



**TERMS AND CONDITIONS OF JOMPAY ON INTERNET, MOBILE BANKING AND BIMB BIZ**  
(Effective date: 01 May 2024)

**SUMMARY OF CHANGES**

*The changes are made on the following clauses, which previously used the term GO Biz, have been changed to BIMB Biz.*

These terms and conditions (“Terms and Conditions”) shall govern your use of JomPAY on Internet and Mobile Banking and BIMB Biz (as hereinafter defined). They are to be read together with the Terms and Conditions of Bank Islam Internet and Mobile Banking, and Terms and Conditions of Bank Islam BIMB Biz which you may access via Bank Islam’s corporate website, <https://www.bankislam.com>.

**Definitions**

In these Terms and Conditions, unless the context requires otherwise, the following words and expressions shall have the following meaning:

| <b>Terms</b>         | <b>Definition</b>  |
|----------------------|--|
| Account(s)           | One or more of your savings, current, financing, investment or any other accounts with Bank Islam.   |
| Affected Customer    | Bank A Customer whose bank account has been erroneously debited or credited due to erroneous or Fraudulent Payment Instructions caused by other Participants, Customers or PayNet.   |
| Affected Biller      | A Biller that received erroneous or Fraudulent Payment Instructions and/or funds due to errors of other Participants, Customers or PayNet.   |
| Affected Participant | A Participant that received Erroneous or Fraudulent Payment Instructions and/or funds due to errors of other Participants, Customers or PayNet.  |
| Bank                 | A financial institution that is licensed under Financial Services Act 2013, Islamic Financial Services Act 2013 and/or Development Financial Institutions Act 2002.  |
| Bank Islam           | Bank Islam Malaysia Berhad (no. 98127-X), a company incorporated in Malaysia having its registered office at 32 <sup>nd</sup> Floor, Menara Bank Islam, No. 22 Jalan Perak, 50450 Kuala Lumpur and includes its successors-in-title and assigns. |
| Batch Payment        | Payments made to one or more Billers by grouping and bundling individual Payment Instruction(s) and collectively transmitting these Payment Instruction(s) at scheduled times  |
| Bill                 | An itemised statement of money owed, or a request to pay, for purchase goods, provision of services and/or any other business transaction.   |
| Biller               | Government agencies, statutory bodies, sole proprietor or partnership businesses, a company or an organisation, societies, charities participating in the Scheme to collect Bill payments.   |

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| Billers Bank                   | A Participant appointed by a Biller to facilitate the Biller's collection of Bill payments via JomPAY.   |
| Billers Code                   | An alpha numeric code uniquely identifying either: <ul style="list-style-type: none"> <li>• a Biller; or</li> <li>• a Biller's product or service category</li> </ul> for purposes of routing Payments to the Biller.  |
| Business Day                   | Any calendar day from Monday to Friday, except a public holiday or bank holiday in Kuala Lumpur.   |
| Card                           | Credit card –i   |
| Customer                       | A term used to collectively refer to Billers, Payers and other clients of a Participant.   |
| Erroneous Payment Instruction  | A Payment Instruction that is initiated wrongly or is incorrect as follows: <ul style="list-style-type: none"> <li>• Participants post erroneous entries to Billers'/Payers' bank accounts, or generate invalid, incorrect, misdirected or duplicated Payment Instructions on behalf of Billers'/Payers' due to technical errors or operational errors;</li> <li>• Technical or operations errors at the Scheme Operator that results in incorrect or duplicated Payment Instructions; and</li> <li>• Mistaken Payment Instruction which is directed to the wrong Billers/Payers, contains incorrect recipient reference numbers, carries the wrong amount, or is duplicated.</li> </ul> |
| Fraudulent Payment Instruction | A Payment which has been induced by dishonest or fraudulent means and which the Payer requests be refunded. It includes cases where a Payer makes a Payment as a result of a fraudulent invoice issued by a third party who purports to be a Biller (and is not in fact a Biller) or a third party who impersonates a Biller.  |
| Interbank GIRO or IBG          | An interbank payment and funds transfer system that facilitates payments and collections via the exchange of digitized transactions between banks.   |
| JomPAY or the Scheme           | A service offered by PayNet which facilitates industry wide ubiquitous Bill payments through the use of standard Biller Codes and Recipient Reference Numbers.   |

