Telegraphic Transfer Guide

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For assistance contact our Business Call Centre at **1300 888 828 (Local) or +603 2297 3000 (Overseas)** between 8AM to 7PM from Monday to Friday or 8AM to 5PM on Saturday (excluding public holidays) or email to **mybusinesscare@cimb.com**.

Getting Started

- For same day processing, Telegraphic Transfer must be submitted between 09:00 to 16:00 (GMT+8 time zone) from Monday to Friday (Telegraphic Transfer cut off time). For the latest cut off times, click link here.

- Live rate is only available from 09:00 until the respective currency cut off time - For individual currency cut off times, please refer to Appendix B. Transactions submitted after cut off time will be processed the next working day.

- Foreign Currency payments to third parties will require supporting documents as per BNM Foreign Exchange Administration (FEA) rules. Please ensure the relevant documents are ready before initiating a transaction. Once you have the supporting documents, please upload these documents via BizChannel Web or App when performing the Telegraphic Transfer payment. For more information on this, please refer to Supporting Document Upload section.

Do you know about our different transfer types?
- For transfers within CIMB, select 'In-House transfer'
- For transfers within Malaysia (local or foreign banks), select 'Domestic Transfers'
- For transfers outside Malaysia (cross border payments), select 'Telegraphic Transfers'.
- 'Template' a format refers to an entire transaction including its beneficiary details, amount, and transaction details that were saved previously.
- 'Favourite account' refers to beneficiary account number that were saved previously.

Pending Tasks	Payments Management / **Selection Page** / Telegraphic Transfers / Confirmation Page / Result Page
Account Information	
Payments Management	**Telegraphic Transfers**
▸ DuitNow	Method ○ New
▸ In-House Transfers	○ Template [Select Template ▾]
▸ Domestic Transfers	Continue
▸ Cashier's Order	Note:
▸ Demand Draft	1. Please select 'New' to perform a single Telegraphic Transfers transaction and later you will have the option to save the transaction as a template.
▸ Telegraphic Transfers	2. If you had saved a previous transaction as a template, please select 'Template' and choose from the list of your saved Template.

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Maker Transaction Details

Beneficiary Bank Information

- **SWIFT Code:** Contact your beneficiary to provide you with a valid SWIFT code. If your beneficiary bank does not have a SWIFT code, please utilize the SWIFT code of the intermediary bank as this field is mandatory and cannot be left empty. Please refer to the Remarks field for more information.

- **Bank Name:** Enter full name, if the Bank Name that is too long, please continue to key the overflow name into the Bank Address. Key in the Bank Address in the next new line.

- **Address Line 1,2,3:** Full Bank address is required as P.O Box is not acceptable. To ensure that is sent to the correct branch as some banks has only one SWIFT code.

- **Country:** This will be pre-populated based on the SWIFT Code.

- **Intermediary Bank SWIFT Code:** Key in the SWIFT Code if this is provided by your beneficiary. The Intermediary Bank for the Beneficiary Bank will help to ensure that the transfer of funds reaches the Beneficiary Bank. If the Beneficiary Bank does not have a SWIFT code, the SWIFT code for the Intermediary Bank SWIFT code will be mandatory.

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Beneficiary Account Information

- **Beneficiary Account No / IBAN:** Key in full either the bank account number or IBAN number. IBAN is required for all IBAN countries.

- **Beneficiary Name:** Enter full name as per account registration. If your Beneficiary Name is too long, please refer to the example in [Remarks field](#) for more information. Avoid using initials as it will be rejected by the beneficiary bank.

- **Address Line 1,2, 3:** Enter the beneficiary residency address. Full address is required as P.O Box is not acceptable and it must include Street Address, City, State, Postal Code and Country.

- **Country:** Select the beneficiary residency country.

- **IC/Passport/Registration No:** Enter the beneficiary ID if this shared by the beneficiary.

- **Beneficiary Status:** Declare whether beneficiary is a Malaysian Resident or non-Malaysian Resident. (*Note:* The value is defaulted to Malaysian Resident. Kindly select the correct beneficiary status if your beneficiary is a Non-Malaysian Resident to avoid the transaction being rejected.)

- **Save to Favourite Account under name:** Enter the name you want to save the account in BizChannel@CIMB for easy reference.

Important Telegraphic Transfer information you need to know:

- Ensure that all details entered are complete and accurate. This includes the resident status of your favourite beneficiaries.

