



CIMB OCTO App Step-by-Step Guide for Foreign Transfer

June 2023

FORWARD  Together

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Remit Using SpeedSend and Collect Cash
- 05** SpeedSend (Important Information)
Important information for SpeedSend application process





Foreign Transfer

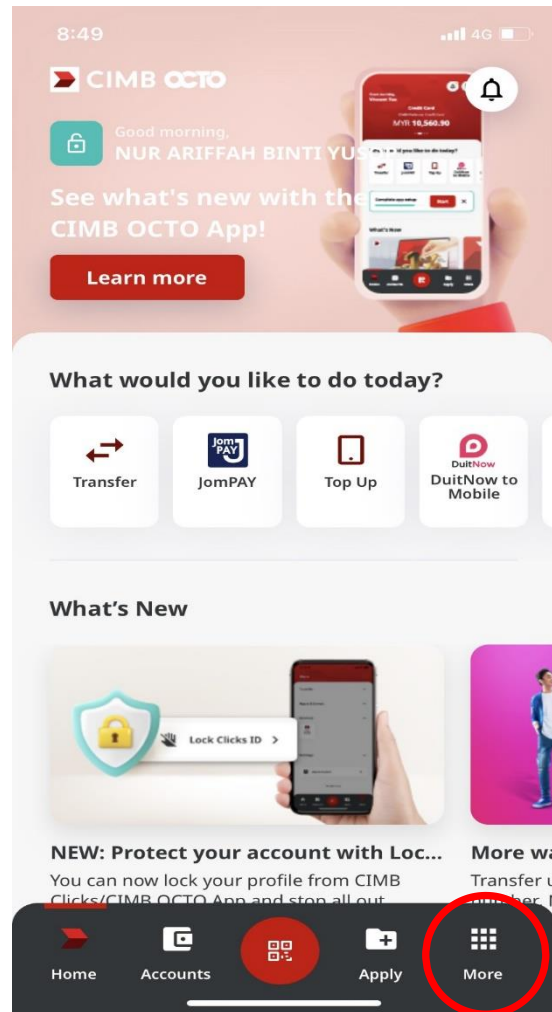


OCTO

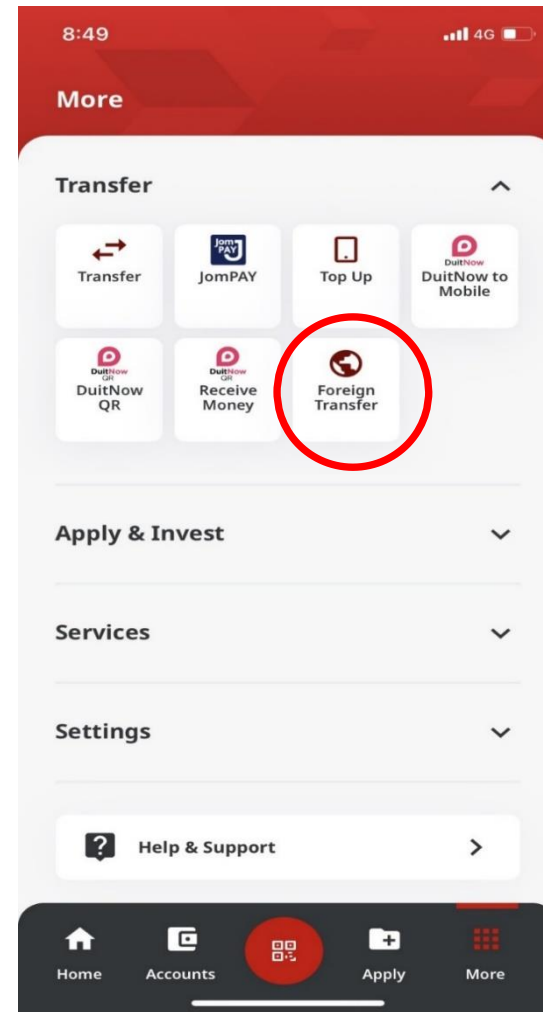
Malaysia

CIMB OCTO App Step-by-Step Guide: Foreign Transfer

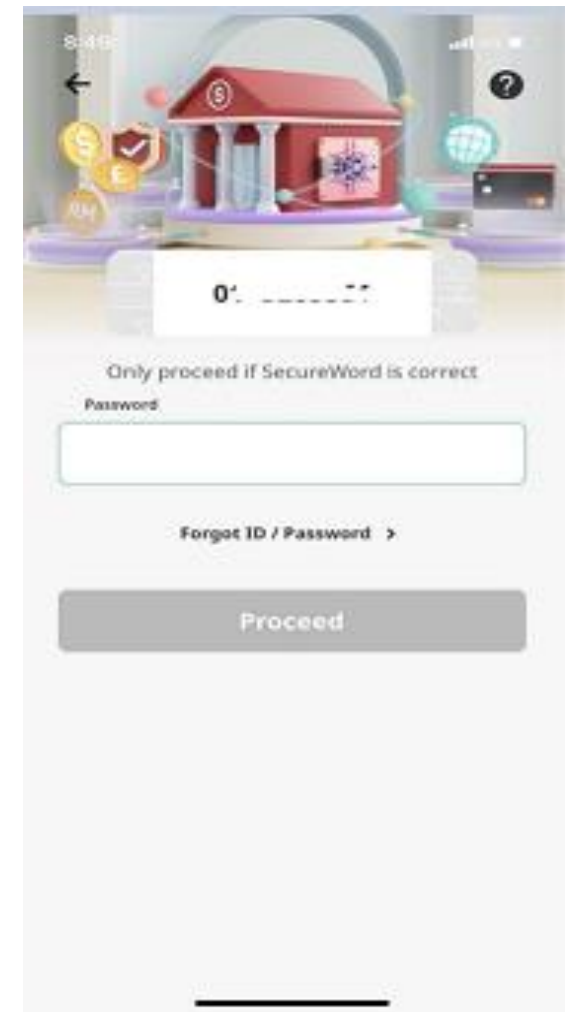
1. Open the CIMB OCTO App
2. Tap on "More" at the bottom of the home screen



Select "Foreign Transfer"



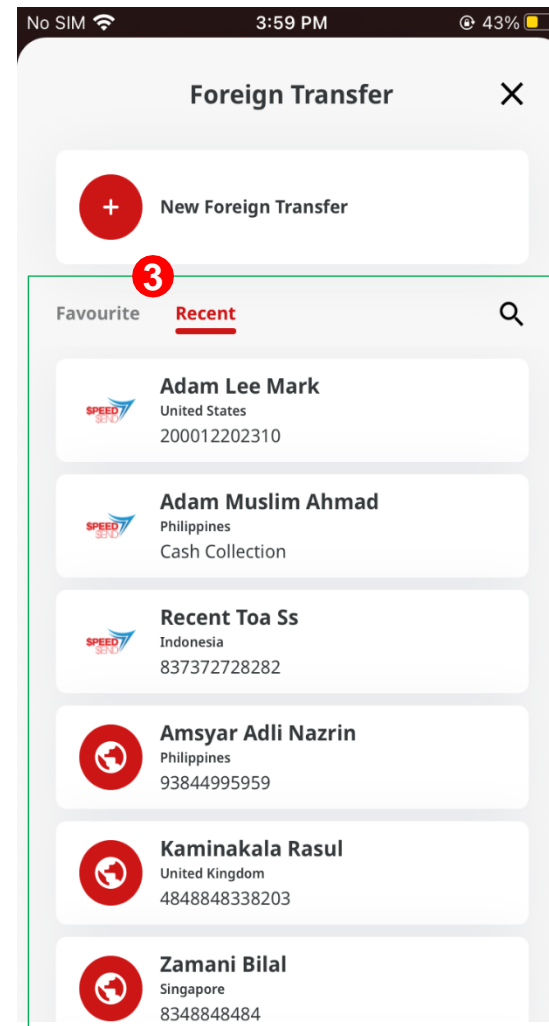
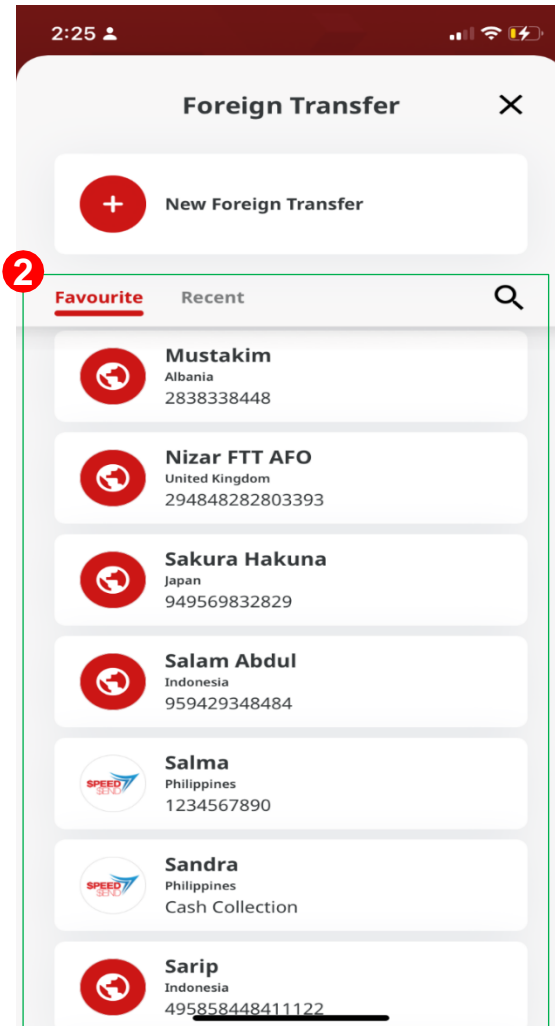
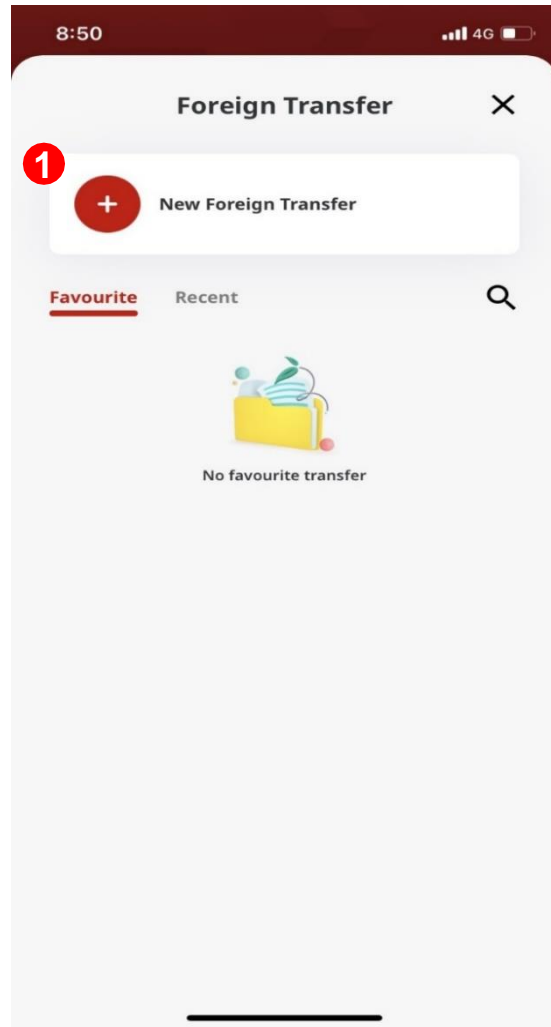
Login with your User ID & Password.
(Please ensure your SecureWord is correct before entering your password)



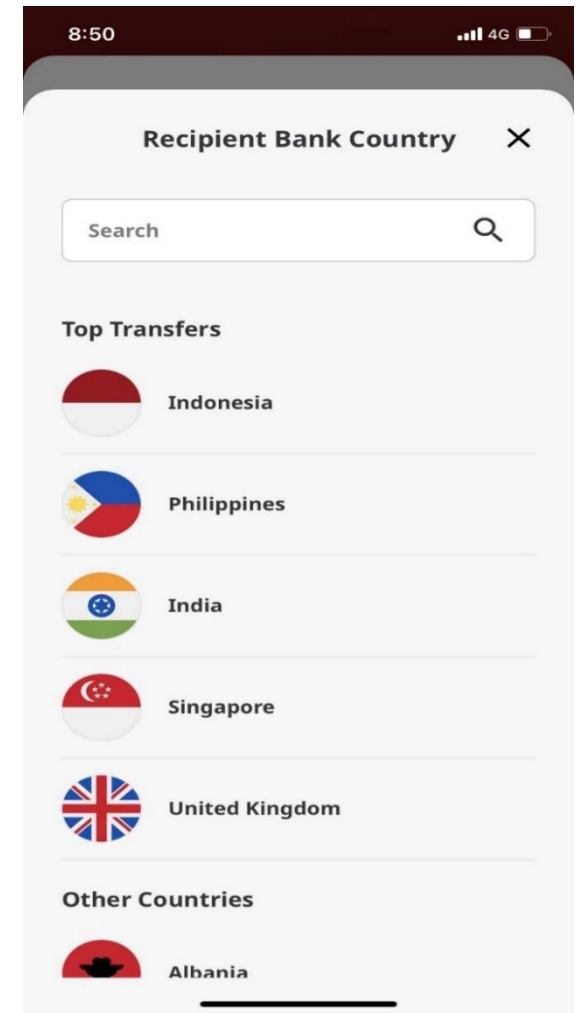
CIMB OCTO App Step-by-Step Guide: Foreign Transfer

3 ways for customers to begin Foreign Transfer:

1. Select "New Foreign Transfer" if you would like to transfer to the new recipient.
2. Select from the "Favourite" list if you have saved the recipient's details previously.
3. Select from the "Recent" list, if you want to transfer to a recipient that you have transferred to recently



If you have chosen option 1 :
Please select the country, you
would like to send funds to.



