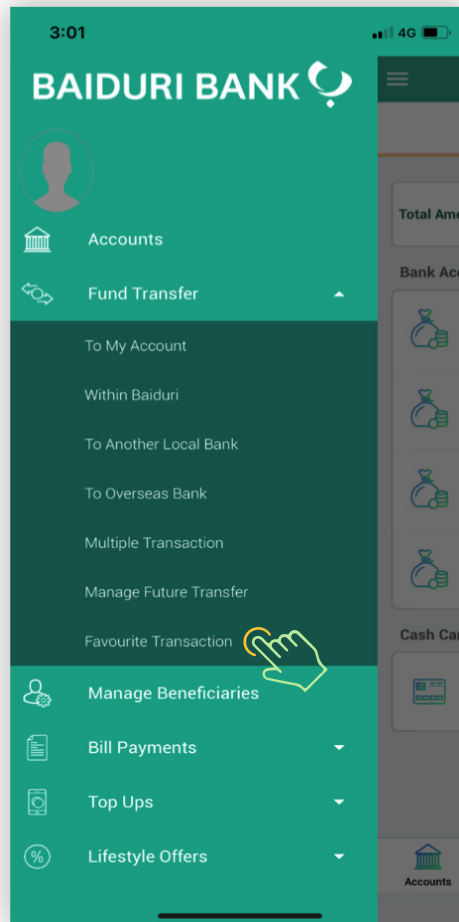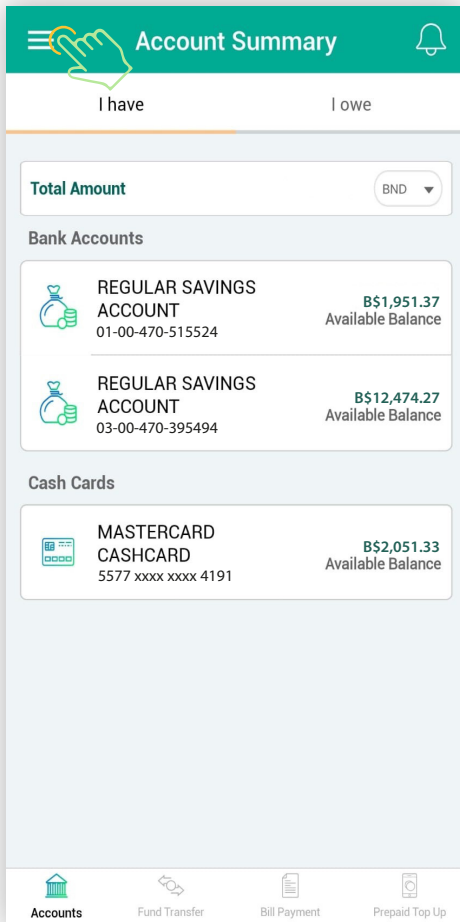
Step 1

Tap on the left icon to reveal the menu and select "**Fund Transfer**". Then tap on "**Favourite Transactions**"
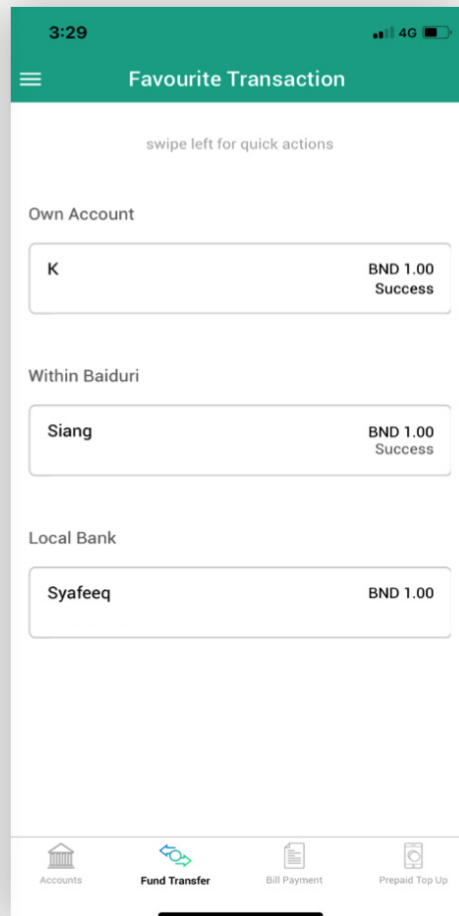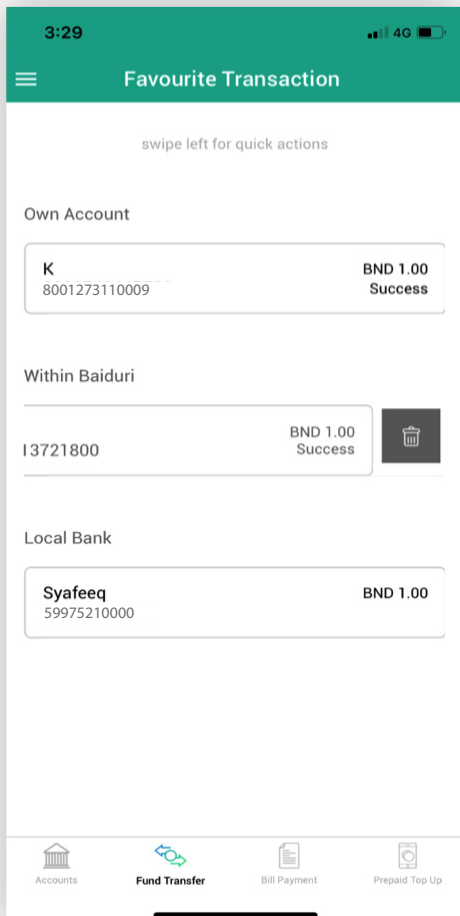
Step 2

