

## Frequently Asked Questions (FAQ) GO by Bank Islam

| No             | Question   | Answer  |
|----------------|--|---|
| <b>GENERAL</b> |  |   |
| 1              | What is GO by Bank Islam?  | It is a mobile banking application offered by Bank Islam that allows you to access your Bank Islam's accounts and perform selected services quickly and securely from your mobile device 24 hours a day.  |
| 2              | How is GO by Bank Islam application different from the previous Bank Islam mobile application? | GO by Bank Islam application allows you to access your banking accounts and perform new and favourite transactions that you have registered through Bank Islam Internet Banking.<br><br>The previous Bank Islam mobile application can only be used to perform authorization for transactions above RM10,000.   |
| 3              | What are the types of mobile devices which support GO by Bank Islam application?               | GO by Bank Islam application is currently supported by any smart phone and tablet of the below specifications:<br><ul style="list-style-type: none"> <li>a) iOS 13.0 and above</li> <li>b) Android 10 and above</li> </ul> You cannot use the application if your device is jail-broken or rooted. Always update your operating system and applications for optimum service.  |
| 4              | Why do I have to upgrade my operating system?  | Using an outdated operating system may put your information at risk. It is recommended that you update your phone's operating system to the latest version for maximum protection.  |
| 5              | How do I start?  | You must download GO by Bank Islam application from <a href="#">App Store</a> (for iOS devices) or <a href="#">Play Store</a> or <a href="#">Huawei AppGallery</a> (for Android devices).   |
| 6              | How do I sign up?  | After downloading GO by Bank Islam application, you will need to perform registration using your existing Internet Banking (IB) User ID, password, and your Identification Card (IC) / Identification Document (ID) number in order to bind your device with your IB User ID.<br><br>For existing Bank Islam Internet Banking users:<br><ul style="list-style-type: none"> <li>a) Enter your User ID and password</li> <li>b) Enter your IC/ID number</li> </ul> If you do not have a User ID, you must first register for Internet Banking through <a href="https://www.bankislam.biz">https://www.bankislam.biz</a> .<br><br>For the next login, you can use your fingerprint (if your mobile device is supported by fingerprint authentication security feature) to access GO by Bank Islam. Otherwise, you can login by using your existing IB password.<br><br><b>Note:</b> After you have completed the first-time setup as a new user for GO by Bank Islam, activation of your access is required before you can perform any banking transactions. Activation can be done at the Bank's ATM machines, at branches or via the Contact Center (for customers overseas or those without access to branches and ATM machines). |

| No | Question  | Answer  |
|----|---|---|
| 7  | How do I activate GO by Bank Islam after first-time setup?  | <p>After completing the initial setup as a new user for GO by Bank Islam, you can activate the service by following these steps:</p> <p><b><u>Activation via ATM/ CRM</u></b></p> <p>Visit any Bank Islam ATM/ CRM:</p> <ol style="list-style-type: none"> <li>i) Insert your debit or credit card into the ATM/ CRM</li> <li>ii) Enter your 6-digit PIN to access the main menu</li> <li>iii) Select '<b>Others</b>'</li> <li>iv) Select '<b>Online Access Activation</b>'</li> <li>v) Complete the activation process</li> </ol> <p><b><u>Activation at Branch</u></b></p> <p>Visit any Bank Islam branch:</p> <ol style="list-style-type: none"> <li>i) Fill out and submit the Activation Request Form</li> <li>ii) The branch will process your activation request</li> </ol> <p><b>Note:</b> For overseas customers, please email to Bank Islam Contact Center at <a href="mailto:contactcenter@bankislam.com.my">contactcenter@bankislam.com.my</a> or for instant support, connect with Chatbot Adam at <a href="http://www.bankislam.com">www.bankislam.com</a>.</p> |
| 8  | I only have a Bank Islam credit card and no savings account with Bank Islam. Can I register for GO by Bank Islam and perform online activation? | <p>Yes, you can register for the GO by Bank Islam even if you don't have a Bank Islam savings account. You can complete the online activation by activating your account at an ATM or by visiting the nearest branch.</p> <p>However, please remember that you won't be able to log in to the GO by Bank Islam app without a linked savings account. But you'll still be able to log in to Internet Banking and view your credit card accounts. In addition, you can open a new account through Virtual Account Opening (VAO) on Internet Banking.</p>  |
| 9  | I have both a sole proprietorship account and an individual account. Can I have two GO by Bank Islam app on my device?                          | <p>For security reasons, we recommend using one user ID per device. When you perform a transaction, you will receive push notifications via the app in the device and you will need to perform authentication through GO Secure to authorize transactions initiated from Bank Islam's Internet Banking or GO by Bank Islam.</p>   |