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| Mistaken Payment Instruction      | <p>A payment that is made, or not made, to a person or for an amount which is not in accordance with a Payer's Payment Instructions or contains an error in the Payment Instructions from the Payer resulting in payments which:</p> <ul style="list-style-type: none"> <li>• are directed to the wrong Customers</li> <li>• contain incorrect Recipient Reference Numbers</li> <li>• carry the wrong amount; or</li> <li>• are duplicated.</li> </ul>   |
| Participant                       | A Bank that is a member of the Scheme.   |
| Payer                             | Individuals, companies, body corporate, businesses (including sole proprietors and partnerships), government agencies, statutory bodies, societies, and other Bank customers that make payments to Billers using the Scheme.   |
| Payer Bank                        | A Participant in the Scheme who offers services that allow Payers to initiate Payment Instruction.   |
| Payer-not-present                 | Payer is not physically present during the transaction initiation process.   |
| Payment Instruction or Payment    | <p>An order from a Payer to its Payer Bank directing the Payer Bank to:</p> <ul style="list-style-type: none"> <li>• Draw funds from the Payer's bank account; and</li> <li>• Transmit an IBG entry to transfer funds to the Biller Bank to pay a Biller for a Bill.</li> </ul>  |
| PayNet                            | Payment Network Malaysia Sdn Bhd   |
| Reversal                          | <p>A transaction that :</p> <ol style="list-style-type: none"> <li>a) is initiated by a Biller to cancel an Erroneous Payment Instruction;</li> <li>b) may involve the making of a debit or credit adjustment to the account of the Payer to which the Erroneous Payment Instruction relates; and</li> <li>c) may involve an adjustment to the bank account(s) of the Biller named in the Erroneous Payment Instruction, if funds from the Erroneous Payment Instruction has been applied to the bank account(s).</li> </ol> |
| Scheme Operator or SO             | The owner and the operator of the JomPAY Scheme.   |
| Recipient Reference Number or RRN | A unique identifier of the bill account assigned by a Biller to a Payer. Printed as Ref-1 and Ref-2 on a Bill.   |

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| Real-time Notification or RTN    | A form of electronic message sent to a Biller to provide advance notice of incoming payment from a Payer once the Payer's bank account has been successfully debited for a Payment Instruction to the Biller.  |
| Unauthorised Payment Instruction | A payment made without the authority of the Payer who is purported to have given the Payment Instruction which initiated that payment (and from whose account that Payment was debited) or a Payment made by a Payer which is void for any reason other than fraud. It includes cases where the Payment has been made by a third party who has obtained unauthorised access to a Payer's account and makes unauthorised transactions from the Payer's account to make other payments. However, it does not include a Fraudulent Payment Instruction. |
| Unrecoverable Loss               | The portion of funds credited to the wrong party due to Erroneous Payments or Fraudulent Payments that cannot be retrieved after Participants have exhausted the recovery of funds process.  |
| You / you, Your / your           | Any person or entity using the JomPAY service and having an account with Bank Islam as Bank Islam's customer, unless otherwise stated;   |

## 1. Payments

- 1.1 Bank Islam will process payment to Biller in accordance with your Payment Instructions based on the following timelines:
  - 1.1.1 Payment made before 5pm on a business day will be processed within the same day.
  - 1.1.2 Payment made after 5pm on a business day will be processed on the next business day.
  - 1.1.3 Payment made on a public holiday or on a non-business day will be processed on the next business day.
- 1.2 Bank Islam will not accept orders to stop Payment Instructions once you have instructed Bank Islam to make the Payment Instructions except when:
  - 1.2.1 Bank Islam has reasonably concluded that the Payment Instructions were fraudulent or unauthorised; or
  - 1.2.2 The Payment Instructions are future dated payments that Bank Islam has not transmitted to IBG.



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- 1.3 You shall notify Bank Islam immediately if you become aware that you have made a mistake (except for underpayment) when instructing Bank Islam to make a payment, OR if you did not authorise a payment that has been made from your account. Recovery of funds for such payments shall be described in Clause 2.
- 1.4 In the event of underpayment, you may make payment for the difference of the said amount accordingly.
- 1.5 Bank Islam will notify you the status of the JomPAY payment instructions including the reasons of rejected or failed "Payer-not-present" payment instructions. However you have the option not to receive these notifications upon request.