CIMB OCTO App Step-by-Step Guide: Foreign Transfer

Transfer To

1. Recipient Bank Country: Select the country.
2. Receiving Currency: Select the Currency you would like the recipient to receive in.
3. Tap "Next" to proceed.

9:49 4G

Foreign Transfer

Transfer To

Recipient Bank Country

Australia

Receiving Currency

AUD

Next

Transfer From

1. From Account: Select the CIMB Account that you would like to send the funds from.
2. Tap "Next" to proceed.

9:49 4G

Foreign Transfer

Transfer From

From Account

BSA-I FEE -STMT

Next

Currency & Amount

1. Transfer Type:
 - a) **Transfer To Account:** Select if you would like the recipient to receive the fund into his/her account.
 - b) **Cash Collection:** Select if you would like the recipient to receive the funds in cash. Refer to [SpeedSend \(Cash Collection\)](#).
2. Sending Currency & Amount:
 - a) **Send Currency:** Select the preferred currency
 - b) **Send Amount:** Enter the selected currency amount you would like to send to your recipient.

9:27 100

Foreign Transfer

Currency & Amount

1 Transfer Type

Transfer to Account Cash Collection

2 Sending Currency & Amount

MYR 0.00

Payment Type

SpeedSend

Total Transfer -

Indicative Exchange Rate -

Service Charge -

Foreign Telegraphic Transfer

Total Transfer -

Indicative Exchange Rate -

Next





Foreign Telegraphic Transfer



OCTO

Malaysia

CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

9:49 4G

Foreign Transfer

Currency & Amount

Transfer Type

1 **Transfer to Account** Cash Collection

Sending Currency & Amount

2 MYR 3 300.00

4 Payment Type

SpeedSend

Total Transfer	MYR 310.00
Indicative Exchange Rate	MYR 3.0515345 = AUD 1
	MYR 300.00 = AUD 98.31
Service Charge	MYR 10.00

Foreign Telegraphic Transfer

Total Transfer	MYR 310.00
Indicative Exchange Rate	MYR 3.0551000 = AUD 1
	MYR 300.00 = AUD 98.20
Service Charge	MYR 10.00

Next

9:49 4G

Foreign Transfer

Total Transfer	MYR 310.00
Indicative Exchange Rate	MYR 3.0515345 = AUD 1
	MYR 300.00 = AUD 98.31
Service Charge	MYR 10.00

Foreign Telegraphic Transfer

Total Transfer	MYR 310.00
Indicative Exchange Rate	MYR 3.0551000 = AUD 1
	MYR 300.00 = AUD 98.20
Service Charge	MYR 10.00

SpeedSend

Full pay - No beneficiary deduction. Instant transfer to accounts in UK, HK and India. Immediate cash collection available in Indonesia and Philippines.

Foreign Telegraphic Transfer

Attractive live rates & secure borderless transaction across 200 countries. Beneficiary may be subjected to agent bank fees, i.e., Australia - est. AUD 35; United Kingdom - est. GBP 40. The fee serves as indicative only and subject to changes by agent bank without prior notice.

Next

Currency & Amount

Transfer Type:

1) Select **Transfer To Account**

Sending Currency & Amount:

2) **Send Currency:** Select your preferred currency.

3) **Send Amount:** Enter the selected currency amount you would like to send to your recipient.

Payment Type:

4) Select **Foreign Telegraphic Transfer**

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

1. Recipient Details: Tap on the pencil icon to enter recipient's details

If you have chosen the recipient from the "Favourite" or "Recent" list, these information will be auto-populated and you may verify/edit where required.

3:09 4G

Foreign Transfer

Recipient Details

Enter Recipient Details

Enter Recipient Address

Enter Recipient Bank

Save as Favourite

Next

3:43 4G

Recipient Details

1 Recipient Name

2 NRIC/Passport/Registration No.

3 Mobile Number

4 Residency Status

Resident Non-resident

5 Recipient Relationship

Relationship

Done

3:43 4G

Recipient Details

6 Relationship

Recipient Name
Select favourite/recent or enter new recipient name.

NRIC/Passport/Registration No.
Please input valid ID that can be verified by recipient bank.

Residency Status
1. Malaysian citizen must hold overseas PR AND residing in overseas for >180 days in last 12 months to be deemed as non-resident.
2. Non-Malaysian citizen must hold Malaysian PR AND residing in Malaysia for >180 days in last 12 months to be deemed as resident.

Done

Recipient Details

- 1) Recipient Name:** Enter the recipient's name.
- 2) NRIC/Passport/Registration No.:** Enter the recipient's identification number.
- 3) Mobile Number:** Enter the recipient's mobile number.
- 4) Residency Status:** Select the recipient's residential status
- 5) Recipient Relationship:** Select the relationship of the recipient with the sender from the dropdown menu.
- 6) Relationship:** Insert the relationship here if required

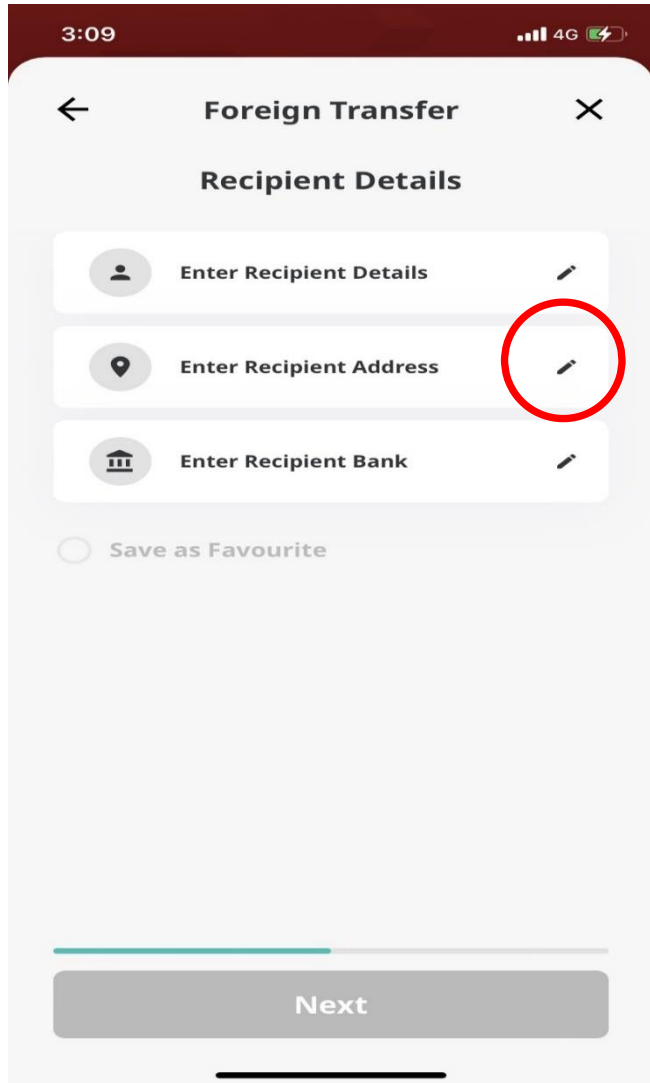
Tap "Done" to go to next page.



CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

2. Recipient Address: Tap on the pencil icon to enter recipient's address details

If you have chosen the recipient from the "Favourite" or "Recent" list, these information will be auto-populated and you may verify/edit where required.



3:09 4G

Foreign Transfer

Recipient Details

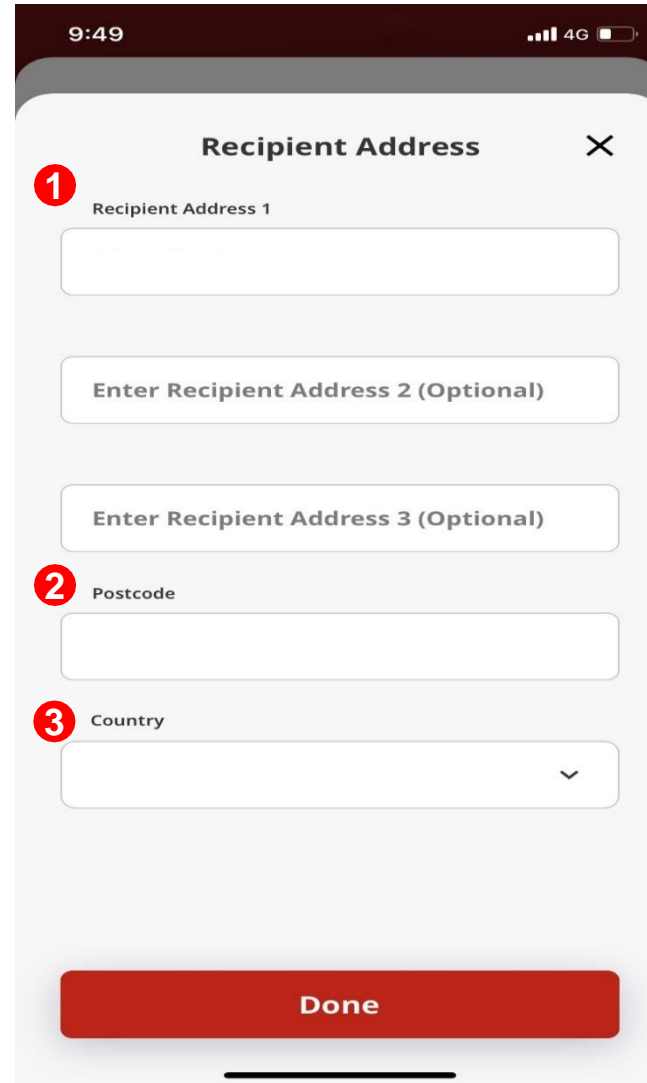
Enter Recipient Details

Enter Recipient Address

Enter Recipient Bank

Save as Favourite

Next



9:49 4G

Recipient Address

1 Recipient Address 1

Enter Recipient Address 2 (Optional)

Enter Recipient Address 3 (Optional)

2 Postcode

3 Country

Done

Recipient Details

1) **Recipient Address 1/2/3:** Enter the recipient's address

2) **Postcode:** Enter the recipient's address postcode.

3) **Country:** Enter the recipient's country.

Tap "Done" to go to next page.



CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

3. Recipient Bank: Tap on the pencil icon to enter recipient's bank details

If you have chosen the recipient from the "Favourite" or "Recent" list, these information will be auto-populated and you may verify/edit where required.

3:09 4G

Foreign Transfer

Recipient Details

Enter Recipient Details

Enter Recipient Address

Enter Recipient Bank

Save as Favourite

Next

2:24 4G

Recipient Bank

1 Recipient Account No./IBAN

2 BSB No.

3 Recipient Bank Name

4 Recipient Bank Address 1

Enter Recipient Bank Address 2 (Optio...

Enter Recipient Bank Address 3 (Optio...

Done

2:25 4G

Recipient Bank

5 Postcode

6 Country

Recipient Account No./IBAN

1. IBAN is used when payment is made in EUR currency.
2. It is a series of alphanumeric characters that uniquely identifies a customer's account held at a bank anywhere in the world.
3. The first 2 alphabetic characters identify the country in which the account is held while the next 2 digits are check digits.
4. The final part of the IBAN is the domestic account number which in most cases consists of the account number itself.

Done

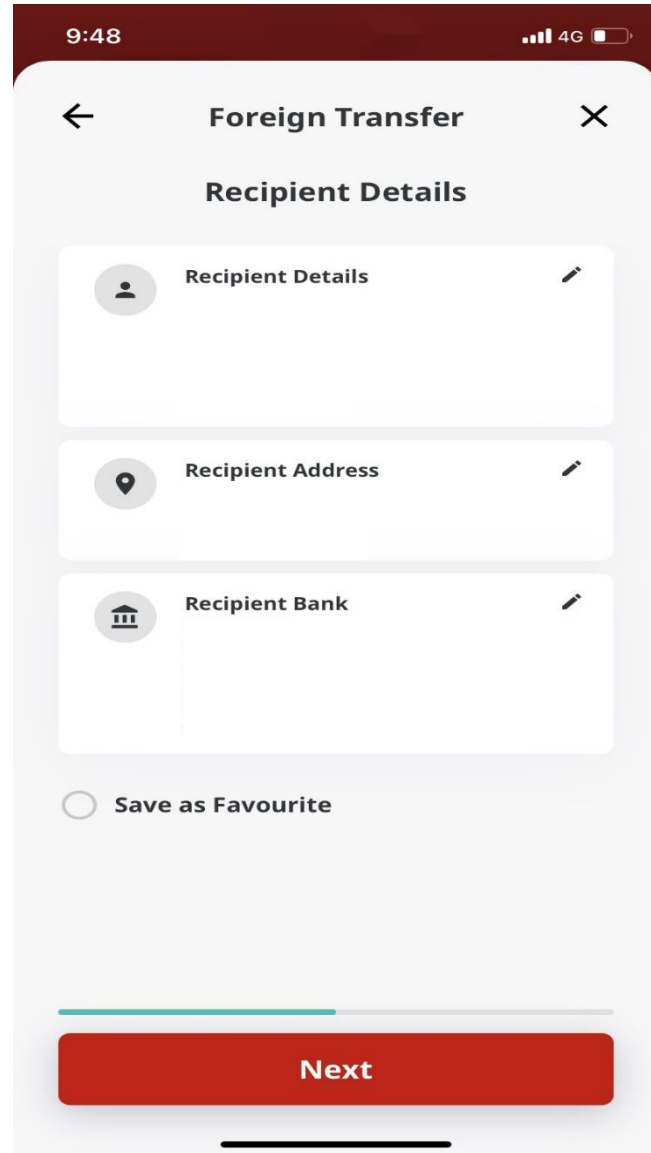
Recipient Bank

- 1) Recipient Account No./IBAN:** Enter the recipient's bank account number to receive the fund.
- 2) BSB No.:** Enter the recipient's BSB number for Australian banks only
- 3) Recipient Bank Name:** Enter the recipient's bank name.
- 4) Recipient Bank Address 1/2/3:** Enter the recipient's bank address.
- 5) Postcode:** Enter the recipient's bank postcode.
- 6) Country:** Enter the recipient's bank country.

