

## Frequently Asked Questions (FAQ) DuitNow

| No  | Question   |   | Answer  |  |  |
|-----|--|---|---|--|--|
| Gen | eral   |   |   |  |  |
| 1   | What is DuitNow?   | DuitNow is a real-time online fund transfer service that provides consumers and business owners options to transfer money using an account number or ID called DuitNow ID.  With DuitNow ID, consumers and business owners no longer need to divulge their bank account numbers, which in itself is harder to remember and not always readily available.  DuitNow is an industry wide initiative led by PayNet, whose main shareholder is Bank Negara Malaysia (BNM). |   |  |  |
| 2   | What is DuitNow ID?  | DuitNow ID is a unique identifier that can be used as an alternative to a person's account numbers when making funds transfers of payments. Consumers and business owners will first need to nominate their DuitNow ID and tag them to their chosen bank account number. The list of DuitNow IDs to choose from, by order of customer type are as follows:  |   |  |  |
|     |  | Customer Type  Malaysian (Individual)   | Allowable DuitNow ID     Mobile Number (Local)     NRIC Number*     Army/Police Number*     Only if this ID type is customer's primary        |  |  |
|     |  | Non-Malaysian<br>(Individual)<br>Malaysian  | <ul> <li>ID maintained in Bank Islam system</li> <li>Mobile Number (Local)</li> <li>Passport Number</li> <li>Mobile Number (Local)</li> </ul> |  |  |
|     |  | (Company)   | Business Registration Number  |  |  |
| 3   | Where can I register DuitNow ID?                                 | You may register DuitNow ID via the following channels:  i) Internet Banking  ii) Automated Teller Machine (ATM)  iii) GO by Bank Islam– effective  iv) Branches  |   |  |  |
| 4   | How many bank accounts can I register for each of my DuitNow ID? | Each DuitNow ID can only be linked to one bank account and each bank account can have more than one DuitNow ID pointing to it.  For example:  i) Your Mobile Number is registered as DuitNow ID for your Savings account in Bank Islam.  ii) Your NRIC number can also be registered as DuitNow ID for the same Savings account.  |   |  |  |



| No | Question   | Bank Islam Malaysia Berhad • 198301002944 (98127-X <b>Answer</b>  |
|----|--|---|
| 5  | Can I register my international mobile phone number?   | No, international number is not allowed at the moment.  |
| 6  | Are there any fees or charges to use DuitNow?  | No, there is no fee or charge for using (i.e. sending or receiving funds) DuitNow.  |
| 7  | What are the types of DuitNow transfer currently available?  | There are 2 types of DuitNow transfer:  i) Transfer to DuitNow ID (Proxy)  ii) Transfer to account number   |
| 8  | Can I schedule a future dated and recurring transfer with DuitNow?   | Yes. You can set future date and recurring for DuitNow Transfer at Internet Banking.  |
| 9  | Can I change the account tagged to my DuitNow ID?  | Yes. You can change the account tagged to your DuitNow ID.  |
| 10 | Can I tag the same DuitNow ID with another bank?   | No, DuitNow ID can only be used at one bank at a time as explained in Q4.   |
| 11 | Can I link all of my DuitNow ID to one receiving account?  | Yes, you can link all your DuitNow IDs to one account as explained in Q4.   |
| 12 | I have recently changed my mobile number, but my previous mobile number was my DuitNow ID. What should I do? | You need to deregister your DuitNow ID and go to Bank Islam branch to update your mobile number. Only mobile number that matches Bank Islam's record is allowed to be registered as DuitNow ID for mobile number.  After branch has updated your mobile number, you can re-register your new mobile number as your DuitNow ID at the following channels:  i) Internet Banking  ii) Automated Teller Machine (ATM)  iii) GO by Bank Islam Mobile Banking  iv) Branches |
| 13 | What happens if I received error message when I try to register or perform maintenance of my DuitNow ID?     | If you encounter any error during registration or maintenance of DuitNow ID, please report it to Bank Islam Contact Center at 03-26 900 900.  |
| 14 | What should I do if my Passport Number has changed?  | You need to deregister your DuitNow ID and go to Bank Islam Branch to update your Passport Number. Then, you can re-register your new Passport Number as your DuitNow ID at the following channels:  i) Internet Banking  ii) Automated Teller Machine (ATM)  iii) GO by Bank Islam Mobile Banking  iv) Branches  |
| 15 | How can I ensure that I am transferring to my intended recipient?  | The recipient's name will be displayed during confirmation of transfer. It is important that you verify the Recipient Name prior to confirming the transaction.   |



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| No | Question   |   | Answ   | rer                 |  |  |
