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

June 2023

FORWARD Together

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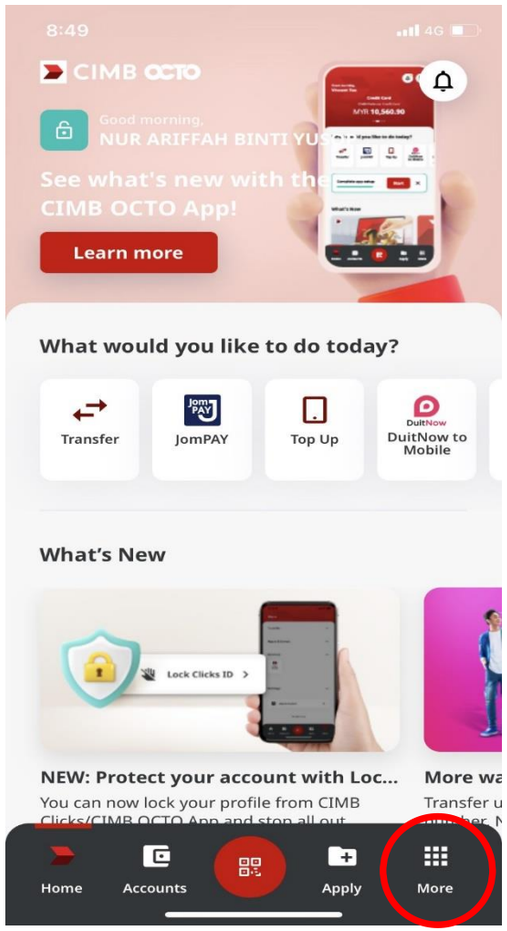
CIMB

Foreign Transfer

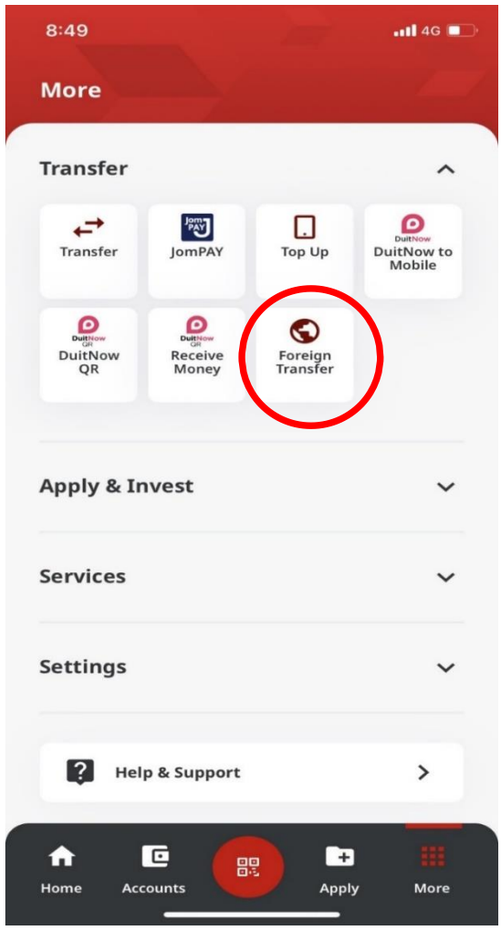
CIMB
OCTO
Malaysia

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”