Tap "Done" to go to next page.



Review Recipient Details



Recipient Details

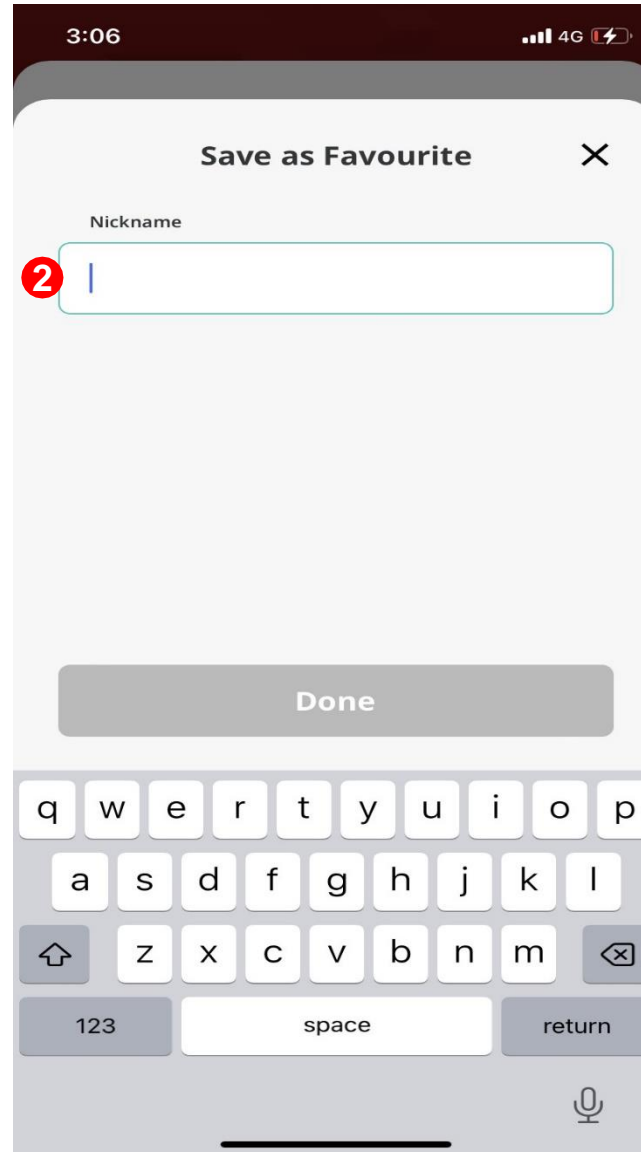
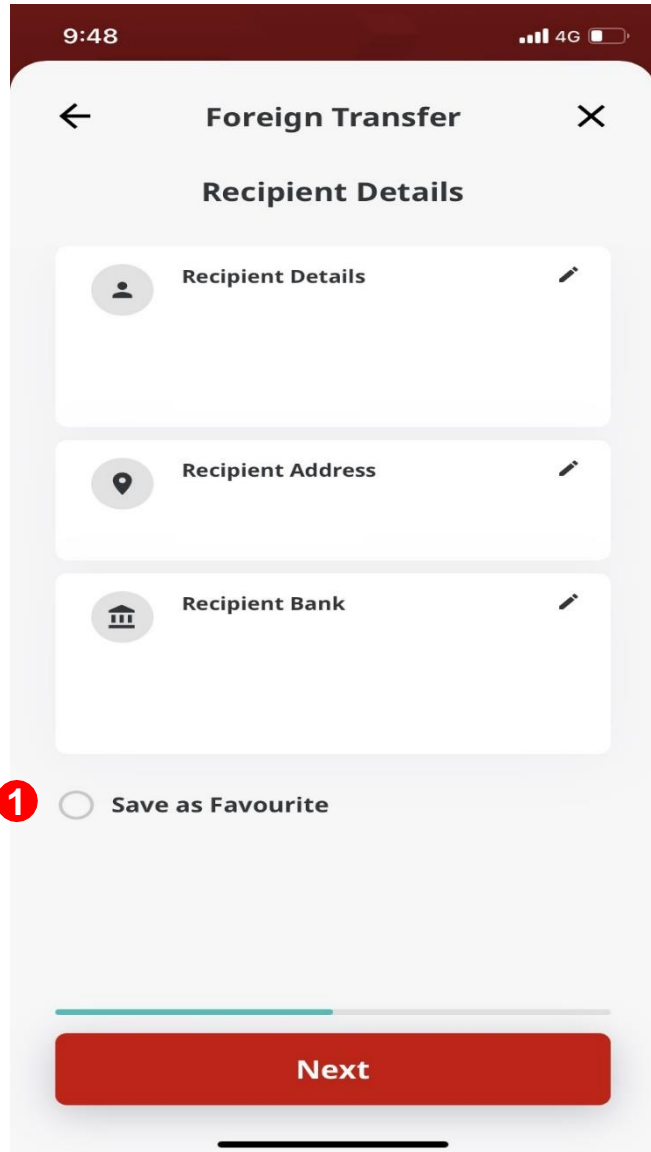
Please review all recipient's details to ensure it is accurate before you proceed with the transaction.

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

Save As Favourite: Save recipient's details for future foreign transfer transactions



Save as Favourite

- 1) Tap on "Save as Favourite".
- 2) Provide a Nickname for the Recipient Details

Tap "Done" to go to next page.



Review Sender Details

10:04 4G

Foreign Transfer

Sender Details

Mobile Number

Residency Status

Resident Non-resident

Residency Status

1. Malaysian citizen must hold overseas PR AND residing in overseas for >180 days in last 12 months to be deemed as non-resident.
2. Non-Malaysian citizen must hold Malaysian PR AND residing in Malaysia for >180 days in last 12 months to be deemed as resident.

Next

Sender Details

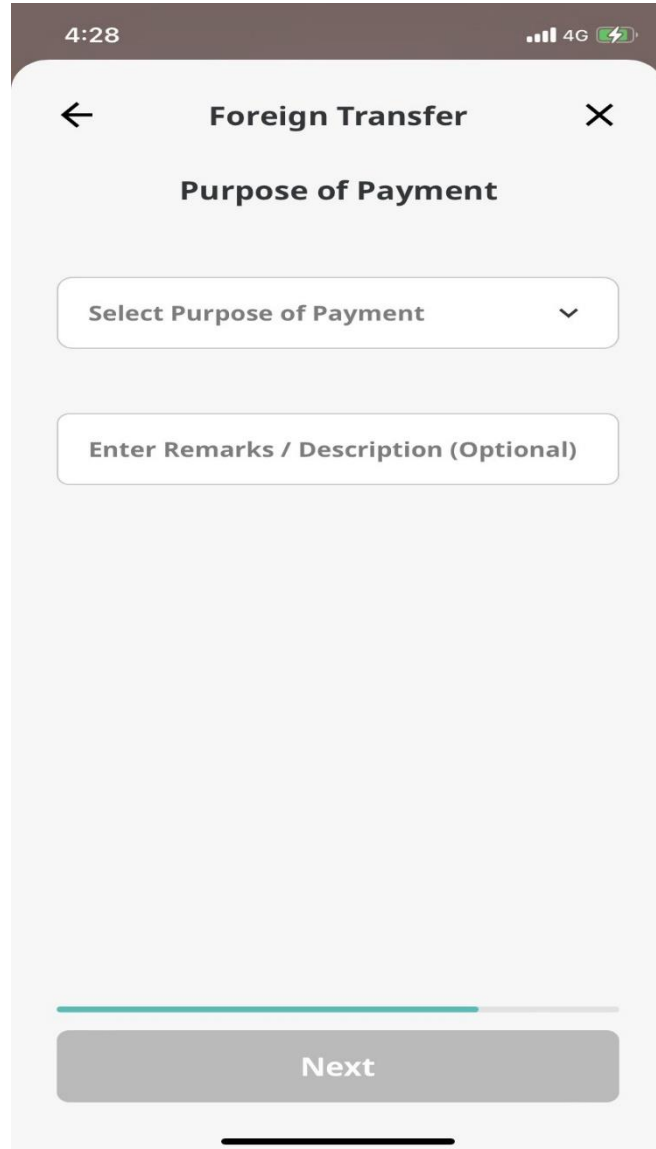
Please review your mobile number and your residency status to ensure they are accurate before you proceed with the transaction.

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

Purpose of Payment



4:28

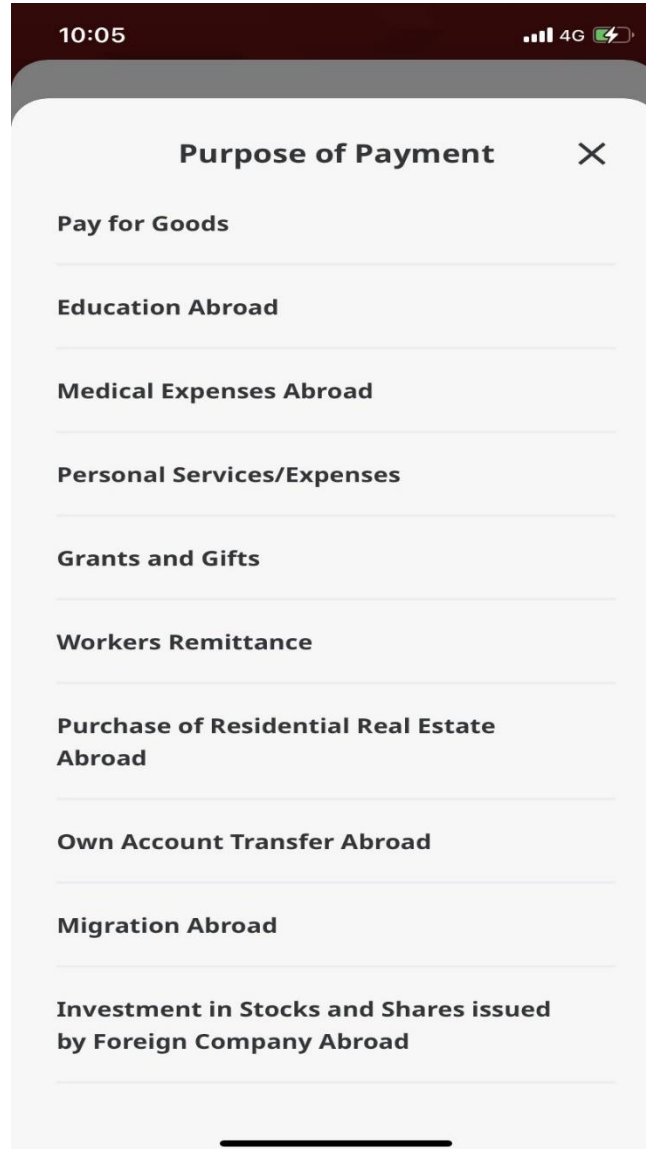
Foreign Transfer

Purpose of Payment

Select Purpose of Payment

Enter Remarks / Description (Optional)

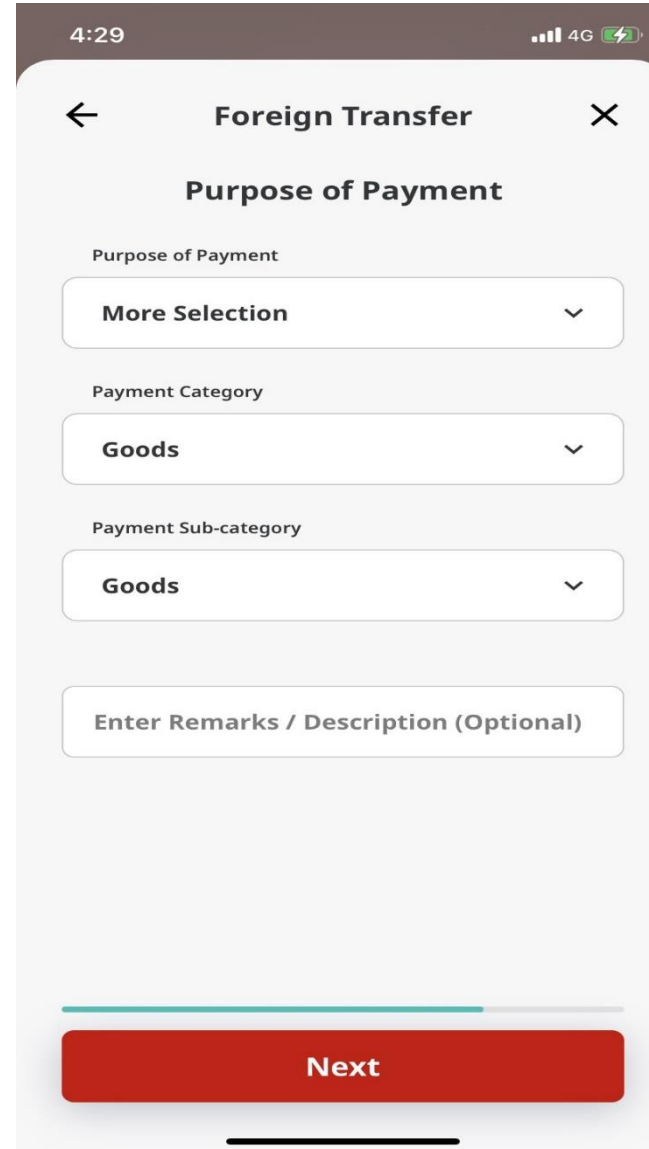
Next



10:05

Purpose of Payment

- Pay for Goods
- Education Abroad
- Medical Expenses Abroad
- Personal Services/Expenses
- Grants and Gifts
- Workers Remittance
- Purchase of Residential Real Estate Abroad
- Own Account Transfer Abroad
- Migration Abroad
- Investment in Stocks and Shares issued by Foreign Company Abroad



4:29

Foreign Transfer

Purpose of Payment

Purpose of Payment: More Selection

Payment Category: Goods

Payment Sub-category: Goods

Enter Remarks / Description (Optional)

Next

Purpose of Payment

Select the purpose of the foreign fund transfer from 10 categories in the dropdown menu. Alternatively, select "More Selection" for other purposes and proceed to select the Payment Category and Payment Sub-category from respective dropdown menu. Provide remarks/description if any in the last field.