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| 16 | How much are the transaction charges for DuitNow Transfer? | Transaction A                                     | Amount   | Fee per Transaction |  |  |
|    | onarges for Builtow Transfer.                              | RM5,000.00 and be                                 | elow   | RM0.00              |  |  |
|    |  | Above RM5,000.00                                  |  | RM0.50*             |  |  |
|    |  | refer to <a href="https://ww.now/">https://ww</a> | For more information on the applicable fees and refer to |                     |  |  |



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| No | Question  | Answer   |
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| 5  | Can I perform DuitNow Favourite<br>Accounts Maintenance via GO by<br>Bank Islam Mobile Banking? | Yes, you can perform DuitNow Favourite Accounts Maintenance via Internet Banking and GO by Bank Islam Mobile Banking.  |
| 6  | Bank Islam Mobile Banking?  How can I perform DuitNow via GO by Bank Islam Mobile Banking?      | Just follow these simple steps:  i) If Recipient Type = Open Recipient.  1. Login to GO by Bank Islam Mobile Banking.  2. Select Transfer menu.  3. Select DuitNow.  4. Select New Transfer.  5. Select Transfer using DuitNow ID (Proxy).  i. Select DuitNow ID Type.  ii. Key in Amount, DuitNow ID Number, Recipient Reference, Other Payment Details (Optional).  b) For transfer using DuitNow (Pay to Account).  i. Select Account Number.  ii. Select Recipient Bank.  iii. Key in Amount, Account Number, Recipient Reference, Other Payment Details (Optional).  6. Read, understand and accept the Terms & Conditions, then select Continue to proceed.  7. Verify the details and select Transfer Now.  8. Select Approve to complete your transaction.  9. Click Share if you want to share the receipt with the recipient.  ii) If Recipient Type = Favourite Recipient.  1. Login to GO by Bank Islam Mobile Banking.  2. Select Transfer menu.  3. Select DuitNow.  4. Select Favourite Recipient.  5. Key in Amount, Recipient Reference, Other Payment Details (Optional).  6. Read, understand and accept the Terms & Conditions, then select Continue to proceed. |
|    |   | <ul> <li>7. Verify details and select <b>Transfer Now</b> to complete your transaction.</li> <li>8. Click <b>Share</b> if you want to share the receipt with the recipient.</li> </ul>   |
| 7  | Where can I check my transaction status after I made the DuitNow transfer?                      | Just follow these simple steps:  i) Login to GO by Bank Islam Mobile Banking.  ii) Select Menu.  iii) Select Mobile Transaction History.  iv) Select Account Number and then select View.  |



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| No | Question  | Answer   |
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|    |   |  |
| 8  | How can I deregister (delink) the account that was currently tagged                     | Just follow these simple steps:  |
|    | to my DuitNow ID via GO by Bank   | i) Login to GO by Bank Islam Mobile Banking.   |
|    | Islam Mobile Banking?   | ii) Select <b>Menu</b> .   |
|    |   | iii) Select <b>Settings</b> .  |
|    |   | iv) Select <b>DuitNow ID</b> .   |
|    |   | <ul> <li>v) Swipe left the preferred DuitNow ID to be deregistered<br/>(delinked).</li> </ul>  |
|    |   | vi) Select <b>OK</b> once message is prompted.   |
|    |   | vii) Select <b>Approve</b> to complete the deregistration process.   |
| 9  | How can I deactivate my DuitNow   | Just follow these simple steps:  |
|    | ID via GO by Bank Islam Mobile  | i) Login to GO by Bank Islam Mobile Banking.   |
|    | Banking?  | ii) Select <b>Menu</b> .   |
|    |   | iii) Select <b>Settings</b> .  |
|    |   | iv) Select <b>DuitNow ID</b> .   |
|    |   | v) Select preferred <b>DuitNow ID.</b>   |
|    |   | vi) Switch the <b>Active</b> toggle to <b>Inactive</b> .   |
|    |   | vii) Select Continue.  |
|    |   | viii) Verify the details and select <b>Confirm</b> to complete the deactivation.   |
|    |   |  |
|    |   | <b>Note</b> : When you deactivate your DuitNow ID, transfer of funds to the DuitNow ID will be rejected and you are unable to register the DuitNow ID with other bank.   |
| 10 | Currently the receiving account for   | Just follow these simple steps:  |
|    | my DuitNow ID is my Bank Islam  | i) Login to GO by Bank Islam Mobile Banking.   |
|    | Savings Account. Can I change it to my other account in Bank Islam                      | ii) Select <b>Menu</b> .   |
|    | via GO by Bank Islam Mobile   | iii) Select <b>Settings</b> .  |
|    | Banking?  |  |
|    |   | iv) Select <b>DuitNow ID</b> .   |
|    | -   | iv) Select <b>DuitNow ID</b> .   |
|    |   | iv) Select <b>DuitNow ID</b> .   |