**2. Recovery Of Funds And Liability For Payments**

- 2.1 Bank Islam will rectify Mistaken Payment Instruction made by you according to the Terms and Conditions herein, provided the following conditions are satisfied:
  - 2.1.1 You immediately inform Bank Islam that you become aware of any delays or mistakes in processing Payment(s); and
  - 2.1.2 Bank Islam is satisfied that Mistaken Payment Instruction has occurred.
- 2.2 Subject to Clause 2.1, Bank Islam will attempt to rectify any such matters in relation to Mistaken Payment Instructions made by you, in the way described in this clause:
  - 2.2.1 For misdirected payments, duplicated payments or incorrect Biller Code or incorrect RRN, Bank Islam shall submit a request to recover funds to the Biller Bank that received the erroneous funds;
  - 2.2.2 Upon Bank Islam's satisfaction that the error for incorrect amount payment is caused by the Biller, Bank Islam shall carry out a Reversal to your account and submit a request to recover funds to the Biller Bank of the Biller for the error;
  - 2.2.3 For payment that is not completed or failed at Bank Islam's end, Bank Islam shall credit back the amount of the failed payment into your account upon Bank Islam's satisfaction that the Payment Instruction failed and was not duly processed at Bank Islam's end;
  - 2.2.4 For payment that is not completed or failed at the Scheme Operator's end or the Biller Bank's end, Bank Islam shall credit back the amount of the failed payment into your account before initiating a recovery of funds request.
- 2.3 Recovery of funds requests made on your behalf for Mistaken Payments mentioned in Clause 2.2 or Erroneous Payments shall be processed in accordance with Clause 3. Subject to Clause 3, Bank Islam will work with the Affected Participant to request and recover the funds on your behalf.
- 2.4 All enquiries or complaints raised by you regarding Mistaken Payment Instruction shall be resolved no later than fourteen (14) Business Days. All enquiries and complaints received after 5pm on a Business Day would be deemed received at the start of the next Business Day.

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- 2.5 Bank Islam is entitled to debit your account (for recovery of funds), in the event Bank Islam did not debit your account after Payment Instruction has been properly and successfully executed.
- 2.6 Subject to Clause 3 herein (for requests of funds made by Payer Bank) Bank Islam is entitled to debit your account for funds credited into your account due to the following payments made by persons other than you:
- 2.6.1 Mistaken Payment Instructions;
  - 2.6.2 Erroneous Payment Instruction;
  - 2.6.3 Unauthorised Payment Instruction; and
  - 2.6.4 Fraudulent Payment Instruction;

**3. Erroneous Payment Instruction / Mistaken Payment Instruction**

- 3.1 You may request for recovery of funds that were incorrectly transferred to Affected Bank Customer who is a non-Biller in the following manner:
- 3.1.1 Recovery of funds wrongly credited to Affected Bank Customer who is not a Biller, of which request is received within twenty one (21) Business Days from date of Erroneous Payment Instruction/Mistaken Payment Instruction, Bank Islam shall proceed with the recovery of funds and remit the funds into your account within one (1) Business Days, if the following conditions are met:
    - a) The Affected Participant is fully satisfied that funds were erroneously credited to the Affected Bank Customer's account;
    - b) There is sufficient balance in the affected account; and
    - c) There is no evidence that the Affected Bank Customer is entitled to the funds in question.
  - 3.1.2 Recovery of funds wrongly credited to Affected Bank Customer who is not a Biller, of which request is received between twenty two (22) Business Days and seven (7) months from date of Erroneous Payment Instruction/Mistaken Payment Instruction, Bank Islam shall proceed with the recovery of funds and remit the funds into your account within fifteen (15) Business Days, if the following conditions are met:
    - a) The Affected Participant is fully satisfied that funds were erroneously credited to the Affected Bank Customer's account; and
    - b) There is sufficient balance in the Affected Bank Customer's account;
    - c) There is no evidence that the Affected Bank Customer is entitled to the funds in question.
  - 3.1.3 Recovery of funds wrongly credited to Affected Bank Customer who is not a Biller, of which request is received after seven (7) months from date of Erroneous Payment Instruction/Mistaken



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Payment Instruction; Bank Islam shall proceed with the recovery of funds and remit the funds into your account within fifteen (15) Business Days, if the following conditions are met:

- a) The Affected Participant is fully satisfied that funds were erroneously credited to the Affected Bank Customer's account; and
- b) There is no evidence that the Affected Bank Customer is entitled to the funds in question; and
- c) The Affected Bank Customer has given its consent for Bank Islam to debit their account.