Select your beneficiary from either category "**Within Baiduri**", "**Local Bank**" or "**Abroad Bank**"

To edit or delete a beneficiary, swipe left on the beneficiary of your choice and tap on edit or delete button.

11:30

← **Fund Transfer Within Baiduri**

Transfer Details ① ② ③

Swipe to Select From Account

PASSBOOK SAVINGS ACCOUNT
12341412645   B$ 157.33

Beneficiary Name
Ng Yee Siang
Beneficiary Display Name
Siang
Beneficiary Account Number
123457447411

Currency   Credit Amount
BND   1.00

Fund Transfer

◉ Pay Now   ○ Pay Later

Next

3:15

← **Fund Transfer within Baiduri**

CONFIRMATION ① ② ③

From Account
12341412645

Beneficiary Name
Ng Yee Siang

Beneficiary Display Name
Siang

Beneficiary Account Number
123457447411

Fee Amount
0.00

Fee Description
Transaction Fees Include Per Transaction

Currency   Amount
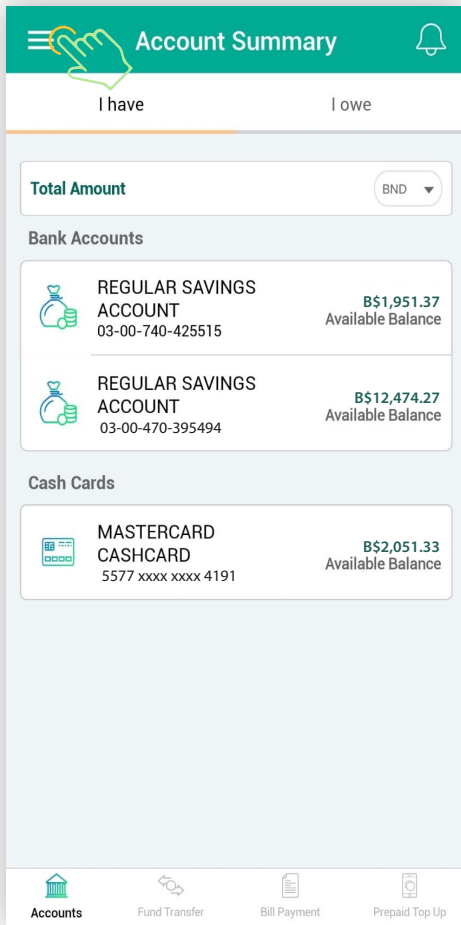BND   1.00

Payment Description
Test 2

CONFIRM

Step 3
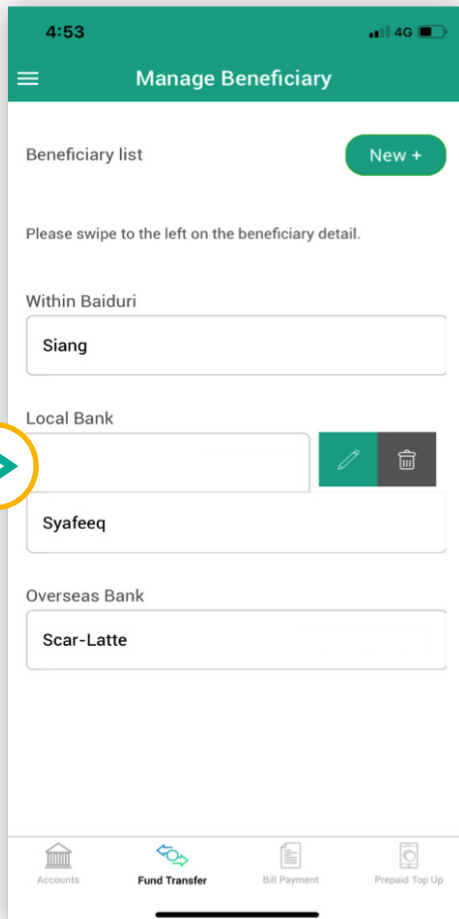
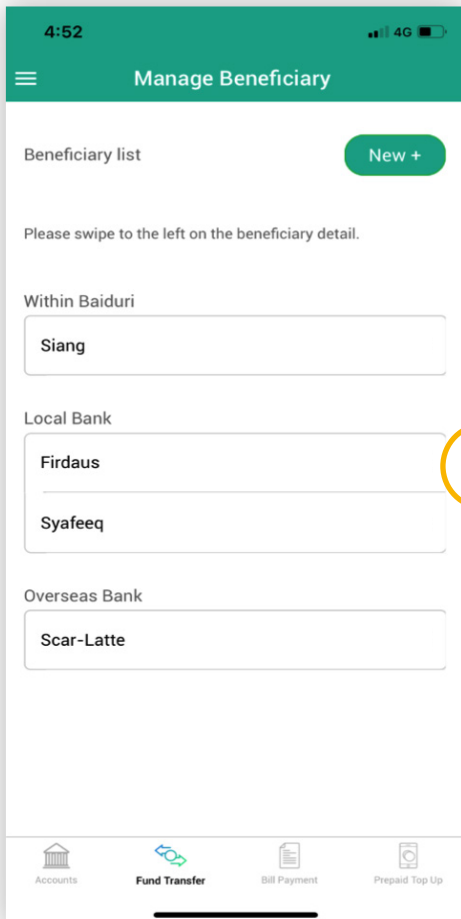Enter the required details and tap "**NEXT**" once done

Step 4

Tap "**CONFIRM**" once you have verified the details of your transaction

digital
PERSONAL

Fund transfer – Manage Beneficiaries

Account Summary