|    |   | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select</li> </ul>  |
|    |   | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> </ul>  |
|    |   | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> <li>viii) Verify the details and select Confirm.</li> </ul>  |
| 11 | The receiving bank for my   | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> <li>viii) Verify the details and select Confirm.</li> <li>ix) Select Approve to complete the transaction.</li> </ul>   |
| 11 | The receiving bank for my DuitNow ID is Bank ABC. Can I                                 | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> <li>viii) Verify the details and select Confirm.</li> <li>ix) Select Approve to complete the transaction.</li> <li>Just follow these simple steps:</li> </ul>  |
| 11 | 9   | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> <li>viii) Verify the details and select Confirm.</li> <li>ix) Select Approve to complete the transaction.</li> <li>Just follow these simple steps: <ol> <li>i) Login to GO by Bank Islam Mobile Banking.</li> </ol> </li> </ul>  |
| 11 | DuitNow ID is Bank ABC. Can I change it to my Bank Islam's account via Go by Bank Islam | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> <li>viii) Verify the details and select Confirm.</li> <li>ix) Select Approve to complete the transaction.</li> <li>Just follow these simple steps: <ol> <li>i) Login to GO by Bank Islam Mobile Banking.</li> <li>ii) Select Menu.</li> </ol> </li> </ul>                                |
| 11 | DuitNow ID is Bank ABC. Can I change it to my Bank Islam's                              | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> <li>viii) Verify the details and select Confirm.</li> <li>ix) Select Approve to complete the transaction.</li> <li>Just follow these simple steps: <ol> <li>i) Login to GO by Bank Islam Mobile Banking.</li> <li>ii) Select Menu.</li> <li>iii) Select Settings.</li> </ol> </li> </ul> |
| 11 | DuitNow ID is Bank ABC. Can I change it to my Bank Islam's account via Go by Bank Islam | <ul> <li>iv) Select DuitNow ID.</li> <li>v) Select the preferred registered DuitNow ID.</li> <li>vi) Select Account fields to view the list of available Receiving Account.</li> <li>vii) Select the preferred Receiving Account and then select Continue.</li> <li>viii) Verify the details and select Confirm.</li> <li>ix) Select Approve to complete the transaction.</li> <li>Just follow these simple steps: <ol> <li>i) Login to GO by Bank Islam Mobile Banking.</li> <li>ii) Select Menu.</li> </ol> </li> </ul>                                |



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| No   | Question  | Answer  |
|      |   | vi) Select new Receiving Account to switch bank.  |
|      |   | vii) Read, understand and accept the <b>Terms &amp; Conditions</b> and select <b>Continue</b> to proceed.   |
|      |   | viii) Verify the details and <b>Confirm.</b>  |
|      |   | ix) Select <b>Approve</b> to complete the transaction.  |
| Duit | Now services via Internet Banking   |   |
| 1    | How can I register DuitNow ID via   | Just follow these simple steps:   |
|      | Internet Banking?   | i) Login to Internet Banking.   |
|      |   | ii) Select <b>DuitNow</b> .   |
|      |   | iii) Select DuitNow Transfer.   |
|      |   | iv) Select DuitNow ID Maintenance.  |
|      |   | v) Click <b>Add</b> .   |
|      |   | vi) Select preferred <b>DuitNow ID Type</b> .   |
|      |   | vii) Select Receiving Account from dropdown list.   |
|      |   | viii) Read and accept the Terms and Conditions by clicking on   |
|      |   | checkbox.   |
|      |   | ix) Click <b>Next</b> to proceed to next page.  |
|      |   | x) Verify DuitNow ID Registration details.  |
|      |   | xi) Authorise this request via GO Secure using the GO by Bank Islam mobile application. You may refer to <a href="https://www.bankislam.com/personal-banking/services/go-secure/">https://www.bankislam.com/personal-banking/services/go-secure/</a> for more information on GO Secure. |
|      |   | xii) Upon completion, you will be redirected to an acknowledgment page that will confirm the status of your request.  |
| 2    | Can I check my DuitNow ID status  | Just follow these simple steps:   |
|      | and details via Internet Banking?   | i) Login to Internet Banking.   |
|      |   | ii) Select <b>DuitNow.</b>  |
|      |   | iii) Select DuitNow Transfer.   |
|      |   | iv) Select <b>DuitNow ID Maintenance</b> .  |
|      |   | v) Select preferred <b>DuitNow ID Type</b> .  |
|      |   | vi) Click <b>View</b> to proceed to next page.  |
|      |   | vii) Details of your DuitNow ID will be displayed on the screen.  |