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

Confirmation Page

9:48 4G

Confirmation

1 Amount
MYR 300.00

2 Equivalent AUD 98.20

3 Exchange Rate MYR 3.0550000 = AUD 1

From

When Today, 04 Apr 2023

Transfer Type Transfer to Account

Payment Type Foreign Telegraphic Transfer

Service Charge MYR 10.00

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the [Terms & Conditions](#) and [Declaration](#) herein.

Total Amount MYR 310.00

Approve

9:48 4G

Confirmation

4 Recipient Details

Recipient Name

NRIC/Passport/
Registration No.

Mobile No.

Residency Status

Recipient Address

Recipient Relationship

Relationship

Recipient Account No./
IBAN

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the [Terms & Conditions](#) and [Declaration](#) herein.

Total Amount MYR 310.00

Approve

9:48 4G

Confirmation

Sender Details

Mobile No.

Residency Status

Purpose of Payment

Purpose of Payment

Important Notice
Please read the Terms and Conditions and contact our [Call Centre](#) if you have any enquiries and/or need further clarification.

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the [Terms & Conditions](#) and [Declaration](#) herein.

Total Amount MYR 310.00

Approve

Confirmation

Please scroll the page to review all submitted recipient and sender details to ensure they are accurate before you proceed with the transaction.

- 1) Amount:** Review the amount that you would like to send in local currency.
- 2) Equivalent:** Review the amount that you would like to send in foreign currency.
- 3) Exchange Rate:** Review the Foreign Exchange Rate.
- 4) Recipient Details:** Review all Recipient details to ensure smooth transaction.

Tap "Approve" to submit your Foreign Telegraphic Transfer transaction for processing.





SpeedSend (Transfer to Account)



OCTO

Malaysia

CIMB OCTO App Step-by-Step Guide: SpeedSend (Transfer to Account)

4:28 4G

Foreign Transfer

1 **Transfer Type**

Transfer to Account Cash Collection

2 **Sending Currency & Amount**

MYR 400.00

3

4 **Payment Type**

SpeedSend

Total Transfer MYR 410.00

Indicative Exchange Rate MYR 3.0347326 = AUD 1

Service Charge MYR 400.00 = AUD 131.81

MYR 10.00

Foreign Telegraphic Transfer

Total Transfer MYR 410.00

Indicative Exchange Rate MYR 3.0396000 = AUD 1

MYR 400.00 = AUD 131.60

Service Charge MYR 10.00

Next

4:28 4G

Foreign Transfer

Indicative Exchange Rate MYR 3.0347326 = AUD 1

Service Charge MYR 400.00 = AUD 131.81

MYR 10.00

Foreign Telegraphic Transfer

Total Transfer MYR 410.00

Indicative Exchange Rate MYR 3.0396000 = AUD 1

MYR 400.00 = AUD 131.60

Service Charge MYR 10.00

SpeedSend

Full pay - No beneficiary deduction. Instant transfer to accounts in UK, HK and India. Immediate cash collection available in Indonesia and Philippines.

Foreign Telegraphic Transfer

Attractive live rates & secure borderless transaction across 200 countries. Beneficiary may be subjected to agent bank fees, i.e., Australia - est. AUD 35; United Kingdom - est. GBP 40. The fee serves as indicative only and subject to changes by agent bank without prior notice.

Next

Currency & Amount

Transfer Type:

1) Select **Transfer To Account**

Sending Currency & Amount:

2) **Send Currency:** Select your preferred currency.

3) **Send Amount:** Enter the selected currency amount you would like to send to your recipient.

Payment Type:

4) Select **SpeedSend**

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Transfer to Account)

1. Recipient Details: Tap on the pencil icon to enter beneficiary's details

If you have chosen the recipient from the "Favourite" or "Recent" list, these information will be auto-populated and you may verify/edit where required.

3:40

Foreign Transfer

Recipient Details

Enter Recipient Details

Enter Recipient Bank

Save as Favourite

Next

4:28

Recipient Details

1 Recipient Name

2 Recipient ID Type

3 Recipient ID No.

4 Residency Status

Resident Non-resident

5 Recipient Relationship

Relationship

Others

Done

3:43

Recipient Details

6 Relationship

Recipient Name
Select favourite/recent or enter new recipient name.

NRIC/Passport/Registration No.
Please input valid ID that can be verified by recipient bank.

Residency Status
1. Malaysian citizen must hold overseas PR AND residing in overseas for >180 days in last 12 months to be deemed as non-resident.
2. Non-Malaysian citizen must hold Malaysian PR AND residing in Malaysia for >180 days in last 12 months to be deemed as resident.

Done

Recipient Details

- 1) Recipient Name:** Enter the recipient's name.
- 2) Recipient ID Type:** Select recipient's identification type.
- 3) Recipient ID No.:** Enter recipient's identification number.
- 4) Residency Status:** Select the recipient's residential status
- 5) Recipient Relationship:** Select the relationship of the recipient's with the sender from the dropdown menu.
- 6) Relationship:** Insert the relationship here if required

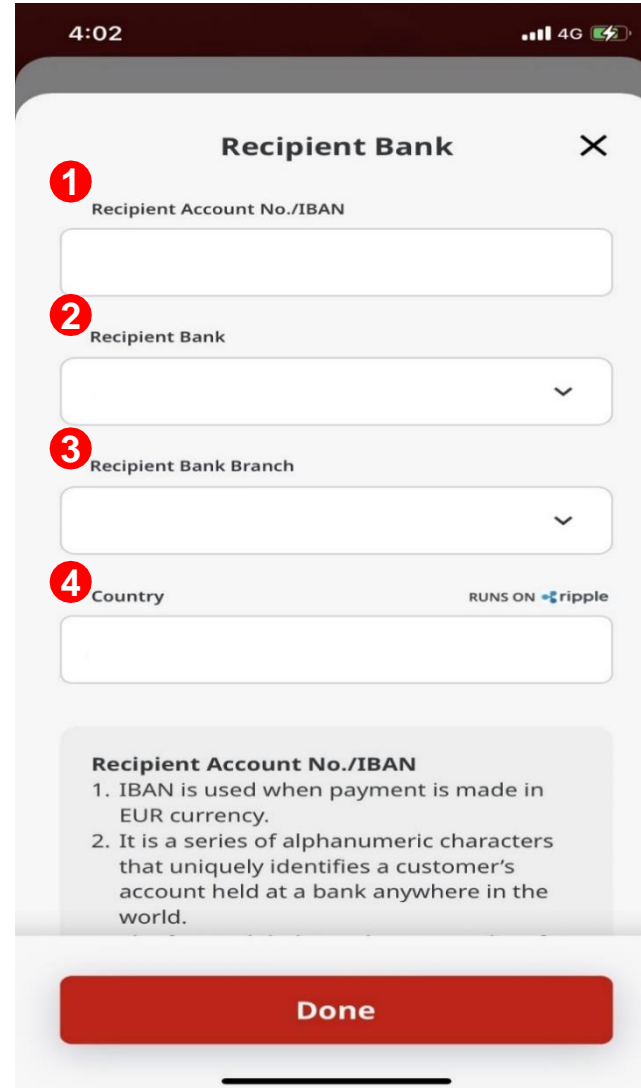
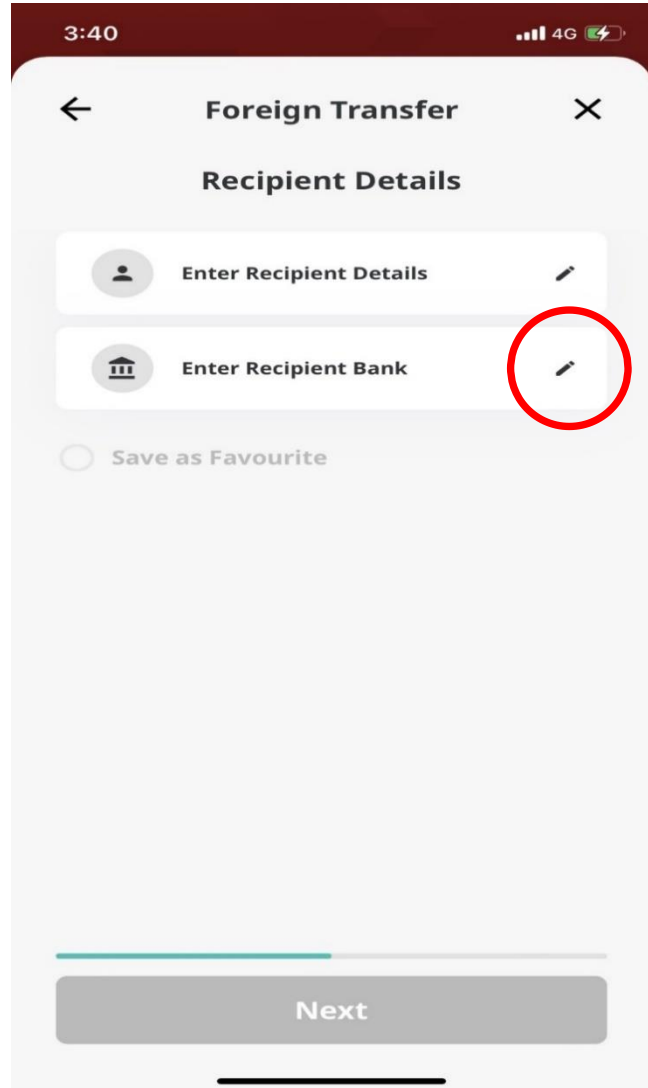
Tap "Done" to go to next page.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Transfer to Account)

2. Recipient Bank: Tap on the pencil icon to enter recipient's bank details

If you have chosen the recipient from the "Favourite" or "Recent" list, these information will be auto-populated and you may verify/edit where required.



Recipient Bank

1) Recipient Account No./IBAN: Enter the recipient's bank account number to receive the fund.

2) Recipient Bank: Select the recipient's bank from the dropdown menu.

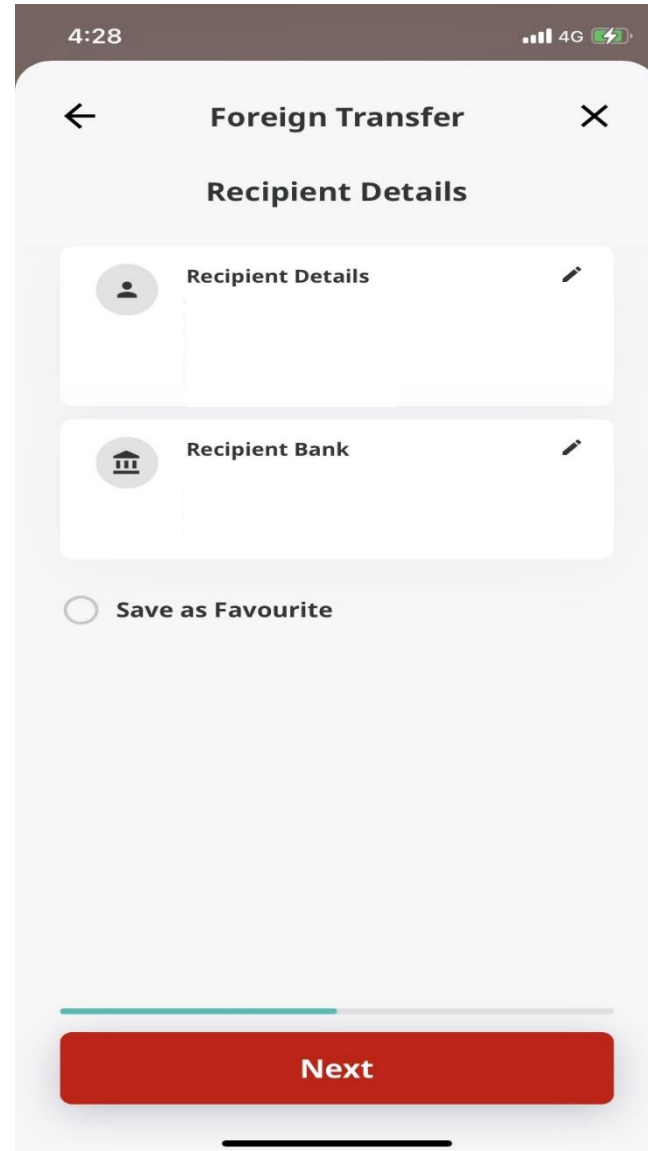
3) Recipient Bank Branch: Select the recipient's bank branch from the dropdown menu. Also known as BSB Code for Australia, SORT Code for UK and ACH for USA transactions.

4) Country: Enter the recipient's bank country.

Tap "Done" to go to next page.