3.2 You may request for recovery of funds that were incorrectly transferred to Affected Bank Customer who is a Biller in the following manner:

3.2.1 Subject to Clause 3.2.2, if the request is received within twenty one (21) Business Days from date of Erroneous Payment Instruction/Mistaken Payment Instruction, Bank Islam shall proceed with the recovery of funds and remit the funds into your account within one (1) Business Day:

- a) If the Affected Participant is fully satisfied that funds were erroneously credited to the Affected Biller;
- b) The funds have been credited to the Affected Biller's account;
- c) The Affected Biller has not acted on RTN;
- d) The RTN has not been delivered to the Affected Biller;
- e) There is sufficient balance in the Affected Biller's account to cover the recovery amount; and
- f) The Affected Participant shall give written notification to the Affected Biller before debiting its account.

3.2.2 If the funds have not been credited to the Affected Biller's account and that the Affected Biller has acted on RTN (has delivered goods or has provided services), the funds may not be fully recovered.

3.2.3 Recovery of funds wrongly credited to Affected Bank Customer who is a Biller, of which request is received between twenty two (22) Business Days and seven (7) months from date of Erroneous Payment Instruction/Mistaken Payment Instruction, the recovery of funds shall be processed in accordance with Clause 3.1.2 herein.

3.2.4 Recovery of funds wrongly credited to Affected Bank Customer who is a Biller, of which request is received after seven (7) months from date of Erroneous Payment Instruction/Mistaken Payment Instruction; the recovery of funds shall be processed in accordance with Clause 3.1.3 herein.

3.3 Notwithstanding the aforesaid, if the funds for Erroneous Payment Instruction or Mistaken Payment Instruction cannot be recovered or fully recovered due to insufficient balance in the Affected Bank's Customer's account, it will be deemed an Unrecoverable Loss. For avoidance of doubt the party who is responsible for the error, caused the error, causing the incomplete or failed Payment is liable for the Unrecoverable Loss.



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**Unauthorised Payment Instruction and Fraudulent Payment Instruction**

- 3.4 Bank Islam shall upon receiving report from you alleging that Unauthorised Payment Instruction was made, or upon becoming aware of Unauthorised Payment Instruction originating from Bank Islam, remit the funds into your account within one (1) Business Day from date of receipt from the Biller, if the following conditions are met:
- 3.4.1 Bank Islam shall conduct an investigation and determine within fourteen (14) calendar days, if the Unauthorised Payment Instruction did occur;
  - 3.4.2 if Bank Islam is satisfied that the Unauthorised Payment Instruction did indeed occur or fourteen (14) calendar days has lapsed, Bank Islam shall initiate a Reversal process whereby all debit posted to your account arising from the Unauthorised Payment Instruction would be reversed; and
  - 3.4.3 the Biller Bank has not applied some or all the funds in question for the benefit of the Beneficiary of Fraud.
- 3.5 For Fraudulent Payment Instruction, Bank Islam shall upon receiving report from you alleging that Fraudulent Payment Instruction was made, or becoming aware of Fraudulent Payment Instruction originating from Bank Islam, remit the funds into your account within one (1) Business Day from date of receipt from the Biller, if the following conditions are met:
- 3.5.1 Bank Islam shall conduct an investigation and determine within fourteen (14) Business Days, if the Fraudulent Payment Instruction did occur;
  - 3.5.2 if Bank Islam are satisfied that the Fraudulent Payment Instruction occurred or fourteen (14) Business Days, has lapsed, Bank Islam shall initiate a Reversal process whereby all debit posted to your account arising from the Fraudulent Payment Instruction would be reversed; and
  - 3.5.3 the Biller Bank has not applied some or all the funds in question for the benefit of the Beneficiary of Fraud.
- 3.6 Notwithstanding the aforesaid, if the funds for Unauthorised Payment Instruction or Fraudulent Payment Instruction cannot be recovered or fully recovered, it will be deemed an Unrecoverable Loss.
- 3.7 No chargeback rights will be available under the Scheme and will not be applicable for Payments made using Cards.
- 3.8 You shall indemnify Bank Islam against any loss or damage suffered due to any claim, demand or action brought against Bank Islam arising directly or indirectly from negligent and fraudulent acts in the Terms and Conditions by you.