| 3    | What if the mobile number displayed via Internet Banking is not my mobile number? | Kindly go to any Bank Islam branch to update your mobile number. Once updated, please go to Internet Banking to register.   |
| 4    | Can I save any DuitNow ID as one of my favourite recipients via Internet Banking? | Yes, you can save any DuitNow ID as your favourite recipient.   |
| 5    | How can I perform DuitNow   | Just follow these simple steps:   |
|      | Favourite Accounts Maintenance  | i) Login to Internet Banking.   |
|      | via Internet Banking?   | ii) Click <b>DuitNow.</b>   |



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| No Question |      | Answer  |
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| No Question | iii) | Select Favourite Account Maintenance.   |
|             |      | Select Fund Transfer Type = DuitNow Pay to Proxy or   |
|             | iv)  | DuitNow Pay To Account & IBG from dropdown list.  |
|             | v)   | Click <b>Submit</b> to proceed to next page.  |
|             | vi)  | Summary of your Favourite DuitNow Accounts will be displayed on screen.   |
|             | vii) | Select Maintenance Type.  |
|             |      | a) If Maintenance Type = Add.   |
|             |      | Click <b>Add</b> to proceed to next page.   |
|             |      | 2. Enter <b>Nickname</b> .  |
|             |      | 3. Select preferred <b>DuitNow Type</b> .   |
|             |      | <ul> <li>If DuitNow Type = NRIC Number, then enter<br/>NRIC Number.</li> </ul>  |
|             |      | <ul> <li>If DuitNow Type = Passport Number, then Select<br/>Passport Issuing Country from dropdown list and<br/>enter Passport Number.</li> </ul>                         |
|             |      | <ul> <li>If DuitNow Type = Army ID / Police ID, then enter<br/>Army ID / Police ID.</li> </ul>  |
|             |      | <ul> <li>If DuitNow Type = Business Registration</li> <li>Number, then enter Business Registration</li> <li>Number.</li> </ul>  |
|             |      | <ul> <li>If DuitNow Type = Mobile Number, then enter<br/>Mobile Number&gt;</li> </ul>   |
|             |      | <ul> <li>If DuitNow Type = Account Number, then select<br/>Recipient Transfer Type and Recipient Bank,<br/>and enter Recipient Account and Recipient<br/>Name.</li> </ul> |
|             |      | 4. Click <b>Add</b> to proceed to next page.  |
|             |      | b) If Maintenance Type = Edit.  |
|             |      | Select your preferred Favourite DuitNow Accounts.   |
|             |      | 2. Click <b>Edit</b> to proceed to next page.   |
|             |      | <ol><li>Details of your Favourite DuitNow Accounts will be displayed on screen.</li></ol>   |
|             |      | 4. Enter <b>Nickname.</b>   |
|             |      | 5. Select preferred <b>DuitNow Type</b> .   |
|             |      | <ul> <li>If DuitNow Type = NRIC Number, then enter<br/>NRIC Number.</li> </ul>  |
|             |      | If DuitNow Type = Passport Number; then select Passport Issuing Country from dropdown list and enter Passport Number.   |
|             |      | <ul> <li>If DuitNow Type = Army ID / Police ID, then enter<br/>Army ID / Police ID.</li> </ul>  |



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| No | Question                       | Answer  |
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|    |                                | <ul> <li>If DuitNow Type = Business Registration</li> <li>Number, then enter Business Registration</li> <li>Number.</li> </ul>  |
|    |                                | <ul> <li>If DuitNow Type = Mobile Number, then enter<br/>Mobile Number.</li> </ul>  |
|    |                                | <ul> <li>If DuitNow Type = Account Number, then select<br/>Recipient Transfer Type and Recipient Bank,<br/>and enter Recipient Account and Recipient<br/>Name.</li> </ul>   |
|    |                                | 6. Click <b>Edit</b> to proceed to next page.   |
|    |                                | c) If Maintenance Type = View/Delete.   |
|    |                                | Select your preferred Favourite DuitNow Accounts.   |
|    |                                | <ol><li>Click View / Delete to view your Favourite DuitNow<br/>Accounts details.</li></ol>  |
|    |                                | <ol><li>Details of your Favourite DuitNow Accounts will be<br/>displayed on screen.</li></ol>   |
|    |                                | <ol><li>Click <b>Delete</b> to proceed to next page.</li></ol>  |
|    |                                | viii) Verify Favourite Account Details.   |
|    |                                | ix) Authorise this request via GO Secure using the GO by Bank Islam mobile application. You may refer to <a href="https://www.bankislam.com/personal-banking/services/go-secure/">https://www.bankislam.com/personal-banking/services/go-secure/</a> for more information on GO Secure. |