| No | Question                          | Answer   |
|----|-----------------------------------|--|
| 10 | What are the services available?  | <p>Following are the services available in GO by Bank Islam:</p> <ul style="list-style-type: none"> <li>a) View account summary for: <ul style="list-style-type: none"> <li>i) Savings / Current account</li> <li>ii) Term Deposit &amp; Investment account</li> <li>iii) Credit Card-i</li> <li>iv) Financing account</li> <li>v) Tabung Haji account</li> </ul> </li> <li>b) Transfer funds (new and favourite): <ul style="list-style-type: none"> <li>i) Within Bank Islam to own or 3<sup>rd</sup> party account</li> <li>ii) To other bank via DuitNow, DuitNow QR or IBG</li> <li>iii) Between Bank Islam and Tabung Haji account <b>(Fund transfers from your own Tabung Haji Account to a Third-Party Bank Islam Account are temporarily disabled until further notice)</b></li> </ul> </li> <li>c) Pay (new and favourite): <ul style="list-style-type: none"> <li>i) Bills via JomPAY or proprietary bill payment</li> <li>ii) Any Bank Islam Credit Card-i or financing account</li> </ul> </li> <li>d) Prepaid reload (new and favourite).</li> <li>e) Donation (Sadaqa) to Sadaqa House, mosques, orphanages, or other charitable organisations</li> <li>f) Share transaction receipt with others.</li> <li>g) Authenticate transactions initiated from Bank Islam's Internet Banking or GO by Bank Islam via 'GO Secure' (previously known as Transaction Signing)</li> <li>h) Link or delink Tabung Haji account <b>(This service is temporarily disabled until further notice)</b></li> <li>i) Register for Hajj (individual or group)</li> <li>j) View Direct Debit Mandate i.e., list of Direct Debit Authorisation signed up by customer through biller(s).</li> <li>k) Favourite Account Maintenance for item b, c, and d above.</li> <li>l) Update profile i.e., change of password, private image, and private word.</li> </ul> |
| 11 | Is the application system secure? | <p>Definitely. A variety of security functions are provided:</p> <ul style="list-style-type: none"> <li>a) Access is protected by strict sign-in procedures. You must confirm access by using private image and word as per your Internet Banking private image and word respectively.</li> <li>b) Only one login session on one device is allowed at a time.</li> <li>c) Sensitive data such as passwords or transaction information will be transmitted via SSL, TLS1.2 and HTTPS secure protocols.</li> <li>d) Account confidential information is not stored on the device</li> </ul>  |

| No           | Question   | Answer   |
|--------------|--|--|
| 12           | What happens if I lose my mobile device?                     | Other individuals cannot access the application without your User ID and fingerprint/digital authentication and/or password.<br>For security reasons, you are advised not to store any account information or passwords in your device.<br>However, if you feel your log in credentials may have been compromised, please contact our Bank Islam Contact Centre at 03-26 900 900 immediately.  |
| 13           | I bought a new mobile device, what should I do?              | After downloading GO by Bank Islam application, perform the same steps as per your first time sign-up (refer to Question no. 6 above).<br>You will be prompted with a question to confirm if you want to link a new device to your User ID. To confirm, select OK and your access will be linked to the new mobile device.   |
| 14           | Can I access the application when I travel abroad?           | Yes, as long as you have internet access. Please contact your mobile service provider for roaming charges.   |
| 15           | What happens if I uninstall the application?                 | All application data stored on the device will be removed. When you re-install this application, you will need to setup again.   |
| 16           | I suspect that I have been scammed. What should I do?        | If you notice any suspicious or unauthorised transactions or suspect that you've fallen victim to an online scam, immediately use the Kill Switch to protect the funds in your account. Then, call the Bank Islam Contact Centre at 03-26 900 900 (available 24 hours daily) or the National Scam Response Centre (NSRC) at 997 (available 8:00am to 8:00pm daily, including public holidays) to report the incident.  |
| 17           | Where can I find Kill Switch and how do I activate it?       | Follow these steps to find and activate the Kill Switch feature. <ol style="list-style-type: none"> <li>1. Launch GO by Bank Islam app.</li> <li>2. Select the Kill Switch menu. This will redirect you to Bank Islam Internet Banking.</li> <li>3. Next to the User Guide, click on 'Kill Switch' at the top of the menu.</li> <li>4. Click on 'Start Kill Switch'.</li> <li>5. Select ID Type and provide ID Number.</li> <li>6. Verify your Kill Switch request by entering the One-Time Password (OTP) code.</li> <li>7. Your Kill Switch request is considered successful when you receive an SMS notification and acknowledgement is displayed on screen.</li> </ol> |
| 18           | I am unable to activate Kill switch. What should I do?       | If you are unable to activate the Kill Switch, immediately call Bank Islam Contact Centre at 03-26 900 900 (available 24 hours daily) or the National Scam Response Centre (NSRC) at 997 (available 8:00am to 8:00pm daily, including public holidays) to report the issue. Alternatively, visit any Bank Islam branch for further support.  |
| <b>LOGIN</b> |  |  |
| 1            | Do I need to login every time I want to use the application? | Yes. You are required to login using your password to access GO by Bank Islam or use your biometric to have quick access to your account summary via the application (provided that your mobile device supports this authentication security feature).   |