Review Recipient Details



Recipient Details

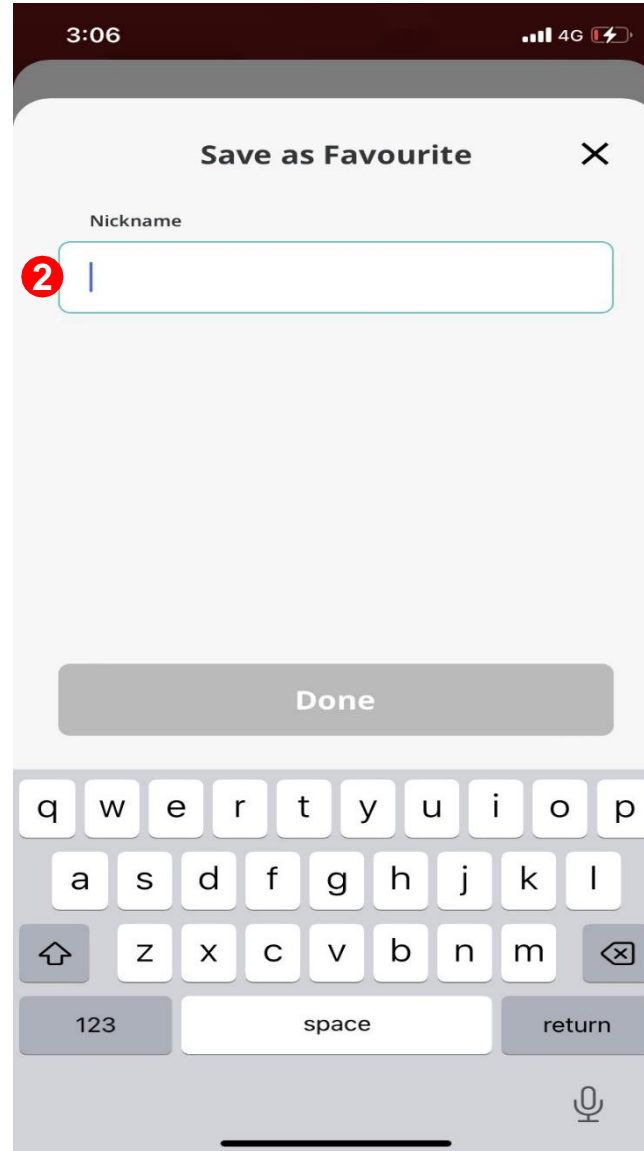
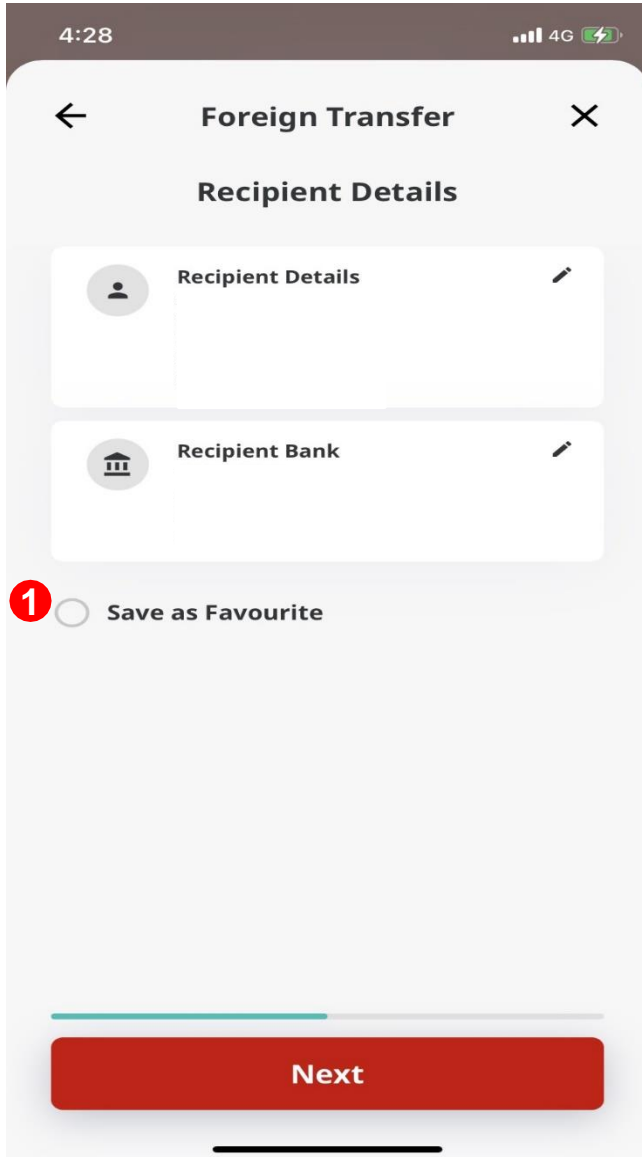
Please review all recipient's details to ensure it is accurate before you proceed with the transaction.

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Transfer to Account)

Save As Favourite: Save recipient's details for future foreign transfer transactions



Save as Favourite

- 1) Tap on "Save as Favourite".
- 2) Provide a Nickname for the Recipient Details

Tap "Done" to go to next page.



Review Sender Details

The screenshot shows the 'Foreign Transfer' screen in the CIMB OCTO app. At the top, there is a back arrow, the title 'Foreign Transfer', and a close 'X' icon. Below this is the 'Sender Details' section. It features a 'Residency Status' header and two buttons: 'Resident' (highlighted in teal) and 'Non-resident'. Below the buttons is a grey box containing the following text:

Residency Status

1. Malaysian citizen must hold overseas PR AND residing in overseas for >180 days in last 12 months to be deemed as non-resident.
2. Non-Malaysian citizen must hold Malaysian PR AND residing in Malaysia for >180 days in last 12 months to be deemed as resident.

A small red number '1' is positioned below the second item in the list. At the bottom of the screen, there is a red 'Next' button.

Sender Details

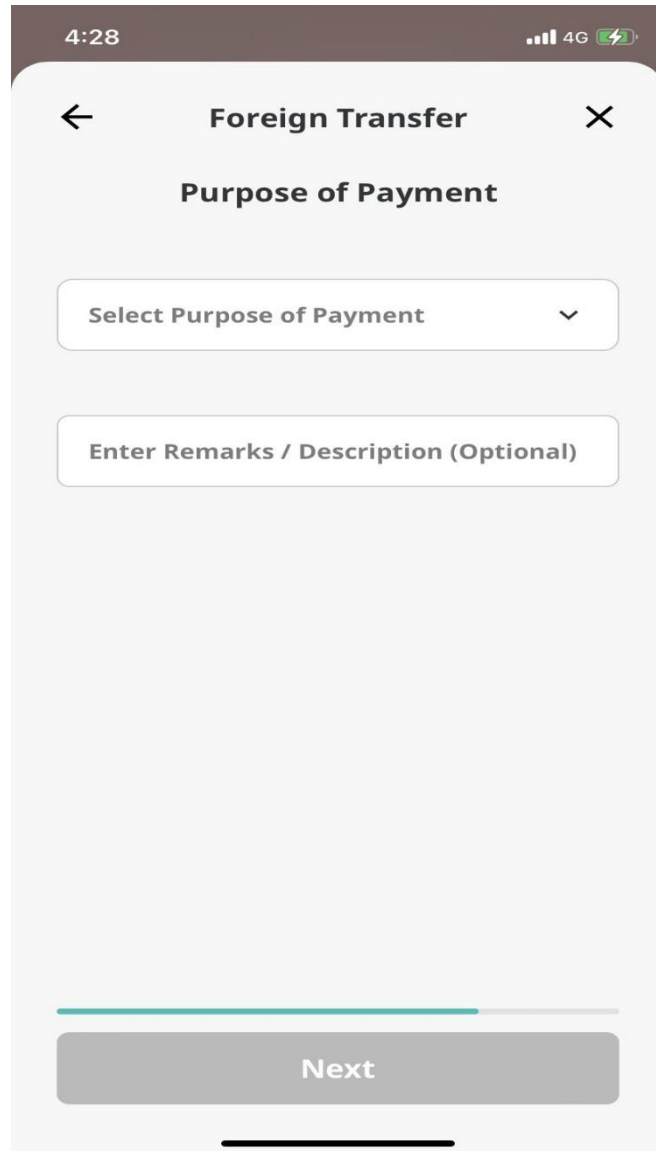
Please review your residency status to ensure it is accurate before you proceed with the transaction.

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Transfer to Account)

Purpose of Payment



4:28

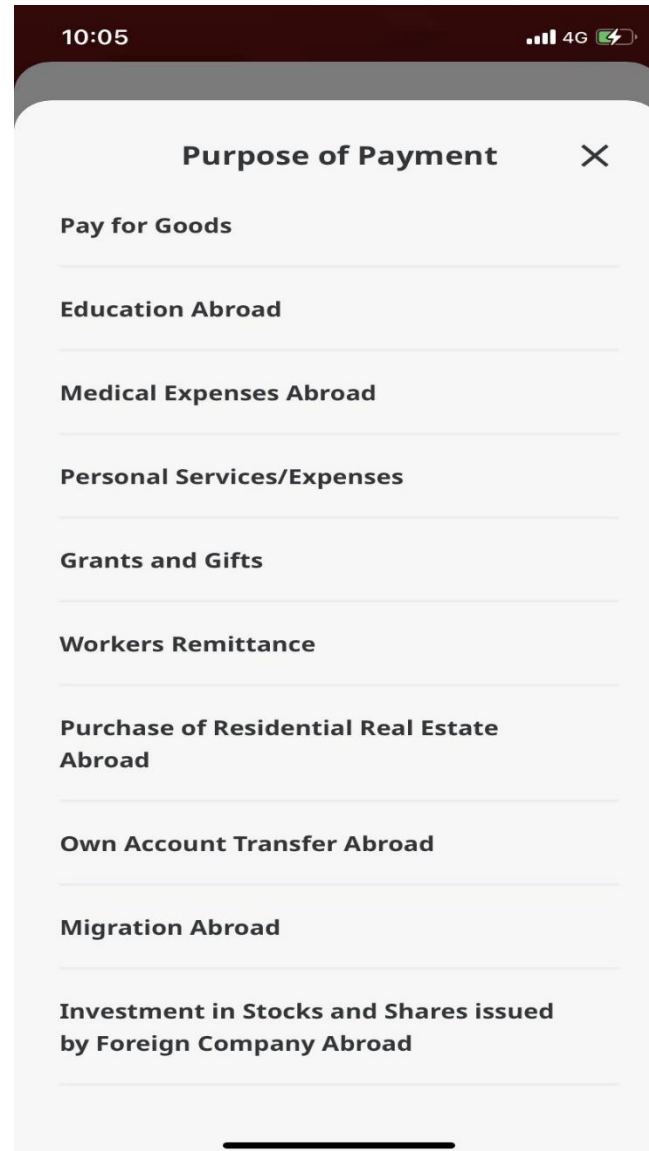
Foreign Transfer

Purpose of Payment

Select Purpose of Payment

Enter Remarks / Description (Optional)

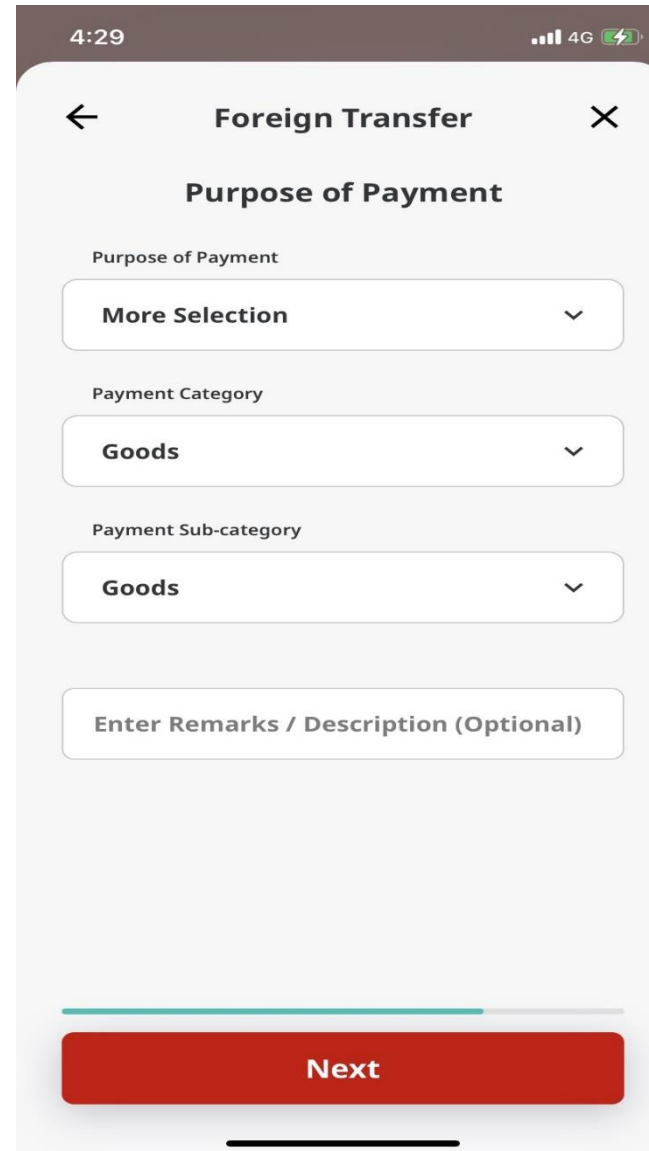
Next



10:05

Purpose of Payment

- Pay for Goods
- Education Abroad
- Medical Expenses Abroad
- Personal Services/Expenses
- Grants and Gifts
- Workers Remittance
- Purchase of Residential Real Estate Abroad
- Own Account Transfer Abroad
- Migration Abroad
- Investment in Stocks and Shares issued by Foreign Company Abroad



4:29

Foreign Transfer

Purpose of Payment

Purpose of Payment: More Selection

Payment Category: Goods

Payment Sub-category: Goods

Enter Remarks / Description (Optional)