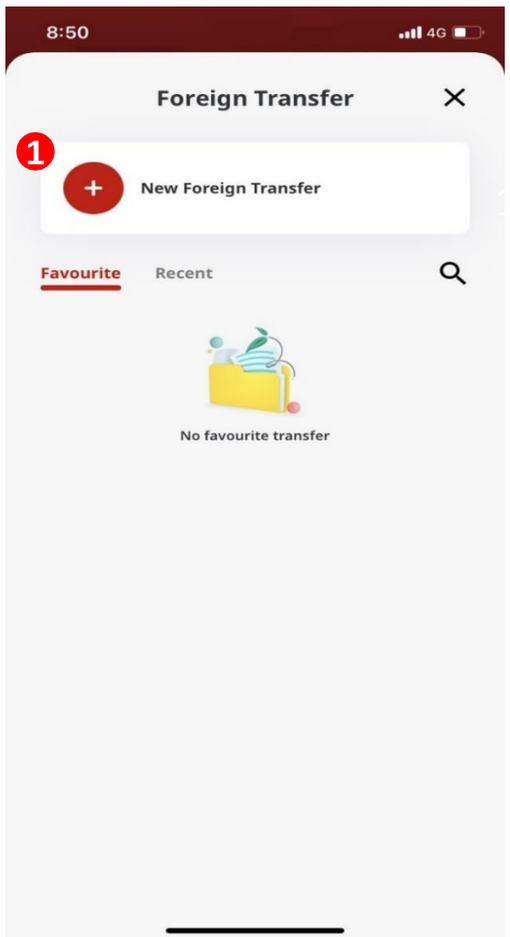


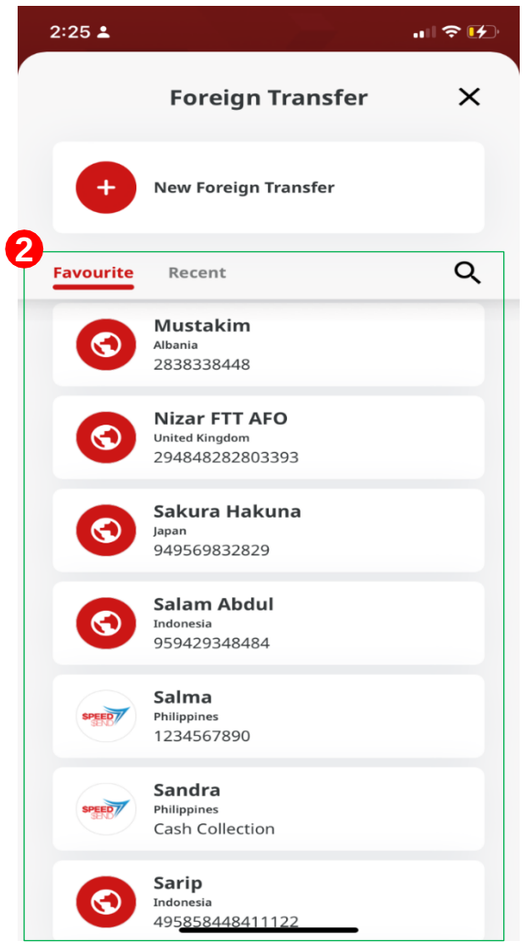
Login with your User ID & Password.
(Please ensure your SecureWord is correct before entering your password)

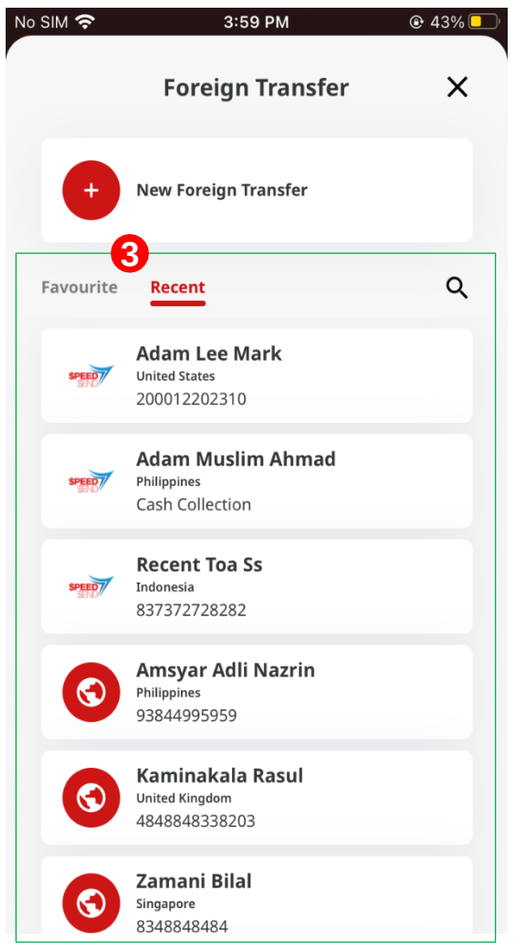
CIMB OCTO App Step-by-Step Guide: Foreign Transfer

3 ways for customers to begin Foreign Transfer:

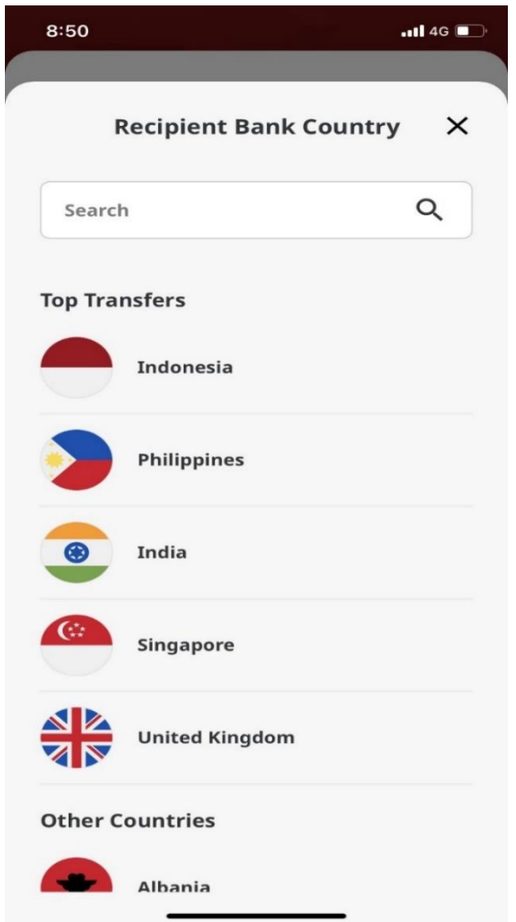
1. Select "New Foreign Transfer" if you would like to transfer to the new recipient.
2. Select from the "Favourite" list if you have saved the recipient's details previously.
3. Select from the “Recent” list, if you want to transfer to a recipient that you have transferred to recently