| No   | Question  | Answer   |
|--|---|--|
| 2  | Can I use the application on the same mobile device for multiple User IDs?                  | No. One User ID for one mobile device only.  |
| 3  | Can I login on Bank Islam Internet Banking and Mobile Banking application at the same time? | No. You can only login on one channel at a time.   |
| 4  | What will happen if I enter the wrong password for 3 consecutive times?                     | Your User ID will be blocked.<br>To unblock, please call Bank Islam Contact Centre at 03-26 900 900.   |
| 5  | Can I change my password using the application?   | Yes, you can change your password through the following steps:<br>Quick Menu > Settings > Profile > Password > Update Password > Continue > Approve > Password successfully updated.             |
| 6  | Can I download e-statement from the application?  | e-statement service will be available soon. Alternatively, you can download it through Bank Islam Internet Banking.  |
| <b>BIOMETRIC LOGIN – QUICK TOUCH/ FACE ID</b>              |   |  |
| 1  | What is Quick Touch/ Face ID?   | Quick Touch/ Face ID are forms of biometric authentication using fingerprint/ facial identity verification for speedy access to your account summary.  |
| 2  | How do I activate Quick Touch/ Face ID?   | You can activate Quick Touch/ Face ID during first time login or at Quick Menu Settings > Quick Touch/ Face ID.<br><br>You can also deactivate Quick Touch/ Face ID through Quick Menu Settings. |
| 3  | Which device supports Quick Touch?  | Devices that have built-in fingerprint authentication capability.  |
| 4  | Which device supports Face ID?  | Devices that have built-in facial recognition and authentication capabilities.   |
| 5  | Can I use Quick Touch/ Face ID to perform monetary transaction in application?              | No. Quick Touch/ Face ID function allows you to view your account summary only.  |
| 6  | What happens if I cannot login using Quick Touch/ Face ID?                                  | You can login using your password.   |
| <b>GO SECURE (Previously Known as TRANSACTION SIGNING)</b> |   |  |
| 1  | What is GO Secure?  | GO Secure is an authentication method to authorise transactions initiated from Bank Islam's Internet Banking or GO by Bank Islam.  |
| 2  | Do I need to register for GO Secure?  | No. It will be activated automatically after your first-time setup of the application.   |
| 3  | Can I perform transaction above RM10,000 via GO by Bank Islam?                              | Yes, now you can perform transaction above RM10,000 via GO by Bank Islam.  |

| No                 | Question  | Answer   |
|--------------------|---|--|
| 4                  | How should I authorise the transaction that I have performed through Internet Banking via GO by Bank Islam? | <p>Perform the following steps for GO Secure:</p> <ol style="list-style-type: none"> <li>Launch your GO by Bank Islam application</li> <li>Select Quick Menu</li> <li>Select GO Secure</li> <li>Verify the transaction details</li> <li>Once verified, select 'Confirm'</li> <li>Enter the six (6) digits of random number displayed on your mobile device screen</li> <li>Authorisation process is completed</li> </ol> |
| <b>TRANSACTION</b> |   |  |
| 1                  | Can I perform all transactions on Internet Banking via GO by Bank Islam?                                    | You can only perform selected transactions provided in Internet Banking. Please refer to Question 10 ( <b>General</b> ) for the list of available services.  |
| 2                  | How do I know if my transaction is successful?  | <p>You will receive a transaction confirmation notification via push notification through GO by Bank Islam.</p> <p>Alternatively, you can also check your Inbox and transaction history through this application or Bank Islam Internet Banking.</p>   |
| 3                  | How can I share the transaction receipt with others?  | Once transaction is completed, select the 'Share' button to share the receipt via the device sharing tools such as emails and WhatsApp.  |
| 4                  | How can I save the transaction receipt?   | In order to keep and save your transaction receipt, select the ' <b>Share</b> ' button and choose your preferred device sharing tool (that is supported by your mobile device) such as Google Drive, your device drive or Photo Gallery.   |
| 5                  | Can I change the transaction limits using the application?  | Yes. You can change your mobile banking transaction limits through Quick Menu > Settings > Transaction Limit.  |
| 6                  | Can I transfer funds to accounts that are not in my 'Favourite' list?                                       | Yes, now you can transfer funds to anyone even if they are not in your favourite list.   |
| 7                  | Can I pay third party Bank Islam Credit Card-i or financing account?  | Yes, now you can pay to any third-party Bank Islam Credit Card-i or financing account.   |