|    |                                | x) Upon completion, you will be redirected to an acknowledgment page that will confirm the status of your request.  |
| 6  | How can I perform DuitNow      | Just follow these simple steps:   |
|    | transfer via Internet Banking? | i) Login to Internet Banking.   |
|    |                                | ii) Click <b>DuitNow.</b>   |
|    |                                | iii) Select <b>DuitNow Transfer</b> .   |
|    |                                | iv) Select Transfer to DuitNow ID/Account.  |
|    |                                | v) Select <b>From Account</b> from dropdown list.   |
|    |                                | vi) Select preferred <b>Transfer To</b> from dropdown list.   |
|    |                                | vii) Enter Transfer Amount.   |
|    |                                | <ul><li>viii) Effective Date is defaulted to Today.</li><li>ix) Select Recipient Type.</li></ul>  |
|    |                                | a) If Recipient Type = Open Recipient:  |
|    |                                | Note: Only value A-Z, a-z, 0-9, symbols such as plus "+" and asterisk "*" are allowed for DuitNow ID Number field."   |
|    |                                | <ul> <li>If Transfer To = NRIC Number, then enter NRIC<br/>Number.</li> </ul>   |
|    |                                | <ul> <li>If Transfer To = Passport Number, then select<br/>Passport Issuing Country from dropdown list and<br/>enter Passport Number.</li> </ul>  |



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| No | Question   | Bank Islam Malaysia Berhad • 198301002944 (98127-2  |
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|    |  | <ul> <li>If Transfer To = Army ID / Police ID, then enter Army ID / Police ID.</li> <li>If Transfer To = Business Registration Number, then</li> </ul>  |
|    |  | enter Business Registration Number.   |
|    |  | <ul> <li>If Transfer To = Mobile Number, then enter Mobile<br/>Number.</li> </ul>   |
|    |  | <ul> <li>If Transfer To = Account Number, select Transfer<br/>Type and Recipient Bank, and key in Recipient<br/>Account Number.</li> </ul>  |
|    |  | <ul> <li>b) If Recipient Type = Favourite Recipient, then select<br/>Favourite Recipient from dropdown list</li> </ul>  |
|    |  | x) Enter Recipient Reference.   |
|    |  | xi) Enter <b>Other Payment Details</b> (optional).  |
|    |  | xii) Enter Recipient Email (optional).  |
|    |  | xiii) Read and accept the Terms and Conditions by clicking on <b>checkbox</b> .   |
|    |  | xiv) Click <b>Transfer</b> to proceed to next page.   |
|    |  | xv) Charge Amount will be displayed on screen.  |
|    |  | xvi) Verify the transaction details.  |
|    |  | xvii) Authorise this request via GO Secure using the GO by Bank Islam mobile application. You may refer to <a href="https://www.bankislam.com/personal-banking/services/go-secure/">https://www.bankislam.com/personal-banking/services/go-secure/</a> for more information on GO Secure. |
|    |  | xviii) Upon completion, you will be redirected to an acknowledgment page that will confirm the status of your request.  |
| 7  | Where can I check my transaction status after I made the DuitNow transfer? | Login to Internet Banking. Go to My Accounts > Internet Banking Transaction History and select DuitNow Transfer.  |
| 8  | How can I view DuitNow Internet  | Just follow these simple steps:   |
|    | Banking Transaction History?   | i) Login to Internet Banking.   |
|    |  | ii) Click My Accounts.  |
|    |  | iii) Select Internet Banking Transaction History.   |
|    |  | iv) Select <b>Transaction Type = DuitNow</b> from dropdown list.  |
|    |  | v) Select <b>Start Date</b> and <b>End Date</b> .   |
|    |  | vi) Click <b>Submit</b> to submit your request for processing.  |
|    |  | <ul><li>vii) Summary of your DuitNow transactions will be displayed on the<br/>screen.</li></ul>  |
|    |  | viii) Click <b>View details</b> .   |
|    |  | ix) Details of your DuitNow transaction will be displayed on the screen.  |
| 9  | How can I deregister (delink) the  | Just follow these simple steps:   |
|    | account that was currently tagged to my DuitNow ID via Internet            | i) Login to Internet Banking.   |
|    | Banking?   | ii) Select <b>DuitNow</b> .   |



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| No | Question   | Answer   |
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|    |  | iii) Select DuitNow Transfer.  |
|    |  | iv) Select DuitNow ID Maintenance.   |
|    |  | v) Select preferred <b>DuitNow ID Type</b> .   |
|    |  | vi) Click <b>View</b> to proceed to next page.   |
|    |  | vii) Details of your DuitNow ID will be displayed on the screen.   |
|    |  | viii) Select <b>Status</b> .   |