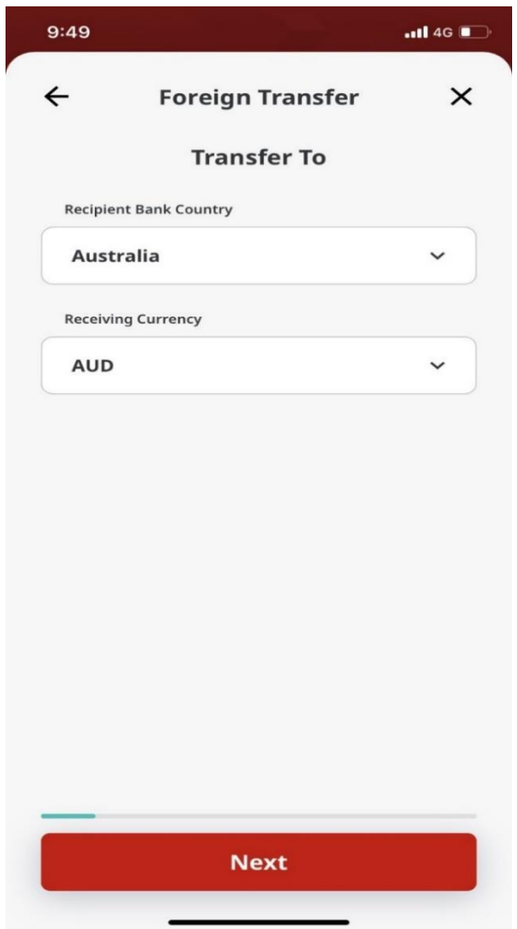
If you have chosen option 1 : Please select the country, you would like to send funds to.



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

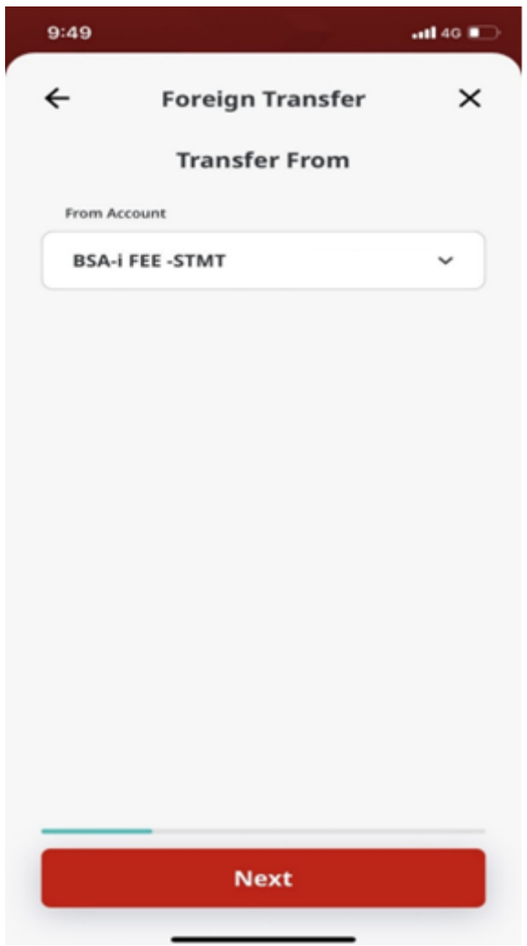
Transfer To

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.



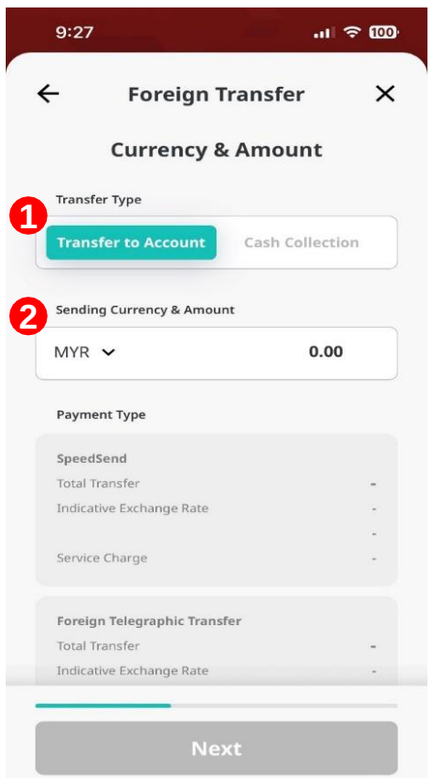
Transfer From

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



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.