Next

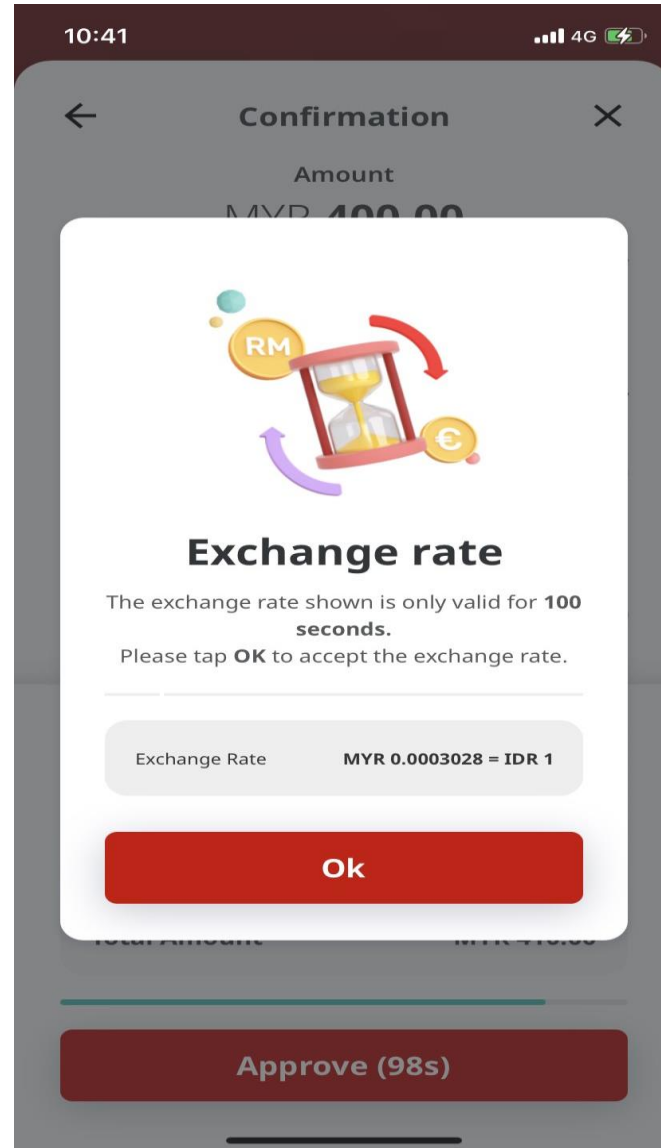
Purpose of Payment

Select the purpose of the foreign fund transfer from 10 categories in the dropdown menu. Alternatively, select "More Selection" for other purposes and proceed to select the Payment Category and Payment Sub-category from respective dropdown menu. Provide remarks/description if any in the last field.

Tap "Next" to go to next page.



Exchange Rate Message



Exchange Rate

A pop-up screen will appear to display the exchange rate for your chosen currency and is only valid for 100 seconds.

Tap "OK" to accept and proceed with the exchange rate for your transaction.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Transfer to Account)

Confirmation Page

4:29

Confirmation

1 Amount
MYR 400.00

2 Equivalent AUD 131.83

3 Exchange Rate MYR 3.0342832 = AUD 1

From

When Today, 04 Apr 2023

Transfer Type Transfer to Account

Payment Type SpeedSend

Service Charge MYR 10.00

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the [Terms & Conditions](#) and [Declaration](#) herein.

Total Amount MYR 410.00

Approve (90s)

4:32

Confirmation

4 Recipient Details

Recipient Name

Recipient ID Type

Recipient ID No.

Residency Status

Recipient Relationship

Relationship

Recipient Account No./ IBAN

Recipient Bank

Recipient Bank Branch

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the [Terms & Conditions](#) and [Declaration](#) herein.

Total Amount MYR 410.00

Approve (95s)

4:32

Confirmation

Recipient Bank Country

Sender Details

Residency Status

Purpose of Payment

Payment Category

Payment Sub-category

Important Notice
Please read the Terms and Conditions and contact our [Call Centre](#) if you have any enquiries and/or need further clarification.

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the [Terms & Conditions](#) and [Declaration](#) herein.

Total Amount MYR 410.00

Approve (90s)

Confirmation

Please scroll the page to review all submitted recipient and sender details to ensure they are accurate before you proceed with the transaction.

- 1) **Amount:** Review the amount that you would like to send in local currency.
- 2) **Equivalent:** Review the amount that you would like to send in foreign currency.
- 3) **Exchange Rate:** Review the Foreign Exchange Rate.
- 4) **Recipient Details:** Review all Recipient details to ensure smooth transaction.

Tap "Approve" to submit SpeedSend transaction for processing.





SpeedSend (Cash Collection)



OCTO

Malaysia

CIMB OCTO App Step-by-Step Guide: SpeedSend (Cash Collection)

10:38

Foreign Transfer

Currency & Amount

Transfer Type

1 **Cash Collection**

Sending Currency & Amount

2 MYR 3 400.00 ✓

4 Payment Type

SpeedSend

Total Transfer MYR 410.00

Indicative Exchange Rate MYR 0.0003027 = IDR 1

MYR 400.00 = IDR 1,321,357.48

Service Charge MYR 10.00

Foreign Telegraphic Transfer

Total Transfer -

Indicative Exchange Rate -

Service Charge -

Next

4:28

Foreign Transfer

Indicative Exchange Rate MYR 3.0396000 = AUD 1

Service Charge MYR 10.00

Foreign Telegraphic Transfer

Total Transfer MYR 410.00

Indicative Exchange Rate MYR 3.0396000 = AUD 1

Service Charge MYR 400.00 = AUD 131.60

MYR 10.00

SpeedSend

Full pay - No beneficiary deduction. Instant transfer to accounts in UK, HK and India. Immediate cash collection available in Indonesia and Philippines.

Foreign Telegraphic Transfer

Attractive live rates & secure borderless transaction across 200 countries. Beneficiary may be subjected to agent bank fees, i.e., Australia - est. AUD 35; United Kingdom - est. GBP 40. The fee serves as indicative only and subject to changes by agent bank without prior notice.

Next

Currency & Amount

Transfer Type:

1) Select **Cash Collection**

Sending Currency & Amount:

2) **Send Currency:** Select your preferred currency

3) **Send Amount:** Enter the selected currency amount you would like to send to your recipient.

Payment Type:

4) Select **SpeedSend**

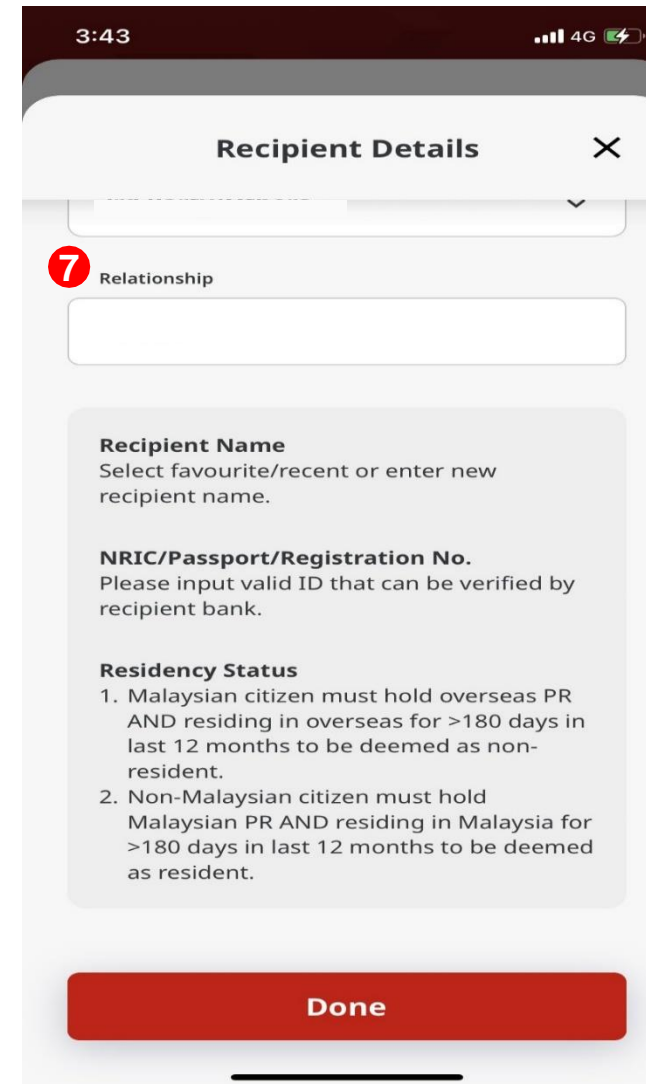
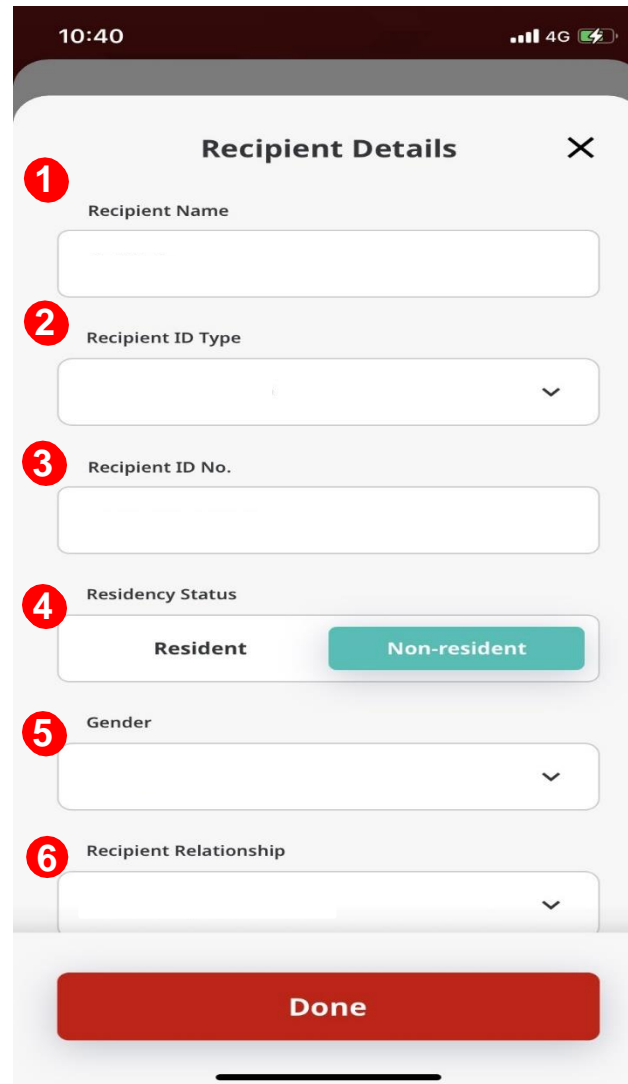
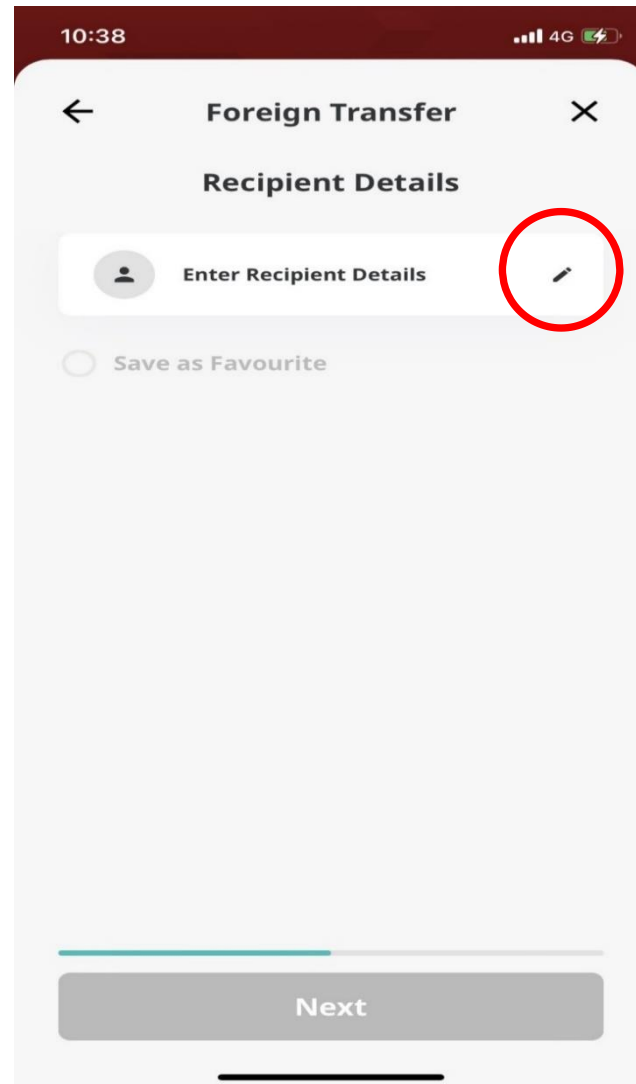
Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Cash Collection)

1. Recipient Details: Tap on the pencil icon to enter beneficiary's details

If you have chosen the recipient from the "Favourite" or "Recent" list, these information will be auto-populated and you may verify/edit where required.