- International Banking Account Number (IBAN) is required when making payment to countries in the European Union, and in most European, Middle East and the Caribbean countries.

Please note that remitting CNY to individuals residing in mainland China and remitting any funds to sanctioned countries (such as Cuba, Iran, North Korea, Sudan, Syria and the Crimea region; this list is subject to change from time to time) is prohibited. Visit our [website](#) for more details.

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Additional Information		
Amount*	:	SGD ▼ 20,001.02 ⓘ
Rate Type*	:	⦿ Live Rate ◯ Counter Rate ◯ Contract Rate ⓘ
Charges Borne By*	:	◯ Beneficiary ◯ Shared ⦿ Ourselves ⓘ
Bank Routing/Clearing Code	:	[▼] [ ] ⓘ
Applicant Name*	:	Jessica Alfonso ⓘ
Applicant Contact No.*	:	0122345678 ⓘ
Payment Details 1	:	Dental Equipment Purchase ⓘ
Payment Details 2	:	Invoice No. 22688 & 22690
Payment Details 3	:	Bank Routing No. 123456789
Remarks	:	Bene Bank No SWIFT Code only Routing No. 123456789
Customer Reference No.*	:	12345678910 ⓘ
BNM Approval Reference	:	12345
Purpose Code Category *	:	Direct Investment ▼
Purpose Code *	:	35200-Liquidation of investment ▼ ⓘ
Beneficiary Notification		
Beneficiary Email	:	jess.alfonso@dental.com.my
		(leave blank unless a notification is required)

Additional Information

- **Amount:** Enter the currency and amount to remit.

- **Rate type:** There are 3 types of rates offered, which are live, counter, and contract rate. Refer to Rate Types for more information. Rate type will be hidden when debiting account currency is the same as Amount currency.

- **Charges Borne By:** You will need to select who pays the fees as there are 3 options –

  i. *Beneficiary* – Your beneficiary will pay all fees, including ours, any applied by the beneficiary's bank and any other banks used to send the payment. These fees will be deducted from payment. This option is the same as 'Shared'.

  ii. *Shared* – You will pay our fees, and it will be deducted from your account. Your beneficiary will pay the fees applied by their bank and any other banks used to send the payment. These fees will be deducted from the payment.

  iii. *Ourselves* – You will pay all the fees, including any applied by the beneficiary's bank and any other banks used to send the payment. These fees will be deducted from the payment.

  For more details, refer to Appendix E.

- **Bank Routing/Clearing Code:** For selected countries, the Bank Routing/Clearing code is required. For more guidance and notes, refer to Appendix C.

- **Applicant Name:** Key in your name as per official identification documents e.g. MyKAD, Passport, or Army ID.

- **Applicant Contact Number:** Key in your valid phone number.

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- **Payment Detail:** *To ensure your payment goes through, the purpose of payment and details of transaction is required.*

  i.   **Payment Detail 1:** Additional information of Payment such as import of goods from India – advance payment, university fees, property investment, purchase of copper part for wire cable, etc.

  ii. **Payment Detail 2:** Payment Details such as type of goods, invoice no., student ID no., type of property and purchaser residential status, etc.

  iii. **Payment Detail 3:** Any additional details pertaining to the payment such as National Clearing Code (NCC) or Routing Code for specific countries. Example: "USABA123456789". Refer to the Notes below or Appendix C for more information.

Notes :

- If Payment Detail 3 is fully utilized, please use the Remarks field to input your Routing/Clearing code.
- Each line of the Payment Details is subject to a maximum limit of 35 characters.
- The Remark field has a maximum character limit of 100 characters.

- **Remark:** This field is reserved for special instructions to the bank's operations team. Refer to FAQ for examples.

  i. If you wish for the beneficiary to receive the funds in the remitting currency instead of beneficiary home currency, input in this Remark field "DO NOT CONVERT".

  ii. If your Beneficiary Account Name is too long, the remark field can be used to indicate the full name. Kindly refer to the explanation box below:

If your Beneficiary Name is too long.

- At Beneficiary Name, key in part of your name and end it with '**'.
- At Remarks, start with '**' followed by the continuation of the name.

Example:

Beneficiary Name : Jessica Alfonso Dental **

*Remarks : ** Instruments Factory*

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  iii. If your Beneficiary Bank does not have SWIFT code and you have a routing/clearing code, key in the routing/clearing code in the Remark field if you do not have space at Payment Detail 3. Refer to Appendix C for more information.