CIMB

Foreign Telegraphic Transfer

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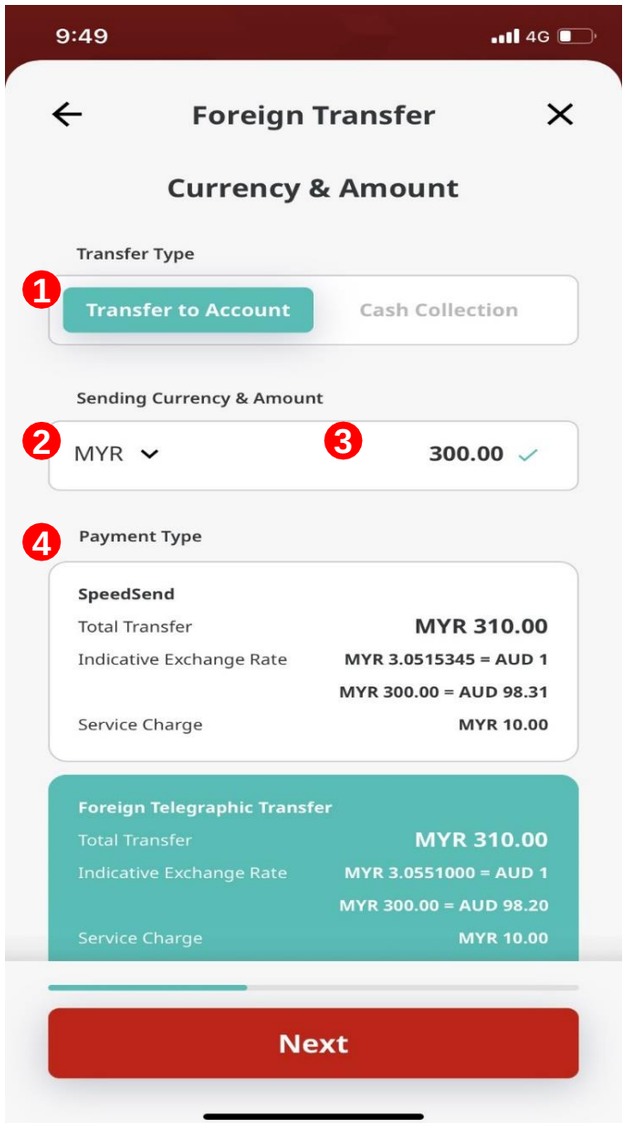
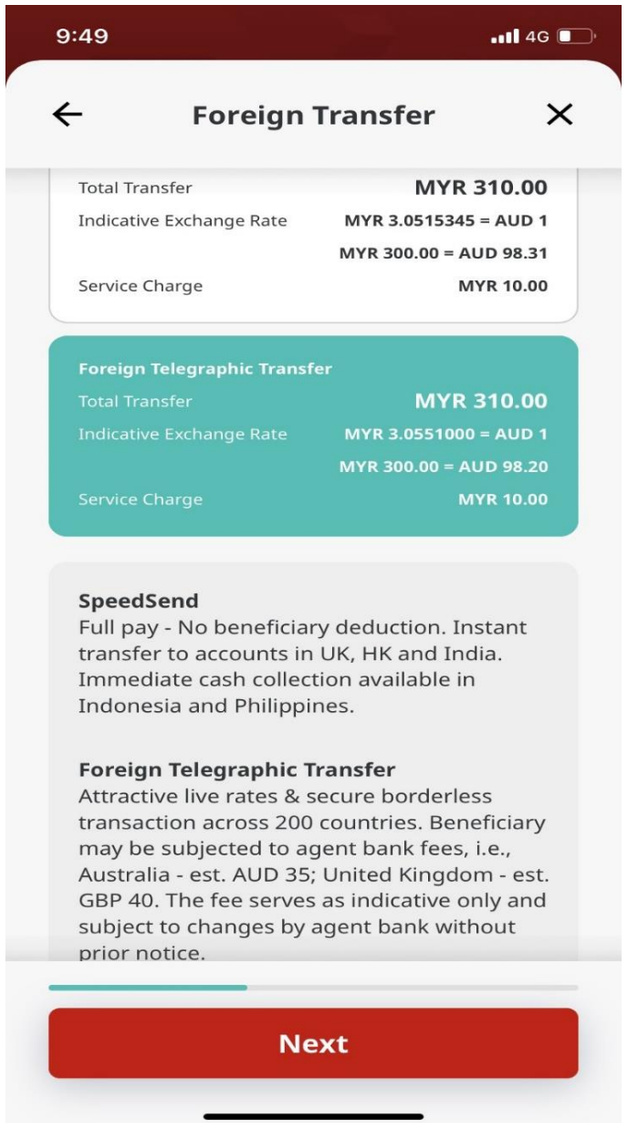
CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer





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:

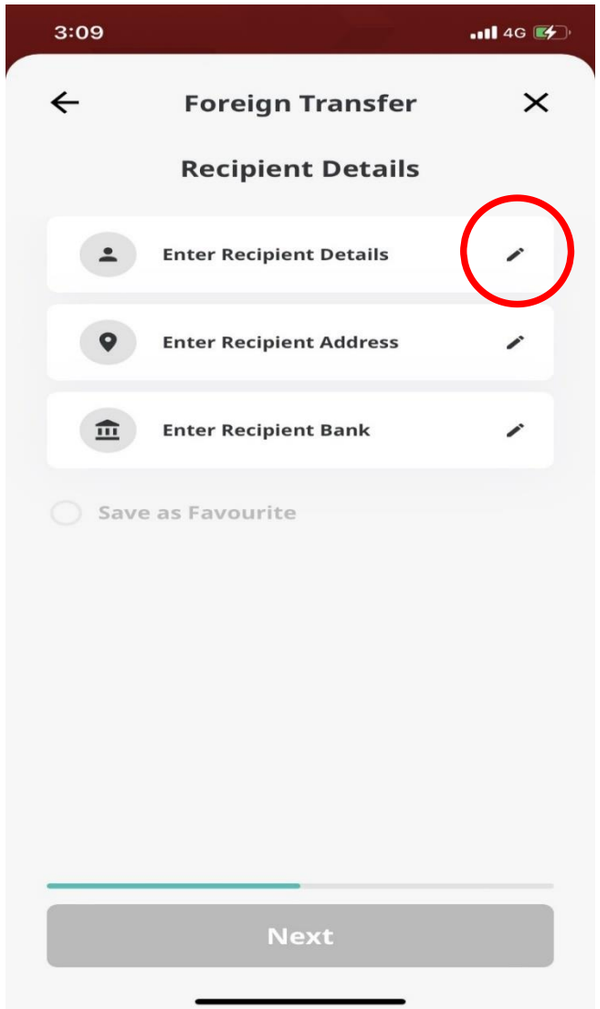
4) Select **Foreign Telegraphic Transfer**

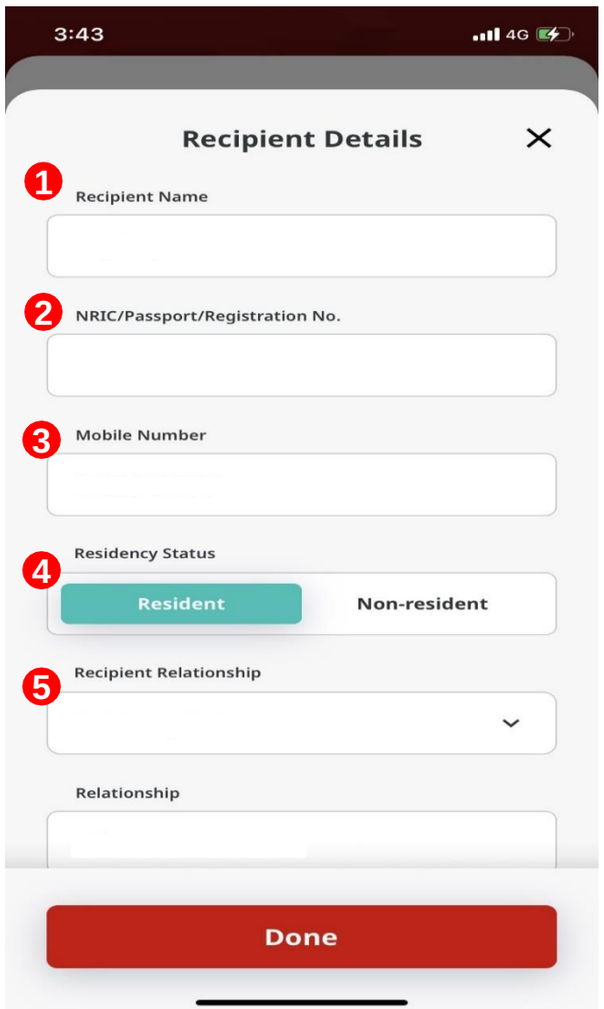
Tap “Next” to go to next page.

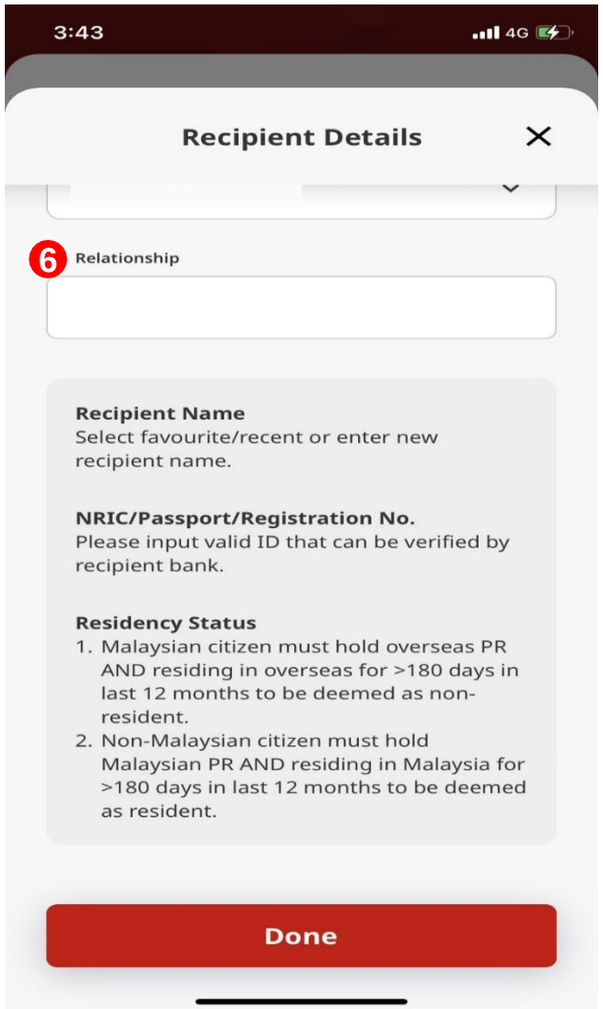
CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

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.