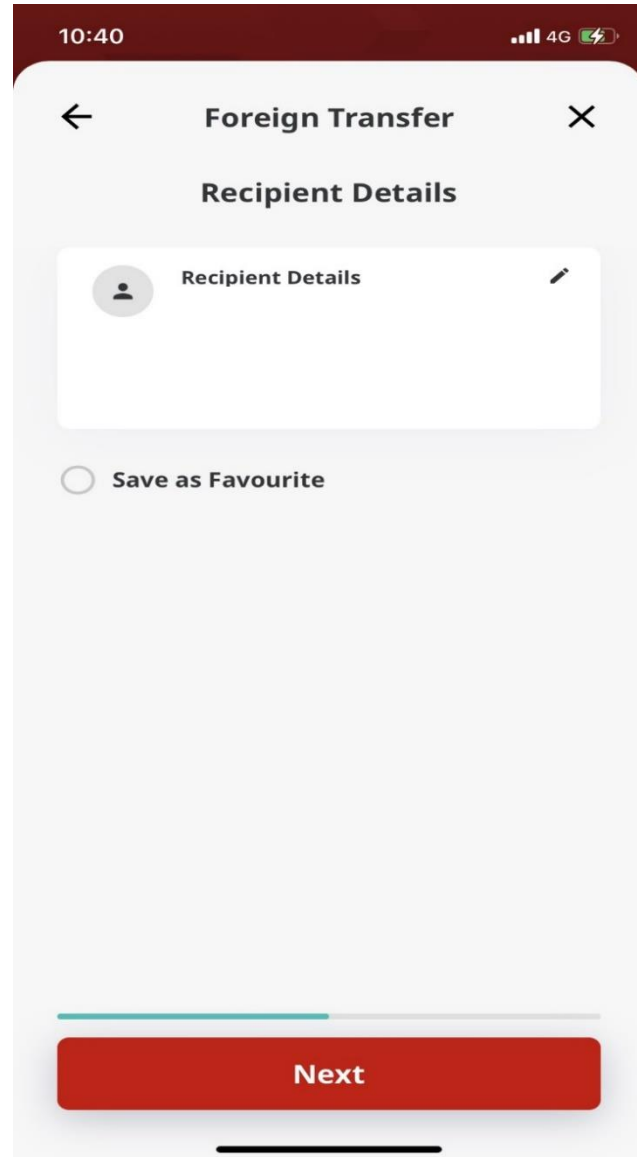
Recipient Details

- 1) Recipient Name:** Enter the recipient's name.
- 2) Recipient ID Type:** Select recipient's identification type.
- 3) Recipient ID No.:** Enter recipient's identification number.
- 4) Residency Status:** Select the recipient's residential status
- 5) Gender:** Select the gender of the recipient's.
- 6) Recipient Relationship:** Select the relationship of the recipient's with the sender from the dropdown menu.
- 7) Relationship:** Insert the relationship here if required

Tap "Done" to go to next page.



Review Recipient Details



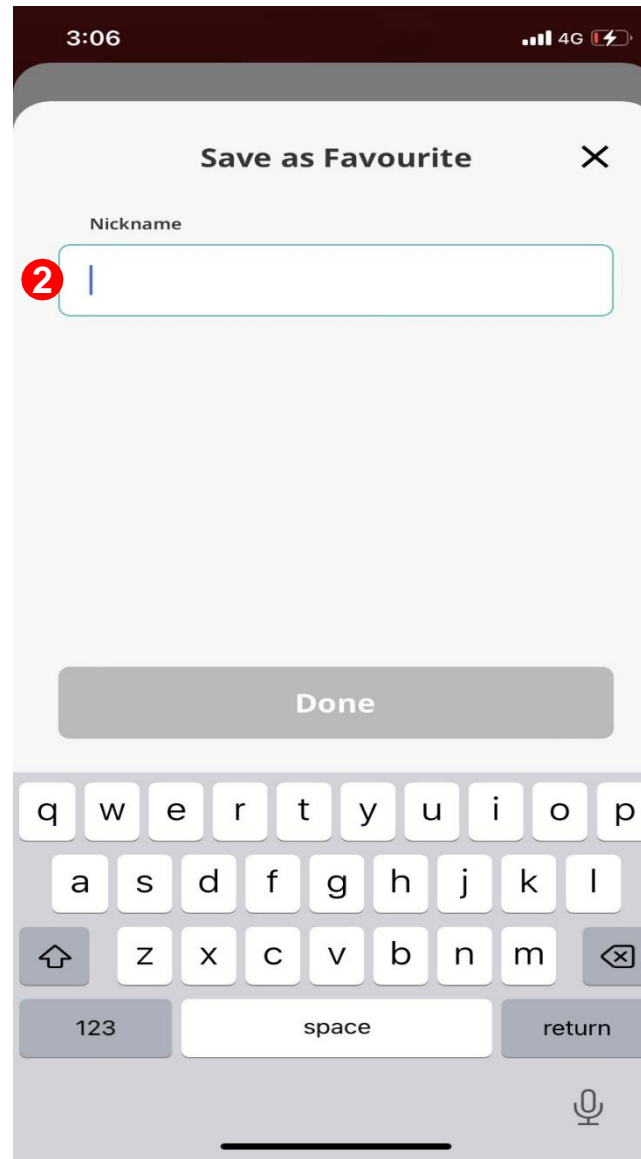
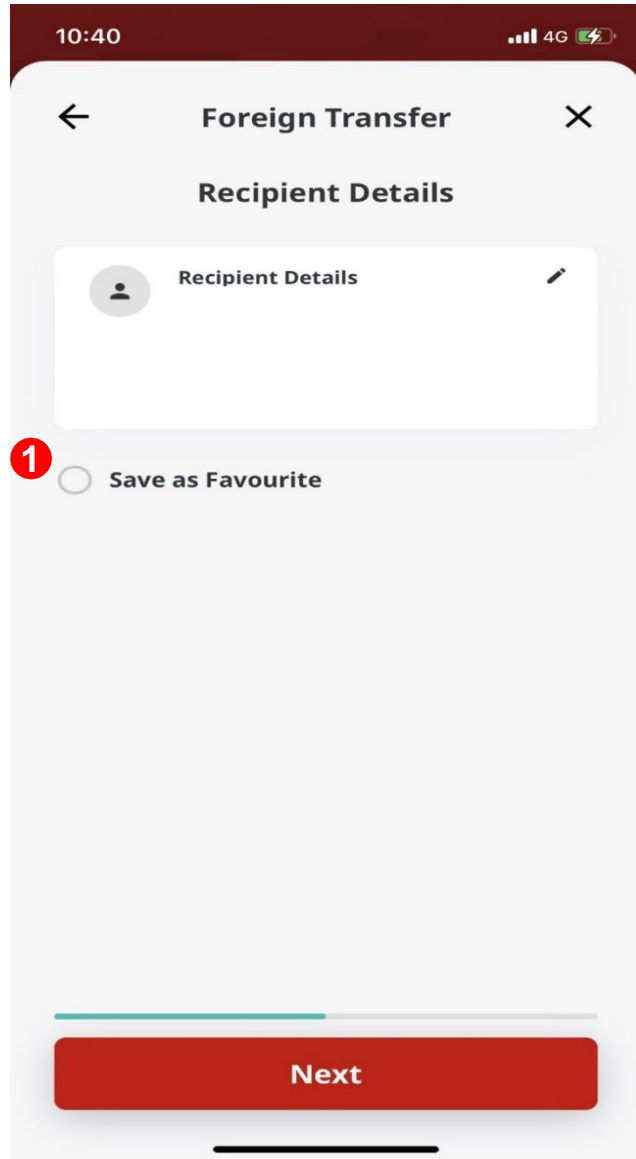
Recipient Details

Please review all recipient's details to ensure it is accurate before you proceed with the transaction.

Tap "Next" to go to next page.

CIMB OCTO App Step-by-Step Guide: SpeedSend (Cash Collection)

Save As Favourite: Save recipient's details for future foreign transfer transactions



Save as Favourite

- 1) Tap on "Save as Favourite".
- 2) Provide a Nickname for the Recipient Details

Tap "Done" to go to next page.



Review Sender Details

The screenshot shows the 'Foreign Transfer' screen in the CIMB OCTO app. At the top, there is a back arrow, the title 'Foreign Transfer', and a close 'X' icon. Below this is the 'Sender Details' section. Under the heading 'Residency Status', there are two buttons: 'Resident' (highlighted in teal) and 'Non-resident'. Below the buttons is a grey box containing the following text:

Residency Status

1. Malaysian citizen must hold overseas PR AND residing in overseas for >180 days in last 12 months to be deemed as non-resident.
2. Non-Malaysian citizen must hold Malaysian PR AND residing in Malaysia for >180 days in last 12 months to be deemed as resident.

A small red number '1' is positioned below the second item in the list. At the bottom of the screen, there is a red 'Next' button.

Sender Details

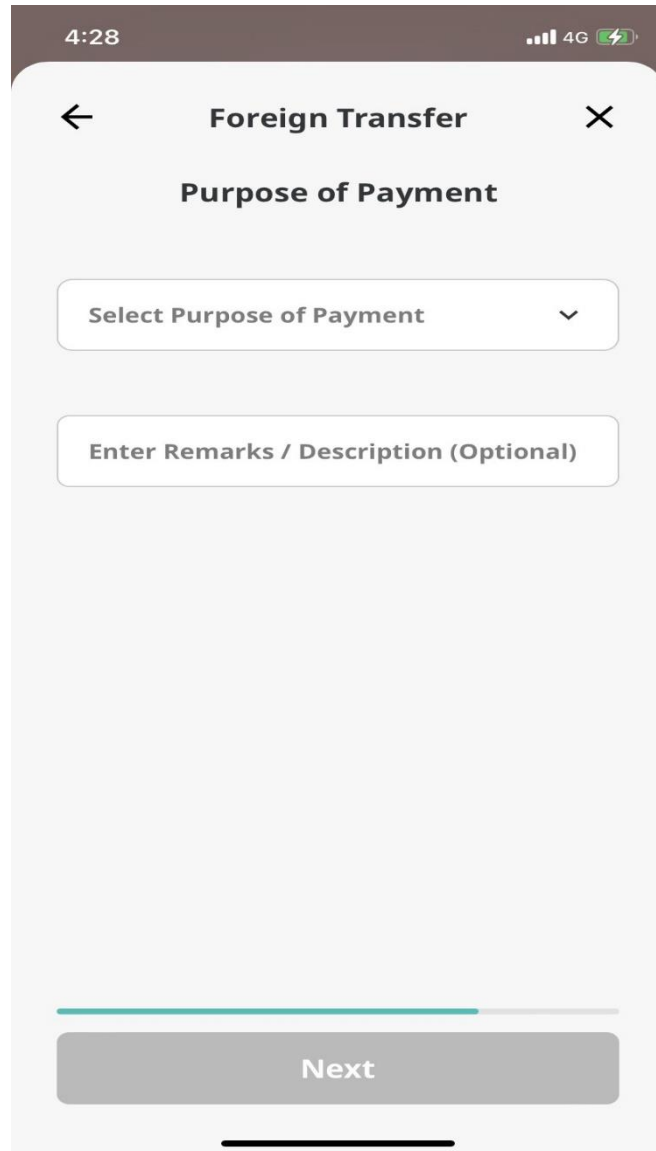
Please review your residency status to ensure it is accurate before you proceed with the transaction.

Tap "Next" to go to next page.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Cash Collection)

Purpose of Payment



4:28

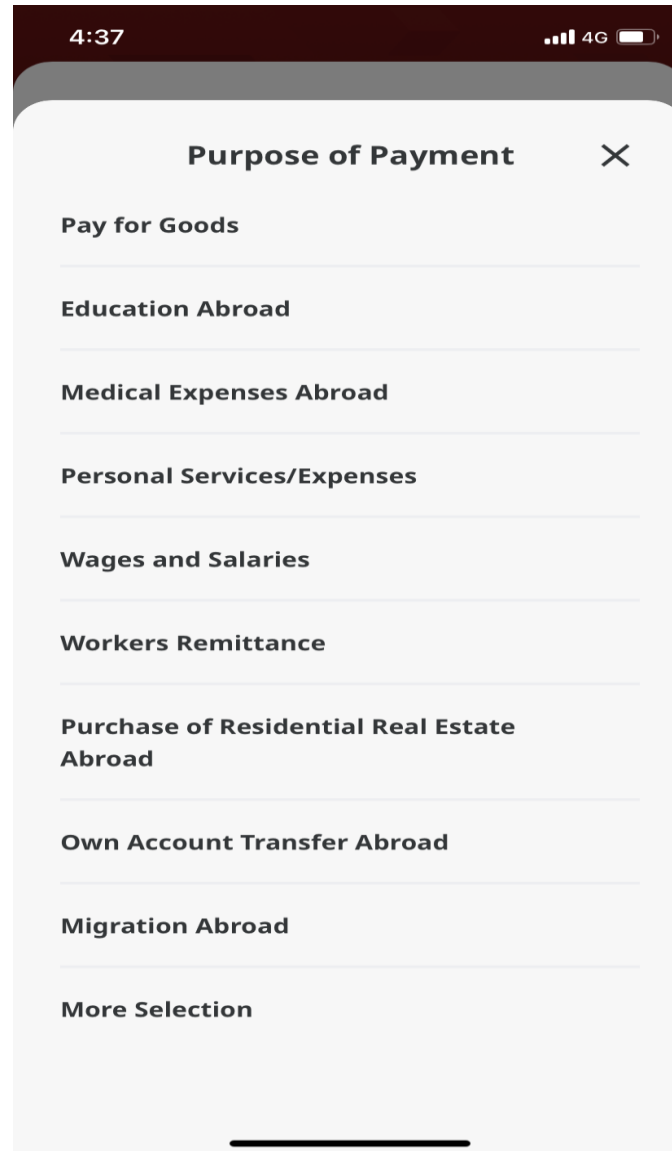
Foreign Transfer

Purpose of Payment

Select Purpose of Payment

Enter Remarks / Description (Optional)