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- **Customer Reference No.:** Enter your own reference number for your own reconciliation purposes. This reference number will be visible to both the payor and beneficiary.
- **BNM Approval Reference:** Enter BNM Approval Reference, if any.
- **Purpose Code Category:** Select from the dropdown list for the closest purpose code category based on the nature of your transaction.
- **Purpose Code:** Select from the dropdown list for the purpose code based on the nature of your transaction. For more details on purpose code, refer to Appendix F.

Do you know why Purpose of Payment and National Clearing Code ('NCC') is required?

- Purpose of Payment ('Reason of Payment' and 'Payment Details') and 'Beneficiary Address' are mandatory for all Telegraphic Transfer transactions, as part of regulatory requirements.
- 'NCC' is required for domestic routing purpose, as SWIFT code is sometimes insufficient to identify the specific bank branch.

Beneficiary Notification

- **Beneficiary Email:** Enter the beneficiary email address for email notification.

Supporting Document Upload

- **Document Name:** Click on 'Choose File' to select the supporting document you wish to upload.
- **Attachment Description:** Select from dropdown and choose the attachment description. Click on 'Add Attachment' to upload your supporting documents. To link the supporting document to your transaction, click on 'Add To List'.

Please ensure you do not use Special Characters in the file name such as - !,@,#,$,%,^,&,*, and more.

Notes: Sighting of document prior to processing of transaction is mandatory for **"Pre-Transaction"** but not for **"Normal Transaction".**

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Contract Rate

- Contract Rate are for transactions using FX rate booked directly from dealers or FX Contract via BizChannel.

- Upon selecting Rate Type with Contract Rate option, the **Special Rate Contract List** table will be displayed.

    1. For Contract booked directly from dealer, enter the Contract No., Rate and Amount to Utilize provided by the dealer.

    2. For FX Contract booked via BizChannel:

        i. Select the Contract No. from picklist . FX Contract with criteria below will be in the list:

            ▪ Transaction from currency/to currency must match with contract currency pair buy/sell.
            ▪ FX Contract with Active and Partial Utilize status created today.

        ii. Rate and Currency will be prepopulated and are non-editable. Amount will be prepopulated with value (= Booked Amount – Utilized Amount) and is editable.

        iii. Ensure the Purpose Category and Purpose Code selected same as Purpose Category and Purpose Code selected when booking FX Contract at BizChannel.

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Maker Transaction Submission

Instruction Mode

◉ Today

Declaration

☑ I hereby confirm that I have read and understood the contents of the Declaration herein and agree to be bound by its terms. I further understand that any false representation by my company is an offence that is reportable to Bank Negara Malaysia.

Terms and Conditions

IMPORTANT NOTICE: Please click on the link below to read and understand the terms and conditions governing the Telegraphic Transfer service. Please contact our Business Call Centre if you have any enquiries and/or need further clarification.

☑ I have read the Terms and Conditions and agree to all of the provisions contained within.

[Save As Template] [Confirm] [Back]

Instruction Mode

- Read and understand the Telegraphic Transfer Declaration and Terms & Conditions by clicking on the respective hyperlinks. Once you have read and understood both documents, 'tick' the checkbox.

- Click 'Confirm' to submit the transaction or 'Save as Template' to resume at a later time.

- Upon submission, an indicative rate will be displayed for final confirmation and the submission will be routed to the Authorizer for approval.

Do you know cancelling approved transactions will incur fees and charges?

- Transactions will be processed upon approval being obtained from Authorizer. Do ensure details reflected are correct and final.

- Upon submission, amendment of the transaction is not possible. Your Authorizer will have to reject the transaction and Maker has to re-submit a new transaction. No cost will be incurred.

- However, once Authorizer has approved the transaction, cancelling the transaction will incur fees and charges.

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Authorizer Approval

Telegraphic Transfers

Telegraphic Transfers Pending Task Detail

Reference No.	: 202308020095410093
Pay From	: 850000192140 / XML TEST BHD (USD)

Beneficiary Bank Information

Swift Code	: IRCEIE2DXXX
Bank Name	: CENTRAL BANK OF IRELAND
Address Line 1	: NEW WAPPING STREET
Address Line 2	: NORTH WALL QUAY
Address Line 3	: DUBLIN
Country	: IE - IRELAND
Bank Routing/Clearing Code	:
Intermediary Bank Swift Code	:

Beneficiary Account Information

Beneficiary Account No/IBAN	: 229099111
Beneficiary Name	: NADIA JAAFAR
Address Line 1	: LOT 10
Address Line 2	: LEVEL 2-11
Address Line 3	: MARINA TOWER
Country	: SG - SINGAPORE
IC/Passport/Registration No.	: 97709299019201
Beneficiary Status	: Resident

Additional Information

Amount	: SGD 20,001.20	Equivalent Amount With Source Account : USD 15,257.97
Rate Type	: Counter Rate	Bank Buy Rate(USD/MYR): 4.08480000
		Bank Sell Rate(SGD/MYR): 3.11610000
Charges Borne By	: Beneficiary	
Applicant Name	: DIDI LIYANA MOHD SYUKTI	
Applicant Contact No.	: 0198891210	
Payment Details 1	: TRANSFER TO SG	
Payment Details 2	: FUND FOR SHOP	
Payment Details 3	: DID SGD	
Remarks	: REMARKS TESTING	
Customer Reference No.	: 2082023001	
BNM Approval Reference	: 12345	
Purpose Code Category	: Direct Investment	
Purpose Code	: 35200-Liquidation of investment	

Beneficiary Notification

Beneficiary Email	: testuser5@uat.cimb.com

Uploaded Document

No.	Uploaded Date	Attachment Description	Document Name	Document Size	Created By	Action	Document ID
1	02-Aug-2023	Letter of offer from employer	CIMBSUPPORTINGDOCTEST_PNG49.png	27.1 KB	MAKERAPPNAD	View	rtb20230802SDJPHXJMX6W0XJPHXJMX6QUZ

Instruction Mode

Today	: 02-Aug-2023

Transaction History List

Action Date	User ID	User Name	Action
2023-08-02 15:04:38	MAKERAPPNAD	MAKER NAD	Created

Approval Matrix List

Signature Set	Total Approver(s) Required	Number of Approver	Company	User Group	Targeted User
SUPPDOC	1	1	QASUPPDOC	SUPPDOC	Any User

Approver List

User ID	User Name	User Group
HEBCHECKER	heb checker	SUPPDOC
APPMIMI	appmimi	SUPPDOC
TESTING1	testing1	SUPPDOC
CHECKERVOON	checkervoon	SUPPDOC
HEBMAKER	heb maker	SUPPDOC
NADMAKER	NAD MAKER	SUPPDOC
NURSHA04	NURSHA04	SUPPDOC
APPROVERNAD	APPROVER NAD	SUPPDOC
USERYUYU03	useryuyu03	SUPPDOC
USERYUYU01	useryuyu01	SUPPDOC
NURSHA03	NURSHA03	SUPPDOC
USERNAD	nad maker	SUPPDOC
MAKERVOON	makervoon	SUPPDOC
USERMIMI1	usermimi91	SUPPDOC
USERYUYU02	useryuyu02	SUPPDOC
TECHMAKER	techmaker	SUPPDOC
TTMAKER	TTMAKER	SUPPDOC

Authentication

Mobile Token Authentication
*Please ensure that your mobile device is connected to mobile data or internet to use this feature.

[Approve] [Reject] [Back]

Processing Time

- Transaction will be processed on the same day or the next working day depending on when the Authorizer approves the transaction, whether it is before or after the cut-off time for settlement. The total processing time is subject to the beneficiary bank's processing time upon receiving our instructions.

> **Did you know?**
> ▪ MT103 statement is available upon special request via our Business Call Centre.

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Appendices

Appendix A: Supporting Documents

Type of Payments Allowed	Supporting Documents
Education	1. Offer Letter or Invoice from overseas school/ college/ university 2. Valid student pass/ card (Optional) 3. Indication of fees & living expenses for one year (Optional)
Employment Abroad	Employer's Letter of Offer or Letter from employer confirming employment, Staff ID, Staff Work Permit etc
Payment for Goods & Services	1. Invoices from seller or 2. Purchase order or 3. Sales contract or 4. Services contract Not allowed between Residents as per 'Supplementary Notice (No. 4) on Foreign Exchange Administration Rules'.
Payment between immediate Family members like living expenses etc	Proof of relationship like marriage certificate, birth certificate etc
Payment for Loans taken by	For sole proprietors, general partnerships - any form of loan agreement, promissory note signed with the individual or letter of offer from a local financial institution or a non-resident.
Resident in Malaysia or Abroad	For Resident entities – any form of agreement or letter of offer from financial institutions 1. All entities within the group of entities are allowed to borrow up to RM100 million in aggregate from Non-Resident 2. From onshore banks (other than trade lines) up to RM50 million in aggregate per calendar year on a corporate group basis.
Payment of any Securities or Financial Instruments (Conventional & Islamic) Payment of Commodity Murabahah transaction through Resident commodity trading service provider Payment of derivative with Resident futures broker	1. Letter of Account Opening or 2. Welcome Letter or 3. Contract notes with the due date or 4. Resident broker invoices to the buyer or the customer Any document evidencing the need to pay for such investment/financial instruments