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.

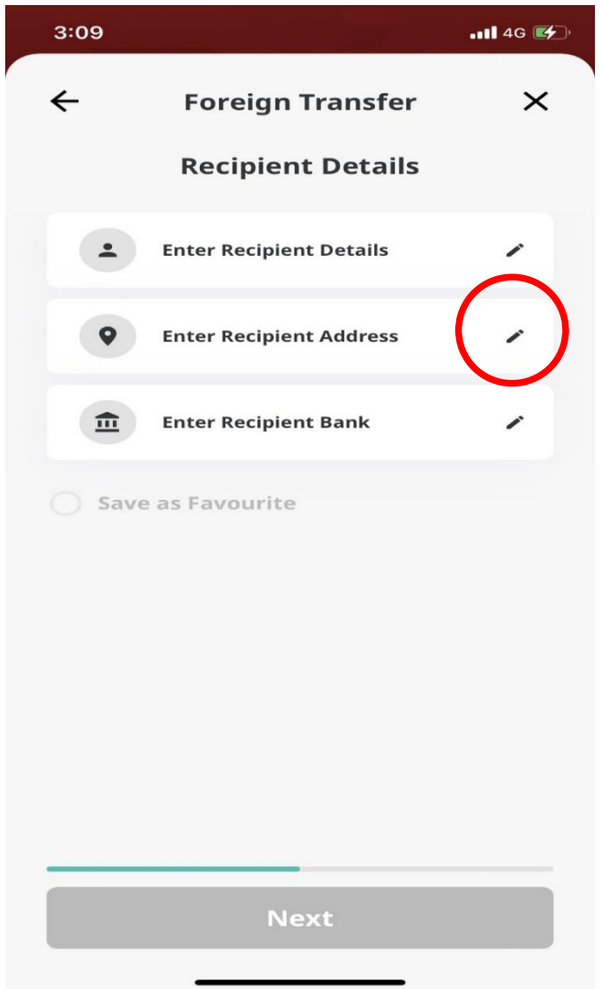
6) Relationship: Insert the relationship here if required

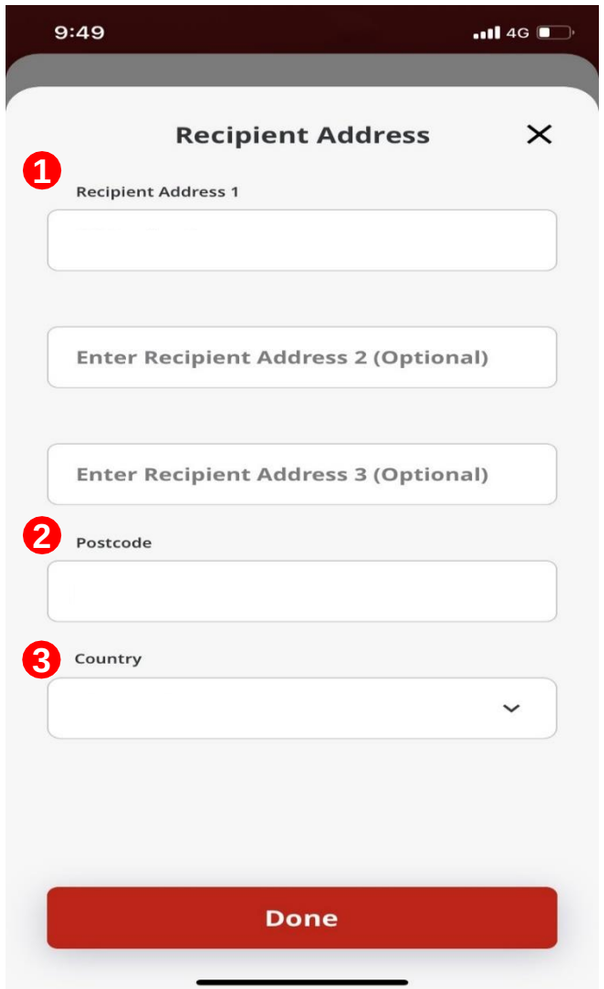
Tap "Done" to go to next page.

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.