I have   I owe

Total Amount   BND

Bank Accounts

REGULAR SAVINGS ACCOUNT
03-00-740-425515
B$1,951.37
Available Balance

REGULAR SAVINGS ACCOUNT
03-00-470-395494
B$12,474.27
Available Balance

Cash Cards

MASTERCARD CASHCARD
5577 xxxx xxxx 4191
B$2,051.33
Available Balance

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

4:52   4G

BAIDURI BANK

Accounts

Fund Transfer

Manage Beneficiaries

Bill Payments

Top Ups

Lifestyle Offers

Service Requests

Settings

Tools

Messages

Sign Out

Beneficia

Please swi

Within Ba

Siang

Local Ban

Firdaus

Syafee

Overseas

Scar-La

Accounts

Step 1

Tap on the top left icon to reveal the menu and select "**Manage Beneficiaries**"

4:52   4G

Manage Beneficiary

Beneficiary list   New +

Please swipe to the left on the beneficiary detail.

Within Baiduri

Siang

Local Bank

Firdaus

Syafeeq

Overseas Bank

Scar-Latte

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

4:53   4G

Manage Beneficiary

Beneficiary list   New +

Please swipe to the left on the beneficiary detail.

Within Baiduri

Siang

Local Bank

Syafeeq

Overseas Bank

Scar-Latte

Accounts   Fund Transfer   Bill Payment   Prepaid Top Up

Step 2

To delete existing beneficiary, swipe left on the list.

