



Bank Islam Malaysia Berhad • 198301002944 (98127-X)

### 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. 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: a) iOS 13.0 and above b) Android 10 and above 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	I have both a sole proprietorship account and an individual account. Can I have two GO by Bank Islam app on my device?	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.



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6	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> </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> </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) View Direct Debit Mandate i.e., list of Direct Debit Authorisation signed up by customer through biller(s).</li> <li>i) Favourite Account Maintenance for item b, c, and d above.</li> <li>j) Update profile i.e., change of password, private image, and private word.</li> </ul>
7	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>
8	What happens if I lose my mobile device?	<p>Other individuals cannot access the application without your User ID and fingerprint/digital authentication and/or password.</p> <p>For security reasons, you are advised not to store any account information or passwords in your device.</p> <p>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.</p>
9	I bought a new mobile device, what should I do?	<p><i>Starting from 21 December 2024, GO by Bank Islam is no longer available for download from any application store and it has been replaced by BIMB Mobile, our latest mobile banking application. You need to switch to BIMB Mobile to enjoy a seamless and enhanced banking experience.</i></p>



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10	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.
11	What happens if I uninstall the application?	All application data stored on the device will be removed.
12	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, immediately 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.
13	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>
14	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).
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. 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: Quick Menu > Settings > Profile > Password > Update Password > Continue > Approve > Password successfully updated.



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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.  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.
4	How should I authorise the transaction that I have performed through Internet Banking via GO by Bank Islam?	Perform the following steps for GO Secure: <ul style="list-style-type: none"> <li>a) Launch your GO by Bank Islam application</li> <li>b) Select Quick Menu</li> <li>c) Select GO Secure</li> <li>d) Verify the transaction details</li> <li>e) Once verified, select 'Confirm'</li> <li>f) Enter the six (6) digits of random number displayed on your mobile device screen</li> <li>g) Authorisation process is completed</li> </ul>
<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 6 ( <b>General</b> ) for the list of available services.



No	Question	Answer
2	How do I know if my transaction is successful?	You will receive a transaction confirmation notification via push notification through GO by Bank Islam. Alternatively, you can also check your Inbox and transaction history through this application or Bank Islam Internet Banking.
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.

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No	Question	Answer																							
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" data-bbox="634 386 1466 1245"> <thead> <tr> <th data-bbox="634 386 1073 457">Transaction Types</th> <th data-bbox="1073 386 1230 457">Default Limit</th> <th data-bbox="1230 386 1466 457">Maximum Daily Limit</th> </tr> </thead> <tbody> <tr> <td data-bbox="634 457 1073 653">                     Own Transfer:                      1. From Bank Islam (own) to Bank Islam (own)                 </td> <td data-bbox="1073 457 1230 653" rowspan="2">RM100,000</td> <td data-bbox="1230 457 1466 653" rowspan="2">RM1,000,000 (Shared limit for all own transfer and payment transfer type)</td> </tr> <tr> <td data-bbox="634 653 1073 724">                     Own Payment:                      1. To Bank Islam Credit Card-i (own)                      2. To Bank Islam Financing (own)                 </td> </tr> <tr> <td data-bbox="634 724 1073 940">                     Third Party Transfer:                      1. To third party within Bank Islam                      2. Via DuitNow                      3. Via Interbank Giro (IBG)                      4. DuitNow QR: Scan and Transfer Funds to Other Person                 </td> <td data-bbox="1073 724 1230 940" rowspan="2">RM1,000</td> <td data-bbox="1230 724 1466 940" rowspan="2">RM1,000 (Shared limit for all third-party transfer and payment transfer type)</td> </tr> <tr> <td data-bbox="634 940 1073 976">                     Third Party Payment:                      1. To Bank Islam Credit Card-i (third party)                      2. To Bank Islam Financing (third party)                 </td> </tr> <tr> <td data-bbox="634 976 1073 1012">DuitNow QR: Scan and Pay to Merchants</td> <td data-bbox="1073 976 1230 1012">N/A</td> <td data-bbox="1230 976 1466 1012"></td> </tr> <tr> <td data-bbox="634 1012 1073 1050">JomPAY, Bill Payment and Sadaqa (for donation)</td> <td data-bbox="1073 1012 1230 1050">RM5,000</td> <td data-bbox="1230 1012 1466 1050">RM100,000</td> </tr> <tr> <td data-bbox="634 1050 1073 1087">Prepaid Reload</td> <td data-bbox="1073 1050 1230 1087">RM250</td> <td data-bbox="1230 1050 1466 1087">RM250</td> </tr> <tr> <td data-bbox="634 1087 1073 1245">Quick Transfer</td> <td data-bbox="1073 1087 1230 1245">RM250</td> <td data-bbox="1230 1087 1466 1245">RM2,000 (The limit per transaction is up to RM250)</td> </tr> </tbody> </table> <p data-bbox="634 1291 695 1318"><b>Note:</b></p> <ul data-bbox="682 1333 1466 1465" 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>	Transaction Types	Default Limit	Maximum Daily Limit	Own Transfer: 1. From Bank Islam (own) to Bank Islam (own)	RM100,000	RM1,000,000 (Shared limit for all own transfer and payment transfer type)	Own Payment: 1. To Bank Islam Credit Card-i (own) 2. To Bank Islam Financing (own)	Third Party Transfer: 1. To third party within Bank Islam 2. Via DuitNow 3. Via Interbank Giro (IBG) 4. DuitNow QR: Scan and Transfer Funds to Other Person	RM1,000	RM1,000 (Shared limit for all third-party transfer and payment transfer type)	Third Party Payment: 1. To Bank Islam Credit Card-i (third party) 2. To Bank Islam Financing (third party)	DuitNow QR: Scan and Pay to Merchants	N/A		JomPAY, Bill Payment and Sadaqa (for donation)	RM5,000	RM100,000	Prepaid Reload	RM250	RM250	Quick Transfer	RM250	RM2,000 (The limit per transaction is up to RM250)
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