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**4. Batch Payments**

- 4.1 Subject to Terms and Conditions of Bank Islam Internet and Mobile Banking, you are allowed to do Batch Payment:
- 4.4.1 You are making Batch Payment on your own behalf; or
  - 4.4.2 You are making Batch Payment on behalf of your related entities to discharge the entities' debts, or debts of the said entities to one or more Billers.
- 4.2 You are allowed to do Batch Payment by debiting your Accounts held with Bank Islam, as the case maybe.
- 4.3 You warrant to Bank Islam that:
- 4.3.1 such Batch Payment is made on your own account as a Payer, or as Payer in the ordinary course of its business makes multiple payments on your own behalf, or on behalf of your related entities to discharge the entities' debts, or debts of the said entities to one or more Billers and not for the benefit of other person; and
  - 4.3.2 such Batch Payment is made not for the purpose of carrying on business of making payments through the Scheme using Batch Payment method.
- 4.4 All other Terms and Conditions contain herein shall also applicable to Batch Payment.

**5. Payment Queries**

- 5.1 Bank Islam shall, in good faith, attempt to settle all payment queries or disputes with you arising in connection with the JomPAY service amicably by mutual agreement.
- 5.2 In the case of a dispute or conflict, you are entitled to seek recourse via the industry mediation and arbitration bodies such as the Financial Ombudsman Scheme.
- 5.3 You also have the right to lodge a complaint with the Scheme Operator if there are allegations of Bank Islam's non-compliance to the JomPAY Scheme Rules. However, the Scheme Operator's review of such complaints shall be confined to:
- 5.3.1 Determination whether there has been non-compliance;
  - 5.3.2 Stipulating remedies for Participants to correct or address the non-compliance; and
  - 5.3.3 Determination if penalties are applicable for the non-compliance
- 5.4 All decisions rendered by the Scheme Operator in response to complaints from you shall be binding on Bank Islam.



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## **6. Suspension**

Bank Islam may suspend your right to use the Scheme at any time with written notice in the circumstances specified in "Termination of Services" Clause of Terms & Conditions of Bank Islam Internet and Mobile Banking (if You use the Scheme via Internet and Mobile Banking) or "Suspension or Termination" Clause of Terms and Conditions of Bank Islam BIMB Biz (if You use the Scheme via BIMB Biz).

## **7. Biller Cannot Process Payment**

7.1 If Bank Islam is informed that payment by you cannot be processed by a Biller, Bank Islam will :

7.1.1 Inform you about this; and

7.1.2 Credit your account with the amount of the payment.

## **8. Account Records**

You must check your account and immediately report to Bank Islam as soon as you are aware of any errors or of any payment(s) that you did not authorise or you think that it was made by someone else without your permission.

## **9. JomPAY**

9.1 Bank Islam is a Participant and Bank Islam will inform you if Bank Islam is no longer a Participant.

9.2 You must inform Bank Islam the information required as specified in Clause 11 herein, when informing to make a Payment Instruction. Bank Islam will debit your Account or Card with the amount of the Payment Instruction.

9.3 You may make Payment using your Accounts or Card.

9.4 In order for you to use JomPAY on Bank Islam Internet Banking: -

a. Login to Bank Islam Internet Banking.

b. Choose "Payments / Services" on the main menu. Then select "JomPAY" and "Payment (JomPAY)".

c. Provide the information as required in Clause 11.1 herein and to follow instructions on the screen.

9.5 In order for you to use JomPAY on Bank Islam Mobile Banking: -

a. Login to Bank Islam Mobile Banking.

b. Choose "Pay" and then "JomPAY".

c. Provide the information as required in Clause 11.1 herein and to follow instructions on the screen.

9.6 In order for you to use JomPAY on Bank Islam BIMB Biz: -

a. Login to Bank Islam BIMB Biz.

b. Choose "JomPAY".

c. Select Account Number.