To add a new beneficiary, tap "**New**"

16

digital PERSONAL

Step 3

Select either if you are adding a beneficiary which is "**Within Baiduri**", "**To Another Local Bank**" or "**To An Overseas Bank**"

4:54 4G

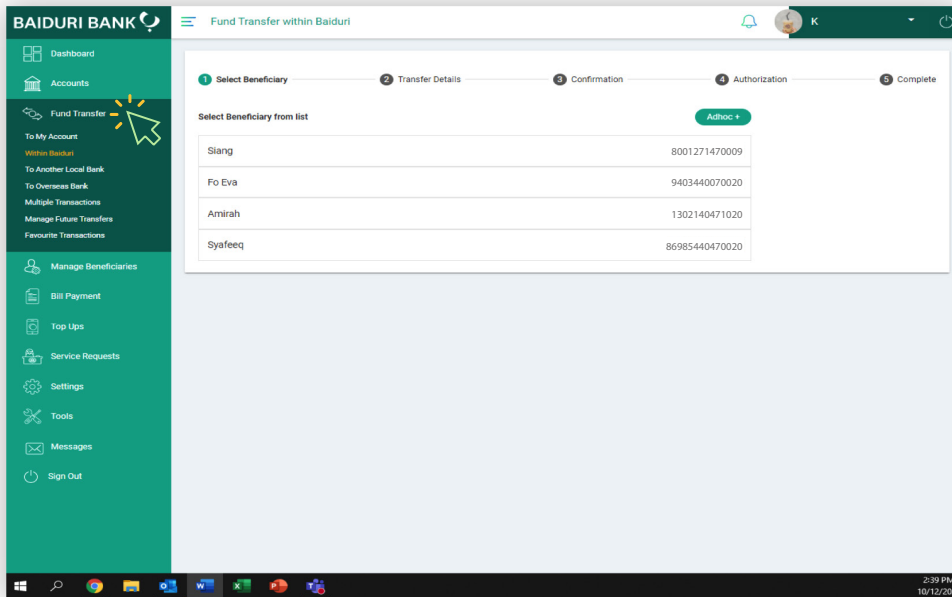← **Add Beneficiary**

Within Baiduri >

To Another Local Bank >

To An Overseas Bank >

Step 4

Enter the details required depending on which type of beneficiary you are adding. Once completed, tap on "**SUBMIT**"

4:55 4G

← **Add Beneficiary Within Baiduri**

DETAILS ① ②

Please enter the details

Beneficiary Name
Shaquille Oneil

Beneficiary Display Name
Big Shaq

Beneficiary Account Number
0100470515524

SUBMIT

4:55 4G

← **Add Beneficiary To Local Bank**

DETAILS ① ②

Please enter the details

Ng Yee Siang

Siang

Bank Islam Brunei Darussalam ⌄

Kiulap ⌄

267 Jln Ban 3 Kg Pasai

4255150740010

SUBMIT

Fund transfer via b.Digital Personal web

Step 1

Click on the menu bar on the left panel and select "**Fund Transfer**". Select the type of fund transfer you wish to perform.
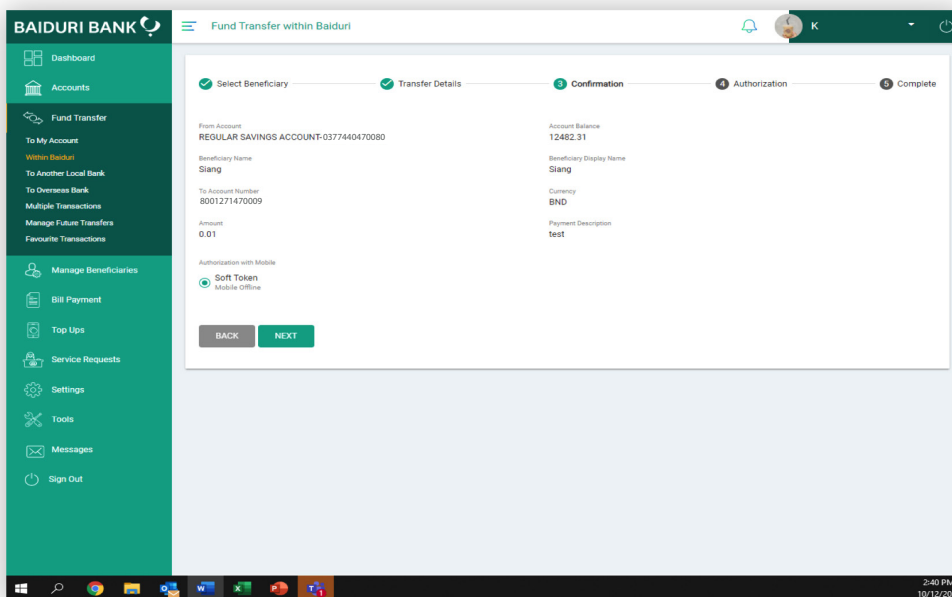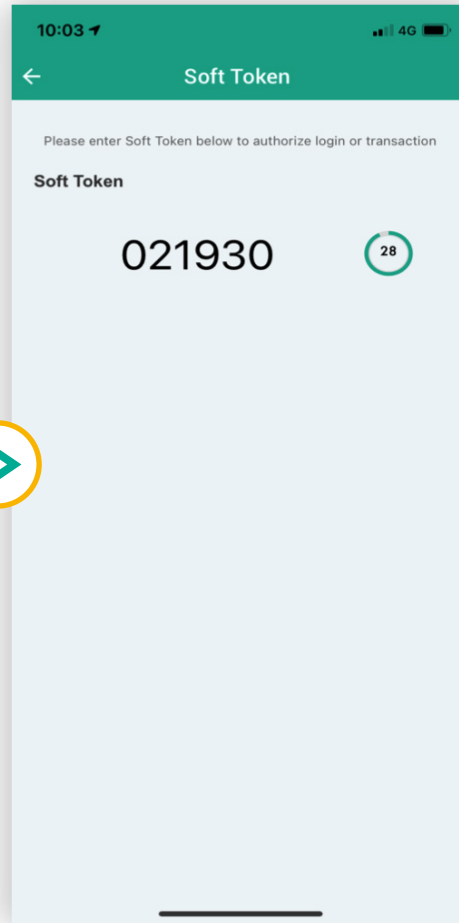
Step 2

