BANK ISLAM

Bank Islam Malaysia Berhad • 198301002944 (98127-X)

Frequently Asked Questions (FAQ)
New Safety Measures

No	Question	Answer
KILL SWITCH		
1	I suspect that I have been scammed. What should I do?	If you notice any suspicious/unauthorised transactions or suspect that you've fallen victim to an online scam, you should immediately use the Kill Switch to protect the funds in your account. Then, immediately call Bank Islam Contact Centre at 03-26900900 or the National Scam Response Centre at 997 (8:00am to 8:00pm daily) to make a report.
2	What is Kill Switch?	Kill Switch is a feature that can be activated if you have been scammed or suspected that you have fallen victim to an online scam. It is a self-service security feature to block all access to Internet Banking (IB), GO by Bank Islam (GO) app, BIMB Biz app, accounts, and debit cards. Once the Kill Switch is activated, your accounts and access to Bank Islam IB, GO app and BIMB Biz app will be blocked, and debit cards will be terminated immediately. No transactions can be performed, whether digitally, through ATM, or at branch. Recurring or scheduled fund transfers will also be suspended.
3	What is the benefit of performing Kill Switch?	You can protect your funds immediately and prevent further unauthorised transactions if you suspect that you have been scammed as online scammers will no longer have access to your accounts. This will enhance your online banking security as reactivation will require a verification process to be undertaken at Bank Islam branch.
4	Where can I find Kill Switch and how to activate it?	Here are the steps to find and activate the Kill Switch feature. **Bank Islam Internet Banking (IB)** 1. Log into Bank Islam Internet Banking (IB) https://www.bankislam.biz 2. Next to the User Guide, click on " Kill Switch" at the top of the menu. 3. Click on "Start Kill Switch". 4. Select ID Type and provide ID Number. 5. Verify your Kill Switch request by entering the One-Time Password (OTP) code. 6. Kill Switch request is considered successful when you receive an SMS notification and acknowledgement is displayed on screen. **GO by Bank Islam** 1. Launch GO by Bank Islam app. 2. Select Kill Switch menu. This will redirect you to Bank Islam Internet Banking. 3. Next to the User Guide, click on " Kill Switch" at the top of the menu. 4. Click on "Start Kill Switch".

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		5. Select ID Type and provide ID Number
		6. Verify your Kill Switch request by entering the One-Time Password (OTP) code.
		7. Kill Switch request is considered successful when you receive an SMS notification and acknowledgement is displayed on screen.
		BIMB Biz
		1. Launch BIMB Biz app.
		2. Select the Kill Switch option (located below the Forgot Password menu). This will redirect you to Bank Islam Internet Banking.
		3. Next to the User Guide, click on " Kill Switch" at the top of the menu.
		4. Click on "Start Kill Switch".
		5. Select ID Type and provide ID Number
		6. Verify your Kill Switch request by entering the One-Time Password (OTP) code.
		7. Kill Switch request is considered successful when you receive an SMS notification and acknowledgement is displayed on screen.
5	I am unable to activate Kill switch, what should I do?	If you are unable to activate Kill Switch, you should immediately call Bank Islam Contact Centre at 03-26900900 or the National Scam Response Centre at 997 (8:00am to 8:00pm daily) to make a report. Alternatively, please visit any Bank Islam branch for further support.
6	I accidentally activated the Kill Switch, what should I do?	To deactivate Kill Switch, kindly visit any Bank Islam branch.
7	I received an SMS notifying that my Kill Switch has been activated but I did not perform this action. What should I do?	For immediate assistance, please contact our Bank Islam Contact Centre at 03-2690 0900. Alternatively, you have the option to visit any Bank Islam branch for further support.
8	Can I perform cash withdrawal from ATMs using my Debit Card-i after initiating Kill Switch?	You will not be able to perform cash withdrawal using your Debit Card-i after you have initiated Kill Switch.
9	If I have activated the Kill Switch, would it cancel my scheduled payments and online transactions?	Yes, if you have activated the Kill Switch, it will cancel your scheduled payments and online transactions.
10	How do I deactivate Kill Switch?	To deactivate Kill Switch, you must visit any Bank Islam branch. We will verify your profile and take necessary actions to uplift the Kill Switch status on your account. Your existing Debit Card-i can no longer be used hence a new card is required.
11	Once Kill Switch is deactivated, can I still log in to my existing Internet Banking?	No, your existing Internet Banking can no longer be used as one of the security measures. Kindly proceed to re-register for Internet Banking using the newly issued Debit Card-i number.