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- d. Provide the information as required in Clause 11.1 herein and to follow instructions on the screen.
- 9.7 You acknowledge that these Terms and Conditions are in addition to the:
- a. Terms and Conditions of Bank Islam Internet and Mobile Banking (if You use JomPAY via Internet and Mobile Banking), or
  - b. Terms and Conditions of Bank Islam BIMB Biz (if You use JomPAY via BIMB Biz), and the above terms and conditions are not inconsistent with these Terms and Conditions.
- 9.8 In the event of any inconsistency between the:
- a. Terms and Conditions of Bank Islam Internet and Mobile Banking (if You use JomPAY via Internet and Mobile Banking), or
  - b. Terms and Conditions of Bank Islam BIMB Biz (if You use Jom PAY via BIMB Biz), and these Terms and Conditions, these Terms and Conditions shall apply to the extent of such inconsistency.
- 9.9 You acknowledge that the receipt by a Biller of a Mistaken Payment Instruction or Erroneous Payment Instruction does not or will not constitute under any circumstances part of whole satisfaction of any underlying debt owed between you and that Biller.

## **10. Valid Payment Instruction**

- 10.1 Bank Islam will treat your instructions to make a payment as valid if you comply with “Your Responsibility and Undertakings” Clause in the Terms and Conditions of Bank Islam Internet and Mobile Banking (if You use JomPAY via Internet and Mobile Banking) or “Your Responsibilities for Security” Clause in the Terms and Conditions of Bank Islam BIMB Biz (if You use JomPAY via BIMB Biz) (all terms and conditions may be viewed on <https://www.bankislam.com>).

## **11. Information Required**

- 11.1 To instruct Bank Islam to effect your payment(s), you must provide Bank Islam with the following information:
- a. Biller Code;
  - b. Ref-1;
  - c. Ref-2 (if stated in Payer’s Bill);
  - d. Amount;
  - e. Payment account.
- 11.2 You acknowledge that Bank Islam is not obliged to effect a payment if you do not give Bank Islam all information required or if any of the information given is inaccurate.



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**12. Amendment to Terms**

- 12.1 Bank Islam may change the Terms and Conditions at any time by giving you a written notice. Such notice may be provided to you either:
- Addressed to the last address given by you to Bank Islam, or
  - Displayed at Bank Islam's branches or website, or
  - Displayed on the screen when accessing Internet, Mobile Banking or BIMB Biz, or
  - In such other manner as may be prescribed by Bank Islam from time to time.
- 12.2 As a result of any change that Bank Islam has made, or for any other reason, you may at your option choose to no longer use the Scheme.

**13. Payment Cut-Off Time**

- 13.1 If you order Payment Instructions to a Biller before the Payment Cut-Off Time for the Business Day, the Biller is deemed to have received payment on the same Business Day. However, the payment may take longer to be credited to a Biller if Payer orders Payment Instructions after the Payment Cut-Off Time or on a Saturday, Sunday or a public holiday the Biller is deemed to have received Payment on the next Business Day.
- 13.2 Bank Islam shall, at the minimum, disclose the Payment Cut-Off Time to you at the banking channel where you are initiating the Payment Instruction, or otherwise ensure that the Payment Cut-Off Time is made known to you via Bank Islam's corporate website (<https://www.bankislam.com/personal-banking/services/jompay/>).

**14. Consequential Damages**

- 14.1 Bank Islam is not liable for any consequential loss or damage suffered by you as a result of using the Scheme, other than due to any loss or damage you suffer due to Bank Islam's negligence.

**15. Personal Data Protection**

- 15.1 You acknowledge that when you use the Scheme to make payment, you agree that Bank Islam discloses your personal data to the Scheme Operator, Billers, Biller Banks and other Payer Banks.
- 15.2 You may refer to Bank Islam's Privacy Notice (available at <https://www.bankislam.biz>) for further information on personal data that Bank Islam collects and uses.
- 15.3 You agree that Bank Islam uses your transactional information as it is necessary to process payment(s). You may refer to Bank Islam's Privacy Notice (available at <https://www.bankislam.biz>) for further information on the parties receiving your information.



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- 15.4 You must notify Bank Islam if any of your personal information is inaccurate or has changed, and you consent that the updated personal information to be disclosed to all Participants in the Scheme, for the purpose of Clause 15.1 above.
- 15.5 You can request access to the personal data held by Bank Islam with written notice.
- 15.6 You acknowledge that if your personal data is not disclosed to the parties specified in Clauses 15.1 and 15.3 above, your requested payment(s) will not be able to be processed or you will not be able to use the Scheme.