| 8  | What is the transaction limit for the services available on GO by Bank Islam? | <p>Below is the daily transaction limit for each service available via GO by Bank Islam:</p> <table border="1"> <thead> <tr> <th data-bbox="634 338 1008 428">Transaction Types</th> <th data-bbox="1008 338 1159 428">Default Limit</th> <th data-bbox="1159 338 1325 428">Maximum Daily Limit</th> <th data-bbox="1325 338 1468 428">Remarks</th> </tr> </thead> <tbody> <tr> <td data-bbox="634 428 1008 793">           Own Transfer:<br/>           1. From Bank Islam (own) to Bank Islam (own)<br/>           2. From Tabung Haji (own) to Tabung Haji (own)<br/><br/>           Own Payment:<br/>           1. To Bank Islam Credit Card-i (own)<br/>           2. To Bank Islam Financing (own)         </td> <td data-bbox="1008 428 1159 793">RM100,000</td> <td data-bbox="1159 428 1325 793">RM1,000,000<br/>(Shared limit for all own transfer and payment transfer type)</td> <td data-bbox="1325 428 1468 793">For TH transfer daily limit is capped to RM5,000</td> </tr> <tr> <td data-bbox="634 793 1008 1570">           Third Party Transfer:<br/>           1. To third party within Bank Islam<br/>           2. Via DuitNow<br/>           3. Via Interbank Giro (IBG)<br/>           4. From Tabung Haji (own) to Bank Islam (own/ third party)<br/> <b>(Fund transfers from your own Tabung Haji Account to a Third-Party Bank Islam Account are temporarily disabled until further notice)</b><br/>           5. From Bank Islam (own) to Tabung Haji (own/ third party)<br/>           6. From Tabung Haji (own) to Tabung Haji (third party)<br/>           7. DuitNow QR: Scan and Transfer Funds to Other Person<br/><br/>           Third Party Payment:<br/>           1. To Bank Islam Credit Card-i (third party)<br/>           2. To Bank Islam Financing (third party)         </td> <td data-bbox="1008 793 1159 1570">RM5,000</td> <td data-bbox="1159 793 1325 1570">RM50,000<br/>(Shared limit for all third-party transfer and payment transfer type)</td> <td data-bbox="1325 793 1468 1570">For TH transfer daily limit is capped to RM5,000</td> </tr> <tr> <td data-bbox="634 1570 1008 1661">DuitNow QR: Scan and Pay to Merchants</td> <td data-bbox="1008 1570 1159 1661">N/A</td> <td data-bbox="1159 1570 1325 1661"></td> <td data-bbox="1325 1570 1468 1661">N/A</td> </tr> <tr> <td data-bbox="634 1661 1008 1751">JomPAY, Bill Payment and Sadaqa (for donation)</td> <td data-bbox="1008 1661 1159 1751">RM5,000</td> <td data-bbox="1159 1661 1325 1751">RM100,000</td> <td data-bbox="1325 1661 1468 1751">N/A</td> </tr> <tr> <td data-bbox="634 1751 1008 1810">Prepaid Reload</td> <td data-bbox="1008 1751 1159 1810">RM250</td> <td data-bbox="1159 1751 1325 1810">RM250</td> <td data-bbox="1325 1751 1468 1810">N/A</td> </tr> </tbody> </table> | Transaction Types                                | Default Limit | Maximum Daily Limit | Remarks | Own Transfer:<br>1. From Bank Islam (own) to Bank Islam (own)<br>2. From Tabung Haji (own) to Tabung Haji (own)<br><br>Own Payment:<br>1. To Bank Islam Credit Card-i (own)<br>2. To Bank Islam Financing (own) | RM100,000 | RM1,000,000<br>(Shared limit for all own transfer and payment transfer type) | For TH transfer daily limit is capped to RM5,000 | Third Party Transfer:<br>1. To third party within Bank Islam<br>2. Via DuitNow<br>3. Via Interbank Giro (IBG)<br>4. From Tabung Haji (own) to Bank Islam (own/ third party)<br><b>(Fund transfers from your own Tabung Haji Account to a Third-Party Bank Islam Account are temporarily disabled until further notice)</b><br>5. From Bank Islam (own) to Tabung Haji (own/ third party)<br>6. From Tabung Haji (own) to Tabung Haji (third party)<br>7. DuitNow QR: Scan and Transfer Funds to Other Person<br><br>Third Party Payment:<br>1. To Bank Islam Credit Card-i (third party)<br>2. To Bank Islam Financing (third party) | RM5,000 | RM50,000<br>(Shared limit for all third-party transfer and payment transfer type) | For TH transfer daily limit is capped to RM5,000 | DuitNow QR: Scan and Pay to Merchants | N/A |  | N/A | JomPAY, Bill Payment and Sadaqa (for donation) | RM5,000 | RM100,000 | N/A | Prepaid Reload | RM250 | RM250 | N/A |