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No	Question	Answer
12	What will happen to my account if I do not deactivate Kill Switch?	The account will remain blocked. We assure you that your money will remain secure in your bank account. To ensure smooth transaction and payment processes, we strongly advise you to visit the nearest branch to request deactivation of the Kill Switch feature.
COOLING-OFF		
1	What is cooling-off period?	Cooling-off period is a 12-hour waiting period from the time a new application or request is submitted until it comes into effect. In other words, cooling-off period provides buffer time for new changes. Cooling-off period applies to some activities in Internet Banking, GO by Bank Islam app and BIMB Biz app.
2	Why do we need a cooling-off period?	The purpose of the cooling-off period is to safeguard you against potential scammers who may attempt to perform unauthorised transaction(s) on your account(s). The period serves as a buffer to allow you to react in case you receive SMS or push notifications regarding unauthorised changes made to your account. It also provides you with an opportunity to take prompt action and respond accordingly.
3	How long is cooling-off period?	The cooling-off period is 12 hours
4	How does cooling-off period impact online transactions?	The following transactions will be impacted by the cooling-off period:

Transactions	Descriptions
Internet Banking, GO by Bank Islam and BIMB Biz	
• Registration • Re-registration • Forgot Password	For existing bank customers, your User ID status will be under "Cooling Off" status after performing New Registration, First Time Login, Re-registration, and Forgot Password. During the cooling off period, you will be able to do the following: a) Login. b) View account summary and account details. c) View account history and transaction history. d) You will **not be allowed** to perform transactions below: 　• Transfer to Third Party bank Islam Account 　• IBG Transfer 　• DuitNow Transfer

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No	Question	Answer
		- DuitNow Request (Accept Payment Request) - DuitNow QR - Tabung Haji Transfer - SSPN-i Transfer - ASNB Top Up / Subscription ***Note****: For new registration and re-registration, online access activation is required. Hence, the cooling-off period starts immediately after the activation process is successfully completed.*
		Increase Daily Transaction Limit If you are performing transactions during the cooling off period, you are only allowed to perform transactions up to the previous maximum limit. • **Scenario 1: If you increase limit for Third Party Transfer from RM10,000.00 to RM50,000.00** If you do not perform any transactions before increasing the limit, you will not be allowed to perform more than RM10,000.00 per day during the cooling-off period. • **Scenario 2: If you increase the limit for Third Party Transfer from RM10,000.00 to RM50,000.00** If you performed transactions totalling RM5,000.00 before increasing the limit, you will not be allowed to execute more than another RM5,000.00 per day during the cooling-off period. • **Scenario 3: If you increase the limit for Third Party Transfer from RM10,000.00 to RM50,000.00** If you had utilized the maximum limit before increasing the limit, you will not be able to make a Third-Party Transfer.

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No	Question	Answer	
		Change e-mail Address	During the cooling-off period: a) All post transaction notifications on Internet Banking will be sent to the old email address. b) You will only see the old email address displayed at the Update Profile page. c) You are not allowed to change/amend the email address during the cooling-off period.
		New Link Account: • Link Tabung Haji • Link SSPN-i (*only in Internet Banking*) • Link ASNB (*only in Internet Banking*)	During the cooling-off period: a) You will be able to see the linked account. b) You are still allowed to link to other account.
		Debit Card-i Card-Not-Present (CNP) / Online Purchase Activation (*Only in Internet Banking*)	After enabling / activating CNP Transaction at Internet Banking under Debit Card-i Maintenance: **During the cooling-off period**, you will see the status as **Enabled** and a message informing you that the service will be activated within 12 hours from your activation time.
		GO Secure	During the cooling-off period, whenever there's a transaction that requires GO Secure authentication, Internet Banking will display a message informing that GO Secure will be activated within 12 hours from your registration time.
ONLINE ACCESS ACTIVATION			
1	What is online access activation?	Online access activation is a security measure implemented to ensure that only authorized users can access their banking transactions through Internet Banking and GO by Bank Islam. It adds an extra layer of protection to safeguard your financial information.	
2	Who is required to perform activation for online access?	Activation is required for: i) New users who have recently registered for Internet Banking. ii) Existing customers of Internet Banking who are new users of the GO by Bank Islam app.	

No	Question	Answer
		iii) Existing customers of Internet Banking who have installed the GO by Bank Islam app on a new mobile device. ***Note***: *Existing users who are already using these services are not required to perform activation.*

3	How do I activate my online access?	You need to complete the required steps for first-time set up for Internet Banking or GO by Bank Islam before you can activate your online access.
		
		 You can activate your online access through any of these three options:
		
		 i) Go to any Bank Islam ATM/CRM:
		      a) Insert your debit or credit card into the ATM/CRM
		      b) Enter your 6-digit PIN to access the main menu
		      c) Select 'Others'
		      d) Select 'Online Access Activation'
		      e) Complete the activation process
		
		 ii) Visit any Bank Islam branch:
		      a) Fill out and submit the Activation Request Form
		      b) The branch will process your activation request
		
		 iii) Email Contact Center:
		 This option is available specifically for overseas customers. Please email to Bank Islam Contact Center at contactcenter@bankislam.com.my or for instant support, connect with Chatbot Adam at www.bankislam.com.
		
		 Note: *The cooling-off period starts immediately after the activation process has been successfully completed.*