Recipient Details

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

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

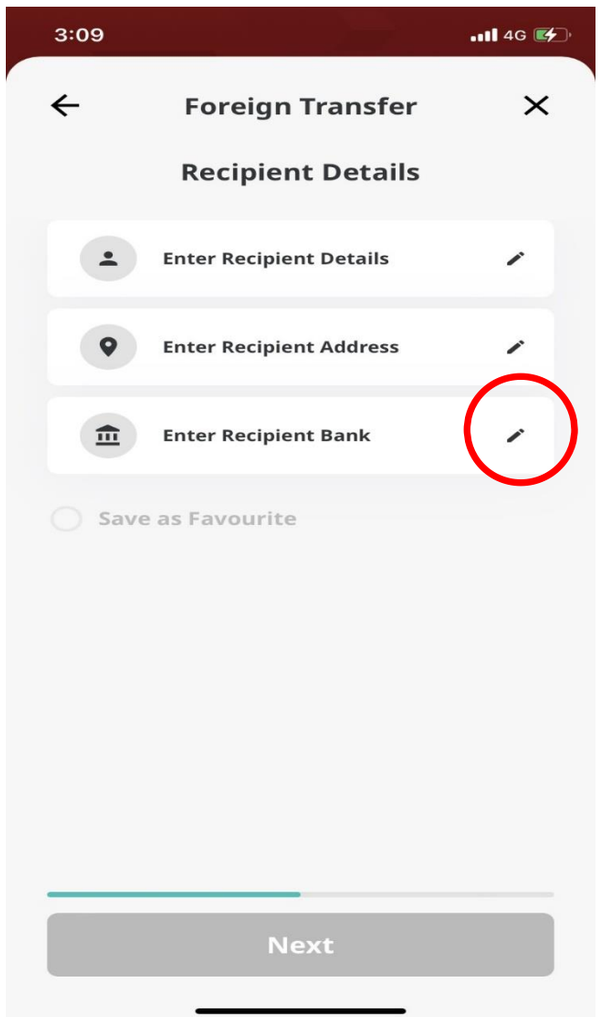
3) Country: Enter the recipient's country.

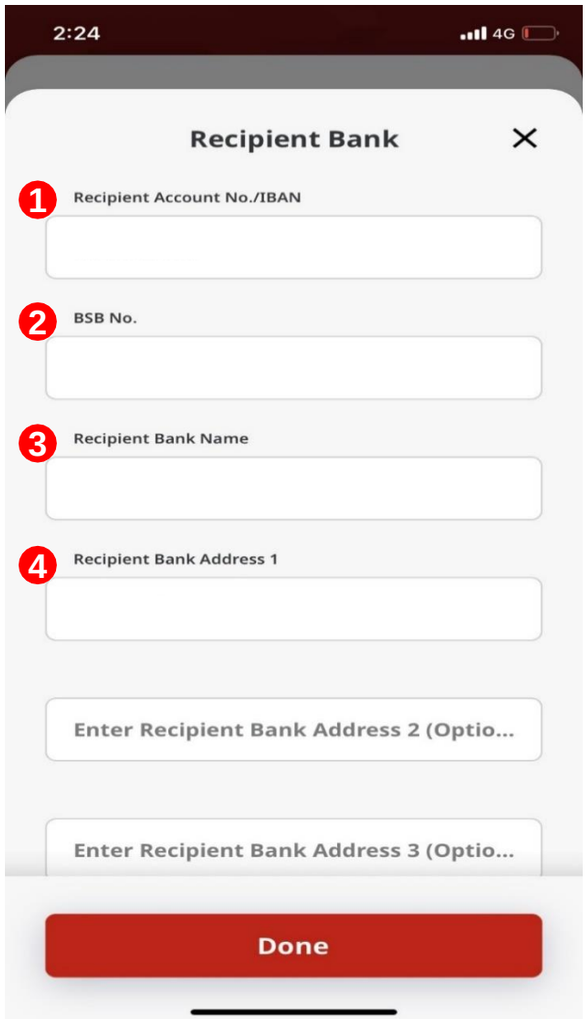
Tap "Done" to go to next page.

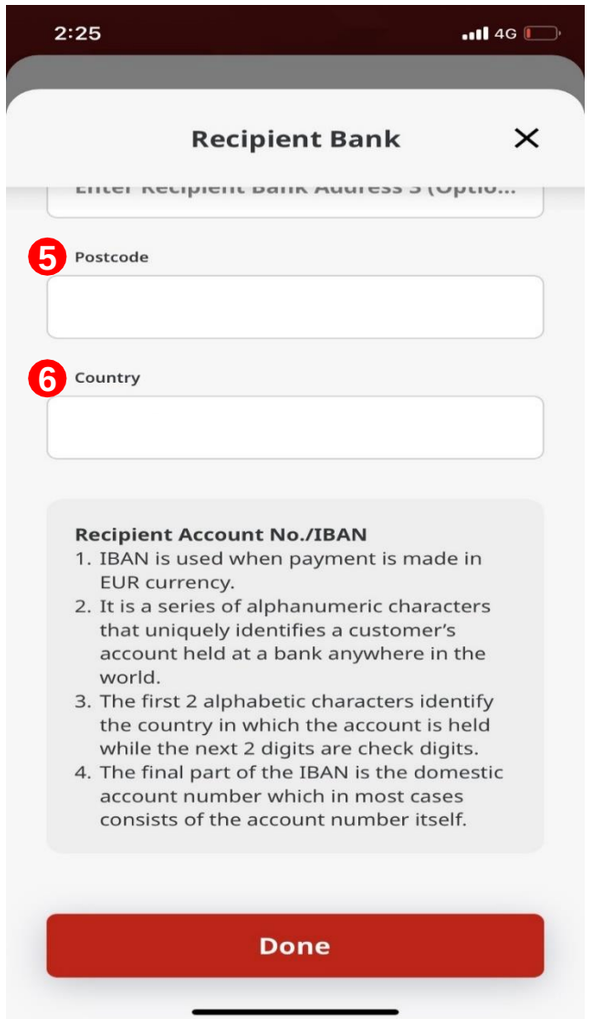
CIMB OCTO App Step-by-Step Guide: Foreign Telegraphic Transfer

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.