|    |  | ix) Select preferred <b>Change Status To = Deregister</b> from dropdown list.  |
|    |  | x) Click <b>Next</b> to proceed to next page.  |
|    |  | xi) Verify DuitNow ID Maintenance details.   |
|    |  | xii) Authorise this request via GO Secure using the GO by Bank Islam mobile application. You may refer to <a href="https://www.bankislam.com/personal-banking/services/go-secure/">https://www.bankislam.com/personal-banking/services/go-secure/</a> for more information on GO Secure. |
|    |  | xiii) Upon completion, you will be redirected to an acknowledgment page that will confirm the status of your request.  |
| 10 | How can I deactivate my DuitNow                                    | Just follow these simple steps:  |
|    | ID via Internet Banking?   | i) Login to Internet Banking.  |
|    |  | ii) Select <b>DuitNow</b> .  |
|    |  | iii) Select DuitNow Transfer.  |
|    |  | iv) Select <b>DuitNow ID Maintenance</b> .   |
|    |  | v) Select preferred <b>DuitNow ID Type</b> .   |
|    |  | vi) Click <b>View</b> to proceed to next page.   |
|    |  | vii) Details of your DuitNow ID will be displayed on the screen.   |
|    |  | viii) Select <b>Status</b> .   |
|    |  | ix) Select preferred <b>Change Status To = Inactive</b> from dropdown list.  |
|    |  | x) Click <b>Next</b> to proceed to next page.  |
|    |  | xi) Verify DuitNow ID Maintenance details.   |
|    |  | xii) Authorise this request via GO Secure using the GO by Bank Islam mobile application. You may refer to <a href="https://www.bankislam.com/personal-banking/services/go-secure/">https://www.bankislam.com/personal-banking/services/go-secure/</a> for more information on GO Secure. |
|    | Note<br>Duit   | xiii) Upon completion, you will be redirected to an acknowledgment page that will confirm the status of your request.  |
|    |  | <b>Note</b> : When you deactivate your DuitNow ID, transfer of funds to the DuitNow ID will be rejected and you are unable to register the DuitNow ID with other bank.   |
| 11 | Currently the receiving account for                                | Yes. Just follow these simple steps:   |
|    | my DuitNow ID is my Bank Islam                                     | i) Login to Internet Banking.  |
|    | Savings Account. Can I change it to my other account in Bank Islam | ii) Select <b>DuitNow.</b>   |
|    | via Internet Banking?  | iii) Select DuitNow Transfer.  |



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|------|--|-------|---|--|--|
| No   | Question   |       | Answer  |  |  |
|      |  | iv)   | Select DuitNow ID Maintenance.  |  |  |
|      |  | v)    | Select preferred <b>DuitNow ID Type</b> .   |  |  |
|      |  | vi)   | Click <b>View</b> to proceed to next page.  |  |  |
|      |  | vii)  | Details of your DuitNow ID will be displayed on the screen.   |  |  |
|      |  | viii) | Select Receiving Account.   |  |  |
|      |  | ix)   | Select preferred <b>New Receiving Account</b> from dropdown list.   |  |  |
|      |  | x)    | Click <b>Next</b> to proceed to next page.  |  |  |
|      |  | xi)   | Verify DuitNow ID Maintenance details.  |  |  |
|      |  | xii)  | Authorise this request via GO Secure using the GO by Bank Islam mobile application. You may refer to <a href="https://www.bankislam.com/personal-banking/services/go-secure/">https://www.bankislam.com/personal-banking/services/go-secure/</a> for more information on GO Secure. |  |  |
|      |  | xiii) | Upon completion, you will be redirected to an acknowledgment page that will confirm the status of your request.   |  |  |
| 12   | The receiving bank for my                                  | Yes.  | Just follow these simple steps:   |  |  |
|      | DuitNow ID is Bank ABC. Can I                              | i)    | Login to Internet Banking.  |  |  |
|      | change it to my Bank Islam's account via Internet Banking? | ii)   | Select <b>DuitNow.</b>  |  |  |
|      |  | iii)  | Select DuitNow Transfer.  |  |  |
|      |  | iv)   | Select DuitNow ID Maintenance.  |  |  |
|      |  | v)    | Select preferred <b>DuitNow ID Type</b> .   |  |  |
|      |  | vi)   | Click View to proceed to next page.   |  |  |
|      |  | vii)  | Details of your DuitNow ID will be displayed on the screen.   |  |  |
|      |  | viii) | Select Receiving Account.   |  |  |
|      |  | ix)   | Select preferred <b>New Receiving Account</b> from dropdown list.   |  |  |
|      |  | x)    | Click <b>Next</b> to proceed to next page.  |  |  |
|      |  | xi)   | Verify DuitNow ID Maintenance details.  |  |  |
|      |  | xii)  | Authorise this request via GO Secure using the GO by Bank Islam mobile application. You may refer to <a href="https://www.bankislam.com/personal-banking/services/go-secure/">https://www.bankislam.com/personal-banking/services/go-secure/</a> for more information on GO Secure. |  |  |