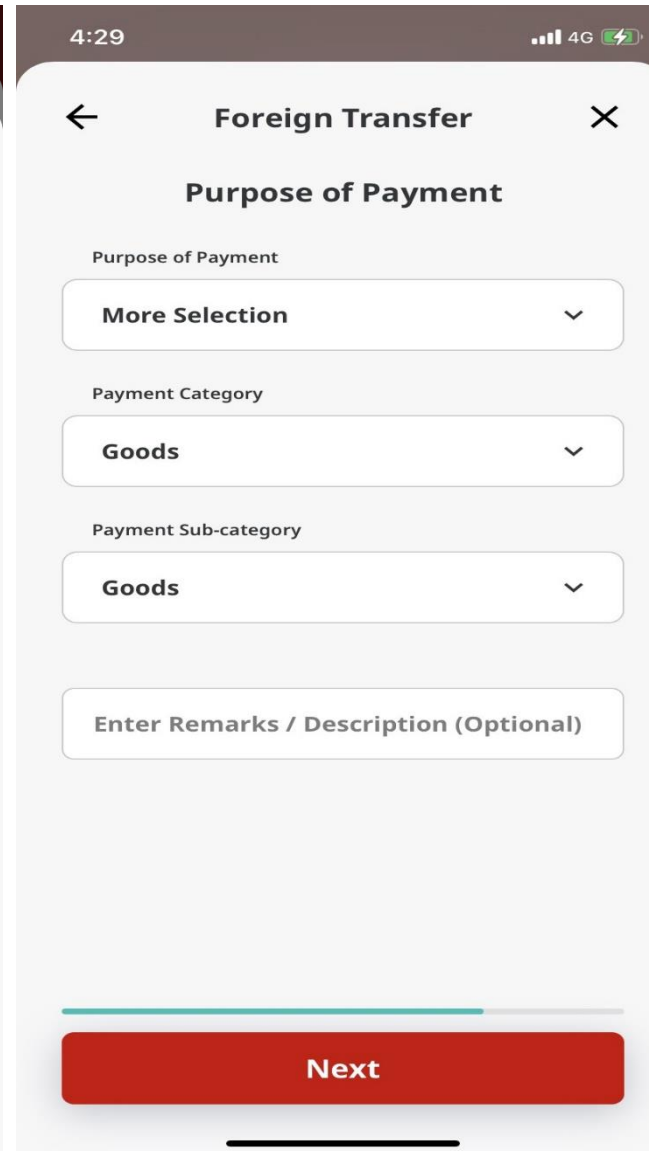
Next



4:37

Purpose of Payment

- Pay for Goods
- Education Abroad
- Medical Expenses Abroad
- Personal Services/Expenses
- Wages and Salaries
- Workers Remittance
- Purchase of Residential Real Estate Abroad
- Own Account Transfer Abroad
- Migration Abroad
- More Selection



4:29

Foreign Transfer

Purpose of Payment

Purpose of Payment: More Selection

Payment Category: Goods

Payment Sub-category: Goods

Enter Remarks / Description (Optional)

Next

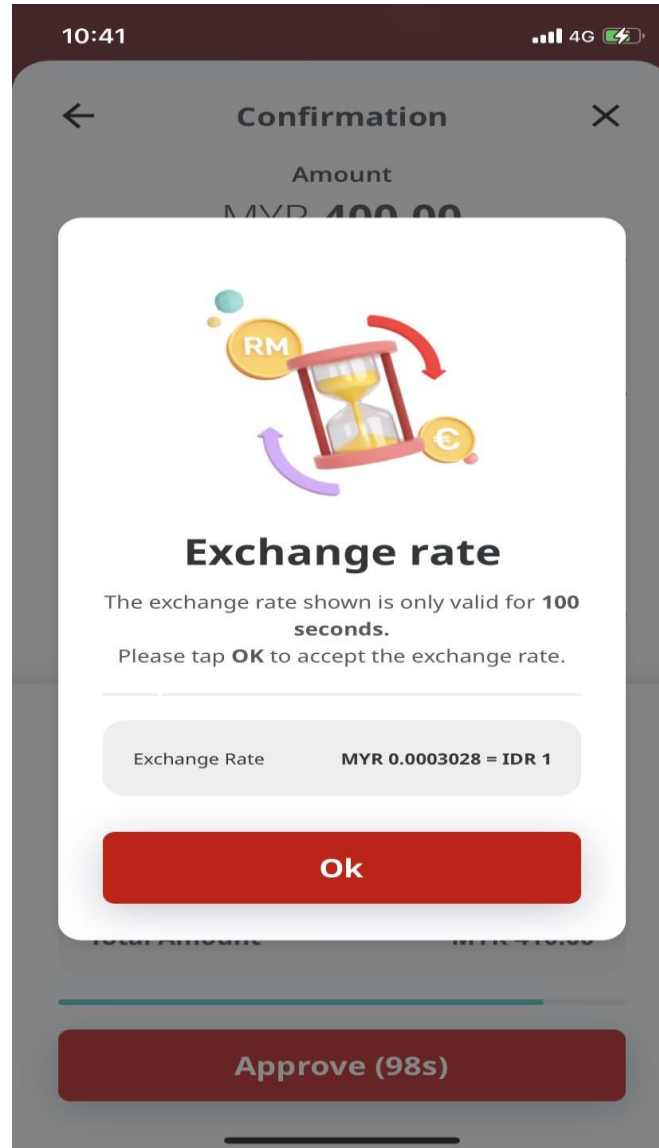
Purpose of Payment

Select the purpose of the foreign fund transfer from 9 categories in the dropdown menu. Alternatively, select "More Selection" for other purposes and proceed to select the Payment Category and Payment Sub-category from respective dropdown menu. Provide remarks/description if any in the last field.

Tap "Next" to go to next page.



Exchange Rate Message



Exchange Rate

A pop-up screen will appear to display the exchange rate for your chosen currency and is only valid for 100 seconds.

Tap "OK" to accept and proceed with the exchange rate for your transaction.



CIMB OCTO App Step-by-Step Guide: SpeedSend (Cash Collection)

Confirmation Page

10:41 4G

Confirmation

1 Amount
MYR 400.00

2 Equivalent
IDR 1,321,185.27

3 Exchange Rate
MYR 0.0003028 = IDR 1

From

When
Today, 05 Apr 2023

Transfer Type
Cash Collection

Payment Type
SpeedSend

Service Charge
MYR 10.00

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the **Terms & Conditions** and **Declaration** herein.

Total Amount MYR 410.00

Approve (92s)

10:41 4G

Confirmation

4 Recipient Details

Recipient Name

Recipient ID Type

Recipient ID No.

Residency Status

Gender

Recipient Relationship

Relationship

Recipient Bank Country

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the **Terms & Conditions** and **Declaration** herein.

Total Amount MYR 410.00

Approve (84s)

10:41 4G

Confirmation

Relationship Others

Recipient Bank Country Indonesia

Sender Details

Residency Status Resident

Purpose of Payment

Purpose of Payment Pay for Goods

Important Notice
Please read the Terms and Conditions and contact our **Call Centre** if you have any enquiries and/or need further clarification.

Declaration
By submitting this, I confirm that I have read and understood, and I accept and agree to be bound by all the **Terms & Conditions** and **Declaration** herein.

Total Amount MYR 410.00

Approve (81s)

Confirmation

Please scroll the page to review all submitted beneficiary and sender details to ensure they are accurate before you proceed with the transaction.

1) Amount: Review the amount that you would like to send in local currency.

2) Equivalent: Review the amount that you would like to send in foreign currency.

3) Exchange Rate: Review the Foreign Exchange Rate.

Tap "Approve" to submit your SpeedSend transaction for processing.

Important:

SpeedSend tracer number will be sent via Push Notification with CIMB Clicks. Else, an SMS notification will be sent to sender's mobile number registered with the bank. **Sender should provide the tracer number to Beneficiary to perform cash collection.**





SpeedSend (Important Information)



OCTO

Malaysia

SpeedSend: Important Information

Servicing Countries

Country/ Corridor	Payout currency	Account Credit	Cash Collection
Australia	AUD	√	X
Bangladesh	BDT	√	√
Cambodia	USD	X	√ Maximum Payout = USD5,000
Hong Kong	HKD	√	X
India	INR	√	X
Indonesia	IDR	√	√ Maximum payout = IDR25mil
Laos	USD	X	√
Nepal	NPR	√	√
Philippines	PHP	√	√ Maximum payout = PHP50,000
Singapore	SGD	√	X
Sri Lanka	LKR	√	√
Thailand	THB	√ Non-CIMB Account = Up to THB49,999	√
United Kingdom	GBP	√	X
USA	USD	√	X
Vietnam	VND / USD	X	√
<u>Europe</u> Austria Belgium Denmark France Finland Germany Ireland Italy Netherlands Norway Portugal Spain	EUR	√	X

Transaction Limit

Up to RM50,000
per customer, per day*

* CIMB Clicks & CIMB OCTO - Transaction limit up to RM50,000 per customer per day for all payment purposes.

Example of IBAN used in European countries

What is an IBAN (International Bank Account Number)?

- IBAN is a standard way of uniquely identifying an account for the purpose of improving the efficiency and speed of cross-border European Union payments. The length of IBAN can go up to 28 digits starting with a 2-letter country code, specific to each country.
- The *kk* after the two-character ISO country code represents the check digits calculated from the rest of the IBAN characters. If it is a constant for the country concerned, this will be stated in the Comments column. This happens where the BBAN has its own check digits that use the same algorithm as the IBAN check digits.
- The BBAN format column shows the format of the BBAN part of an IBAN in terms of upper case alpha characters (A–Z) denoted by "a", numeric characters (0–9) denoted by "n" and mixed case alphanumeric characters (a–z, A–Z, 0–9) denoted by "c". For example, the Bulgarian BBAN (4a,6n,8c) consists of 4 alpha characters, followed by 6 numeric characters, then by 8 mixed-case alpha-numeric characters.
- Descriptions in the *Comments* field have been standardised with country specific names in brackets. The format of the various fields can be deduced from the BBAN field.

No	Country	IBAN	No	Country	IBAN
1	Austria (20 digits) :	AT61 1904 3002 3457 3201	7	Ireland (22 digits) :	IE29 AIBK 9311 5212 3456 78
2	Belgium (16 digits) :	BE68 5390 0754 7034	8	Spain (24 digits) :	ES80 2310 0001 1800 0001 2345
3	Denmark (18 digits) :	DK50 0040 0440 1162 43	9	Italy (27 digits) :	IT60 X054 2811 1010 0000 0123 456
4	Finland (18 digits) :	FI21 1234 5600 0007 85	10	Netherlands (18 digits) :	NL91 ABNA 0417 1643 00
5	France (27 digits) :	FR14 2004 1010 0505 0001 3M02 606	11	Norway (15 digits) :	NO93 8601 1117 947
6	Germany (22 digits) :	DE89 3704 0044 0532 0130 00	12	Portugal (25 digits) :	PT50 0002 0123 1234 5678 9015 4



SpeedSend: Important Information

EU Countries IBAN information

IBAN – More information

Transfer to Account Option Selected

4:02 4G

Recipient Bank X

1 Recipient Account No./IBAN

Recipient Bank

Recipient Bank Branch

Country RUNS ON ripple

Recipient Account No./IBAN

1. IBAN is used when payment is made in EUR currency.
2. It is a series of alphanumeric characters that uniquely identifies a customer's account held at a bank anywhere in the world.

Done



EU Countries

IBAN is applicable for EU corridors only. Please do not use IBAN for UK transactions

Sample of IBAN

No.	Country	IBAN
1	Spain	ESkk bbbb gggg xccc cccc cccc
2	Portugal	PTkk bbbb ssss cccc cccc ccx x
3	France	FRkk bbbb bggg ggcc cccc cccc cxx
4	Italy	ITkk xaaa aabb bbcc cccc cccc ccc
5	Germany	DEkk bbbb bbbb cccc cccc cc
6	Belgium	BEkk bbcc cccc ccxx
7	Denmark	DKkk bbbb cccc cccc cc
8	Ireland	IEkk aaaa bbbb bbcc cccc cc
9	Netherlands	NLkk bbbb cccc cccc cc
10	Finland	FIkk bbbb bbcc cccc cx
11	Austria	ATkk bbbb bccc cccc cccc
12	Norway	NOkk bbbb cccc ccx

1 For EU countries, please fill in Recipient Account No./IBAN No. as per sample shown in the table.

IBAN characters
First 2 letters = country code
k = IBAN check digits
b= National bank code
s = Branch code
C =Account number
X = National check digits

SpeedSend: Important Information

UK, USA & Australia Beneficiary Account No. & Bank Branch Name

UK, USA & Australia

4:40 4G

Recipient Bank X

Enter Recipient Account No./IBAN

Recipient Bank

Bank of England

Select Recipient Bank Branch

Country RUNS ON ripple

United Kingdom

Recipient Account No./IBAN

1. IBAN is used when payment is made in EUR currency.

2. It is a series of alphanumeric characters that uniquely identifies a customer's account held at a bank anywhere in the world.

Done

IMPORTANT

In the 'Recipient Account No./IBAN No.' field, you must only insert the account number of the recipient – **NUMBERS ONLY.**

**Do not key in SORT/ACH/BSB code into the account number field*

4:40 4G

Bank Branch X

Search

100000

100013

101800

101829

109990

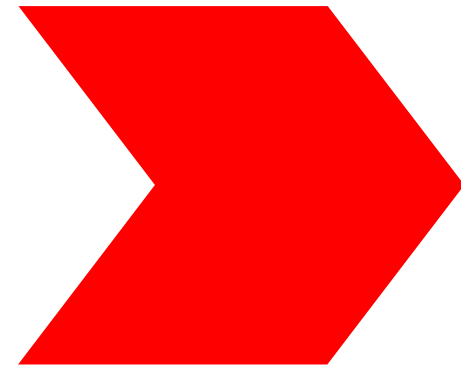
109999

Bank Branch

The numbers in this drop down refers to:

- UK - SORT Code
- USA - ACH Code
- Australia- BSB Code





THANK YOU