Once you have entered all necessary details required to make the fund transfer, you are required to authorise your payment. Select "**Soft Token**"

Step 3

Tap on **Soft Token** on your b.Digital Personal mobile app login screen.

Enter the 6-digit secure code to authorise your transaction.

Fund transfer via b.Digital Personal web
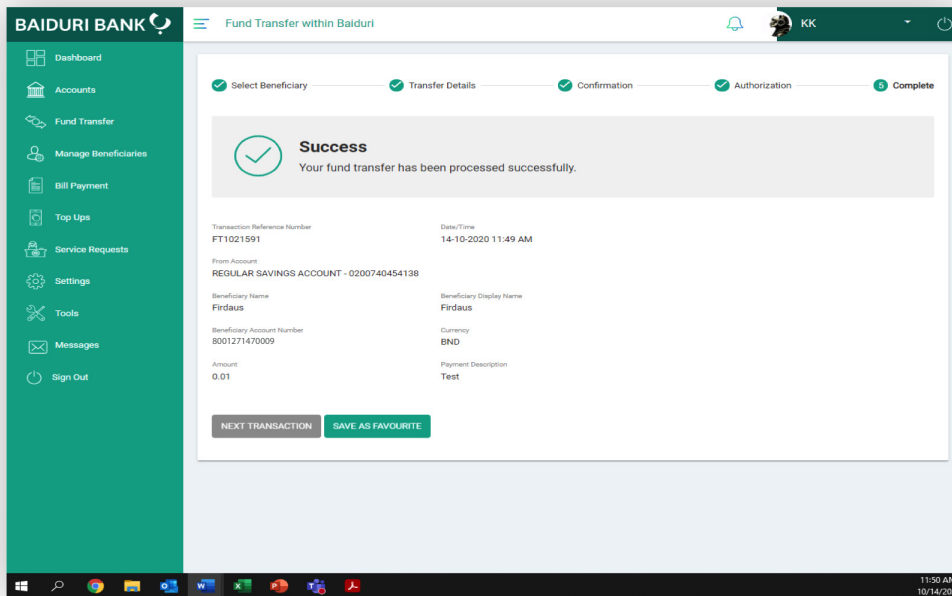
A success screen will appear indicating that the transaction is successful.

For local bank transfers, you will be required to provide the following information from the Beneficiary's bank:-

1. Beneficiary Name – enter the full name of the Beneficiary who will be receiving the funds. This is required by the other bank to verify and process the transaction successfully.
2. Beneficiary Display Name – This is the display name that will appear in your Beneficiary list for your future use.
3. Beneficiary Bank
4. Beneficiary Account Number
5.6. Currency
7. Amount
8. Payment Description
Effective 3 May 2023 until further notice, cut-off time for Fund Transfers to other local banks are as follows:

ACH & RTGS transfers through b.Digital Personal and b.Digital Business:
2:00pm (Monday to Friday)

ACH & RTGS transfers through branch counters:
12:00pm (Monday to Friday)

Requests submitted after the cut-off time and on Sunday or public holidays will be processed on the next working day.