|      |  | xiii) | Upon completion, you will be redirected to an acknowledgment page that will confirm the status of your request.   |  |  |
| Duit | Now services via ATM                                       |       |   |  |  |
| 1    | How can I register DuitNow ID via                          | Just  | follow these simple steps:  |  |  |
|      | ATM?   | i)    | On the main menu, select <b>Bank Islam</b> .  |  |  |
|      |  | ii)   | Select <b>DuitNow</b> and agree with the Terms and Conditions of DuitNow by clicking <b>Proceed.</b>  |  |  |
|      |  | iii)  | Select DuitNow ID Maintenance.  |  |  |
|      |  | iv)   | Select Register.  |  |  |
|      |  | v)    | Proceed by selecting the preferred <b>DuitNow ID</b> to be registered.  |  |  |
|      |  | vi)   | Select the <b>receiving account</b> to be linked to the preferred DuitNow ID.   |  |  |
|      |  | _     |   |  |  |



| No Question  Verify and ensure the displayed DuitNow ID regis are correct. Click Confirm.  Currently, the receiving bank for my DuitNow ID is Bank XYZ. Can I change it to Bank Islam via ATM?  Select DuitNow and agree with the Terms and DuitNow by clicking Proceed.  iii) Select DuitNow ID Maintenance.  iv) Select Change Bank.  v) Update Bank by selecting the preferred Bank for DuitNow ID.  vi) Select the receiving account to be linked to DuitNow ID.  vii) Verify and ensure the receiving Bank details is updated Click Confirm.  Currently, the receiving account for my DuitNow ID is my Bank ii) On the main menu, select Bank Islam.  | tration details                 |  |  |
|--|---------------------------------|--|--|
| are correct. Click Confirm.  2 Currently, the receiving bank for my DuitNow ID is Bank XYZ. Can I change it to Bank Islam via ATM?  ii) Select DuitNow and agree with the Terms and DuitNow by clicking Proceed.  iii) Select DuitNow ID Maintenance.  iv) Select Change Bank.  v) Update Bank by selecting the preferred Bank for DuitNow ID.  vi) Select the receiving account to be linked to DuitNow ID.  vii) Verify and ensure the receiving Bank details is updated Click Confirm.  3 Currently, the receiving account Yes. Just follow these simple steps:   | tration details                 |  |  |
| my DuitNow ID is Bank XYZ. Can I change it to Bank Islam via ATM?  ii) On the main menu, select Bank Islam.  iii) Select DuitNow and agree with the Terms and DuitNow by clicking Proceed.  iii) Select DuitNow ID Maintenance.  iv) Select Change Bank.  v) Update Bank by selecting the preferred Bank for DuitNow ID.  vii) Select the receiving account to be linked to DuitNow ID.  viii) Verify and ensure the receiving Bank details is updated Click Confirm.  3 Currently, the receiving account Yes. Just follow these simple steps:   |                                 |  |  |
| I change it to Bank Islam via ATM?  ii) Select <b>DuitNow</b> and agree with the Terms and DuitNow by clicking <b>Proceed.</b> iii) Select <b>DuitNow ID Maintenance.</b> iv) Select <b>Change Bank.</b> v) Update Bank by selecting the preferred <b>Bank</b> for DuitNow ID.  vi) Select the <b>receiving account</b> to be linked to DuitNow ID.  vii) Verify and ensure the receiving Bank details is updated Click <b>Confirm.</b> 3 Currently, the receiving account Yes. Just follow these simple steps:  |                                 |  |  |
| DuitNow by clicking Proceed.  iii) Select DuitNow ID Maintenance.  iv) Select Change Bank.  v) Update Bank by selecting the preferred Bank for DuitNow ID.  vi) Select the receiving account to be linked to DuitNow ID.  vii) Verify and ensure the receiving Bank details is updated Click Confirm.  3 Currently, the receiving account Yes. Just follow these simple steps:   |                                 |  |  |
| iv) Select Change Bank.  v) Update Bank by selecting the preferred Bank for Division of Division of the preferred Bank for Division of  | Conditions of                   |  |  |
| v) Update Bank by selecting the preferred <b>Bank</b> for D vi) Select the <b>receiving account</b> to be linked to DuitNow ID. vii) Verify and ensure the receiving Bank details is upda Click <b>Confirm</b> .  3 Currently, the receiving account Yes. Just follow these simple steps:  |                                 |  |  |
| vi) Select the <b>receiving account</b> to be linked to DuitNow ID. vii) Verify and ensure the receiving Bank details is updated Click <b>Confirm</b> .  3 Currently, the receiving account Yes. Just follow these simple steps:   |                                 |  |  |
| DuitNow ID.  vii) Verify and ensure the receiving Bank details is updated Click Confirm.  3 Currently, the receiving account Yes. Just follow these simple steps:  | DuitNow ID.                     |  |  |