|--|---|---|--|---------------|---------------------|---------|---|-----------|--|--|--|---------|---|--|---------------------------------------|-----|--|-----|--|---------|-----------|-----|----------------|-------|-------|-----|
| Transaction Types  | Default Limit   | Maximum Daily Limit   | Remarks  |               |                     |         |   |           |  |  |  |         |   |  |                                       |     |  |     |  |         |           |     |                |       |       |     |
| Own Transfer:<br>1. From Bank Islam (own) to Bank Islam (own)<br>2. From Tabung Haji (own) to Tabung Haji (own)<br><br>Own Payment:<br>1. To Bank Islam Credit Card-i (own)<br>2. To Bank Islam Financing (own)  | RM100,000   | RM1,000,000<br>(Shared limit for all own transfer and payment transfer type)  | For TH transfer daily limit is capped to RM5,000 |               |                     |         |   |           |  |  |  |         |   |  |                                       |     |  |     |  |         |           |     |                |       |       |     |
| Third Party Transfer:<br>1. To third party within Bank Islam<br>2. Via DuitNow<br>3. Via Interbank Giro (IBG)<br>4. From Tabung Haji (own) to Bank Islam (own/ third party)<br><b>(Fund transfers from your own Tabung Haji Account to a Third-Party Bank Islam Account are temporarily disabled until further notice)</b><br>5. From Bank Islam (own) to Tabung Haji (own/ third party)<br>6. From Tabung Haji (own) to Tabung Haji (third party)<br>7. DuitNow QR: Scan and Transfer Funds to Other Person<br><br>Third Party Payment:<br>1. To Bank Islam Credit Card-i (third party)<br>2. To Bank Islam Financing (third party) | RM5,000   | RM50,000<br>(Shared limit for all third-party transfer and payment transfer type)   | For TH transfer daily limit is capped to RM5,000 |               |                     |         |   |           |  |  |  |         |   |  |                                       |     |  |     |  |         |           |     |                |       |       |     |
| DuitNow QR: Scan and Pay to Merchants  | N/A   |   | N/A  |               |                     |         |   |           |  |  |  |         |   |  |                                       |     |  |     |  |         |           |     |                |       |       |     |
| JomPAY, Bill Payment and Sadaqa (for donation)   | RM5,000   | RM100,000   | N/A  |               |                     |         |   |           |  |  |  |         |   |  |                                       |     |  |     |  |         |           |     |                |       |       |     |
| Prepaid Reload   | RM250   | RM250   | N/A  |               |                     |         |   |           |  |  |  |         |   |  |                                       |     |  |     |  |         |           |     |                |       |       |     |

| No | Question | Answer  |       |         |  |
|----|----------|---|-------|---------|--|
|    |          | Quick Transfer  | RM250 | RM2,000 | The limit per transaction is up to RM250 |
|    |          | <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>a) For external accounts, the maximum daily limit for any payment, receipt, or transfer is RM10,000.</li> <li>b) The daily transaction limit is not shared between Internet Banking (IB) and Mobile Banking (GO by Bank Islam).</li> </ul> |       |         |  |