For Overseas transfers, you will be required to provide the following information from the Beneficiary's bank:-

1. Beneficiary Name – Please enter the full name of the Beneficiary who will be receiving the funds. It is advisable to confirm with the Beneficiary the exact account name of the account that you are transferring to.
2. Beneficiary Display Name – This is the display name that will appear in your Beneficiary list for your future use.
3. Beneficiary Address – Please enter the full, exact address registered with the beneficiary's bank. P.O. Box will not be accepted. You may also be required to provide and input the IFSC Code or Sort Code in this field, as required for specific countries listed below:
Countries	Code
Australia Bank	BSB Code (6 digits) example BSB ******
India Bank	IFSC Code example IFSC ******
UK Bank	Sort Code example SC******
4. Telephone Number – Please provide your contact number.
5. Currency of Remittance – Please select the Currency of the funds you want your Beneficiary to receive. For example, if the Currency of Remittance selected is USD, the Beneficiary Bank will receive the funds in USD.
6. Charges borne by – Please select who should bear the charges from both Baiduri Bank and the Overseas Beneficiary Bank
7. Beneficiary Bank – Please select the Beneficiary Bank that you will be transferring the funds to. If the bank does not appear in the list, please select 'Others' and enter the bank name.
8. Beneficiary Account Number – Please enter the account number of the beneficiary bank to which you will be transferring funds. Depending on the destination country, you may be required to enter either an International Bank Account Number (IBAN), which consists of a combination of letters and digits, or a standard account number consisting of digits only. Some examples for specific countries are as follows:
   Australia –1245678 (8- digit Account number)
   Singapore – 1234567890 (7 to 10 digits)
   Europe & Middle East Country – (7 to 33 digits)
9. Swift Code – Enter the Swift code of the Beneficiary Bank and Branch you are transferring to.
10. Bank Branch – Enter the specific name of the branch that manages the beneficiary's account.
11. Branch Address – Enter the location address of the beneficiary bank branch. Depending on the destination country, you may be required to enter the bank codes for specific countries as listed below:
   Canada Bank – Transit and Institution Number

US Bank –ABA/Routing Number/ACH
Intermediary Bank Details (if required)
Batch Code/ Bank Code/ Branch Code

12. City – Enter the city where the Beneficiary Bank Branch is located.
13. Country – Select the country where the Beneficiary Bank Branch is located.
14. Currency – Select either 'in BND' or 'In Currency of Remittance'.
15. Amount – Enter the amount based on the Currency you have selected. For example, if the 'Currency of Remittance' is 'USD', and 'Currency' is selected as 'In Currency of Remittance', enter the amount in USD.
16. Payment Description – Provide details of the transaction you wish to capture. This information will appear in your Transaction History.
For transfers in Indian Rupee (INR), a clear purpose of payment is required.
For TTs sent to Indonesia with merchandise imports as its purpose of payment, a clear invoice number must be provided.
For TTs sent to UAE, a clear purpose of payment must be provided.
For TTs sent using CNY currency, a clear purpose of payment must be provided.
17. Remittance Reason – Select the reason that most closely matches your purpose for this payment.

Fund transfer to Malaysia
To ensure your online transfers to Malaysia are promptly processed, please follow the guidelines below:-

1. Ensure Currency of Remittance and Amount indicated is in Brunei Dollars (BND) as Malaysian Ringgit (MYR) is a restricted currency. All fund transfers originating from Brunei to Malaysia must be settled in BND
2. Ensure Amount indicated in BND is equivalent to MYR value your beneficiary is to receive. For example, if you intend for your beneficiary to receive MYR10,000 please provide the BND equivalent using an indicative exchange rate for MYR on the day of transaction (e.g 0.3300) i.e MYR10,000 * 0.3300 = BND3,300.00
3. Telegraphic transfer requests to Malaysia submitted during public holidays and weekends for Brunei or Malaysia will only be processed on the next working day.
4. The indicative MYR rate is subject to change as of the date and time of processing.
It is highly recommended to submit your telegraphic transfer requests only during working days :-

Monday to Friday: 2:00pm
Saturday: 10:00am