| Click Confirm.  3 Currently, the receiving account Yes. Just follow these simple steps:  | the preferred                   |  |  |
| Communication of the second of | ated correctly.                 |  |  |
| for my DuitNow ID is my Bank in On the main many select Bank laters  |                                 |  |  |
| ) On the main mena, select <b>Bank Islam</b> :   |                                 |  |  |
| Islam Current Account. Can I change it to my other account in DuitNow by clicking <b>Proceed</b> .   | Conditions of                   |  |  |
| Bank Islam via ATM?  iii) Select <b>DuitNow ID Maintenance.</b>  |                                 |  |  |
| iv) Select Change Account No.  |                                 |  |  |
| v) Selecting the preferred <b>DuitNow ID</b> .   |                                 |  |  |
| vi) Select the updated <b>receiving account</b> to be preferred DuitNow ID.  | linked to the                   |  |  |
| vii) Verify and ensure the new receiving account upda Click <b>Confirm.</b>  | ated correctly.                 |  |  |
| 4 How can I deregister (delink) the Just follow these simple steps:  | Just follow these simple steps: |  |  |
| account that was currently tagged i) On the main menu, select <b>Bank Islam.</b>   |                                 |  |  |
| to my DuitNow ID via ATM?  ii) Select <b>DuitNow</b> and agree with the Terms and DuitNow by clicking <b>Proceed.</b>  | Conditions of                   |  |  |
| iii) Select DuitNow ID Maintenance.  |                                 |  |  |
| iv) Select <b>Deregister.</b>  |                                 |  |  |
| v) Proceed by selecting the <b>DuitNow ID</b> to be deregis  | stered.                         |  |  |
| vi) Verify and ensure DuitNow ID to be deregistered is <b>Confirm.</b>   | correct. Click                  |  |  |
| 5 How can I activate/ deactivate my Just follow these simple steps:  | Just follow these simple steps: |  |  |
| DuitNow ID via ATM?  i) On the main menu, select <b>Bank Islam.</b>  |                                 |  |  |
| ii) Select <b>DuitNow</b> and agree with the Terms and DuitNow by clicking <b>Proceed.</b>   | Conditions of                   |  |  |
| iii) Select DuitNow ID Maintenance.  |                                 |  |  |
| iv) Select Change Status.  |                                 |  |  |
| v) Select either to <b>Activate</b> or <b>Deactivate</b> .   |                                 |  |  |
| vi) Select the <b>DuitNow ID</b> to be activated or deactivated on the selection made in Step 5).  | ed (depending                   |  |  |



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| No   | Question  | Answer   |  |  |  |
|------|---|--|--|--|--|
|      |   | vii) Verify and ensure DuitNow ID is correctly activated or deactivated. Click <b>Confirm.</b>   |  |  |  |
|      |   | <b>Note</b> : When you deactivate your DuitNow ID, transfer of funds to the DuitNow ID will be rejected and you are unable to register the DuitNow ID with other bank.                       |  |  |  |
| 6    | How can I perform DuitNow transfer via ATM?                           | Just follow these simple steps:  |  |  |  |
|      |   | i) On the main menu, select <b>Bank Islam.</b>   |  |  |  |
|      |   | <ul> <li>Select <b>DuitNow</b> and agree with the Terms and Conditions of<br/>DuitNow by clicking <b>Proceed.</b></li> </ul>   |  |  |  |
|      |   | iii) Select <b>DuitNow</b> transaction.  |  |  |  |
|      |   | iv) Select Transfer to DuitNow ID.   |  |  |  |
|      |   | v) Click <b>Proceed</b> to allow your name to be revealed if requested by recipient.   |  |  |  |
|      |   | vi) Select the <b>debiting Account</b> .   |  |  |  |
|      |   | vii) Select <b>Recipient's DuitNow ID type</b> either NRIC or Mobile No.   |  |  |  |
|      |   | viii) Enter <b>Recipient's details</b> correctly as per selection in Step 7.   |  |  |  |
|      |   | ix) Enter the <b>amount</b> to be transferred and click Press If Correct.  |  |  |  |
|      |   | x) Verify and ensure transaction details are correct. Click <b>Confirm</b> .   |  |  |  |
| Duit | DuitNow ID Registration and Maintenance via Branch                    |  |  |  |  |
| 1    | What document do I need to bring if I want to register or maintain my | It depends on the type of ID you used to register your account with Bank Islam.  |  |  |  |
|      | DuitNow ID?   | You are required to bring the supporting document that matches the DuitNow ID you wish to create/maintain. Please refer to list of allowable DuitNow ID in Question 2 (General) of this FAQ. |  |  |  |
| 2    | Do I need to fill in any form to register or maintain my DuitNow ID?  | You are required to complete the form provided by our Customer Service Representative at branch for registration or maintenance of DuitNow ID.   |  |  |  |