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Appendix B: Currency cut-off times for Live Rate

No	Currency	Currency Code	Cut Off Time (COT) GMT +8 Time Zone
1	Emirati Dirham	AED	16:00
2	Australian Dollar	AUD	**12:00**
3	Bangladeshi Taka	BDT	16:00
4	Bruneian Dollar	BND	**15:00**
5	Canadian Dollar	CAD	16:00
6	Swiss Franc	CHF	16:00
7	Chinese Yuan	CNY	**15:00**
8	Danish Krone	DKK	16:00
9	Euro	EUR	16:00
10	British Pound	GBP	16:00
11	Hong Kong Dollar	HKD	**15:00**
12	Indonesian Rupiah	IDR	**15:00**
13	Indian Rupee	INR	16:00
14	Japanese Yen	JPY	**11:00**
15	Sri Lankan Rupee	LKR	16:00
16	Norwegian Krone	NOK	16:00
17	New Zealand Dollar	NZD	**11:00**
18	Philippine Peso	PHP	**12:00**
19	Pakistani Rupee	PKR	16:00
20	Saudi Arabian Riyal	SAR	16:00
21	Swedish Krona	SEK	16:00
22	Singapore Dollar	SGD	**15:00**
23	Thai Baht	THB	**15:00**
24	United States Dollar	USD	16:00
25	South Africa Rand	ZAR	16:00

For the latest cut off times, click link here.

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Appendix C: Country - Specific National Routing Codes (NCC)

Remit Currency	Destination Country	Routing/Clearing Code	Length
AUD	Australia	BSB No	6
CAD	Canada	Transit No	9
GBP	United Kingdom	BACS Sort Code	6
INR	India	IFSC Code	11

Notes:

- For other currencies and countries not stated here, SWIFT BIC Code (length of 8 to 11) is sufficient.
- For banks that do not have a SWIFT Code especially for United States Banks, kindly utilize the intermediary bank's SWIFT code in the designated SWIFT Code field and enter the local routing/clearing code in the remarks field.

Appendix D: Rate Types

Rate Type	
Live Rate	Real time foreign exchange rate at the time of transaction is successfully approved.
Counter Rate	Foreign exchange rate which will be updated throughout the day by the Bank. The actual foreign exchange rate will be confirmed and reflected upon processing of transaction.
Contract Rate	Foreign exchange rate valid for payment date booked directly via: i. CIMB Treasury Sales Dealers, Treasury & Markets or ii. Real time rates available in BizChannel **RECOMMENDED**

Appendix E: Telegraphic Transfer Service Charges

Charge Borne By	
Beneficiary	All transaction charges to be borne by the Beneficiary except for Bizchannel Remitter fee. This option is the same as 'Shared'.
Shared	All transaction charges, other than charges of financial institution servicing the ordering customer (Remitter) account, are borne by the beneficiary customer
Ourselves	All charges to be borne by the Remitter.

Currency	Fee
Singapore Dollar (SGD)	RM 6
Indonesia Rupiah (IDR)	
Thai Baht (THB)	
All other currencies	RM 20

For the latest fees and charges, click link here.

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Appendix F: Malaysia's Payment Purpose Codes

- For more information kindly click [here](#).

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Document Version

Version	Date	Change Detail
1.0	Aug 2019	Initial Copy
2.0	Apr 2020	FX Contract
2.1	Jan 2021	▪ Supporting doc email address corrected to bizchannel.doc@cimb.com ▪ Amended Contract Rate for FX Contract with more clarity
2.2	Apr 2021	Appendix D: Rate Types
3.0	Jan 2024	▪ Supporting Documents Upload ▪ Appendix F: Malaysia's Payment Purpose Codes

For further enquiries, please contact our Business Call Centre at **1300 888 828** between 8AM to 7PM from Monday to Friday or 8AM to 5PM on Saturday (excluding public holidays) or email to **mybusinesscare@cimb.com**.

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