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.

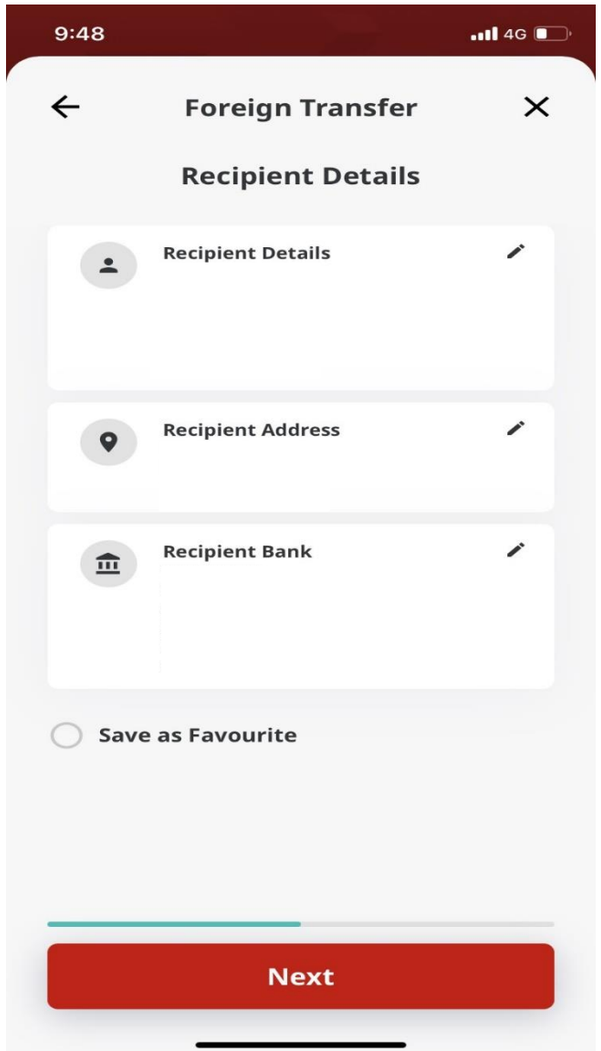
5) Postcode: Enter the recipient's bank postcode.

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

Tap "Done" to go to next page.

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

Review Recipient Details



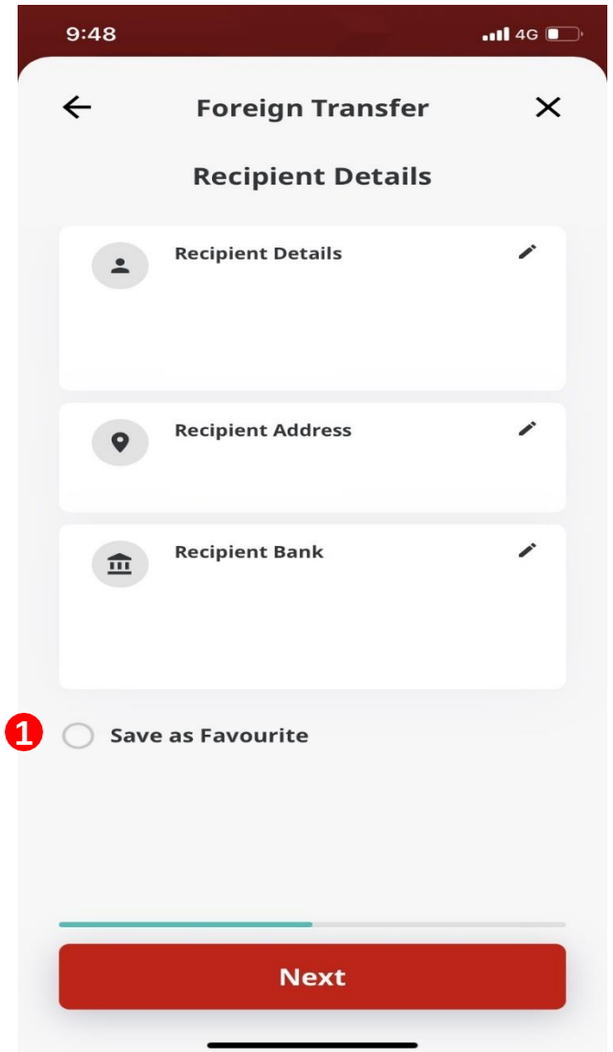
Recipient Details

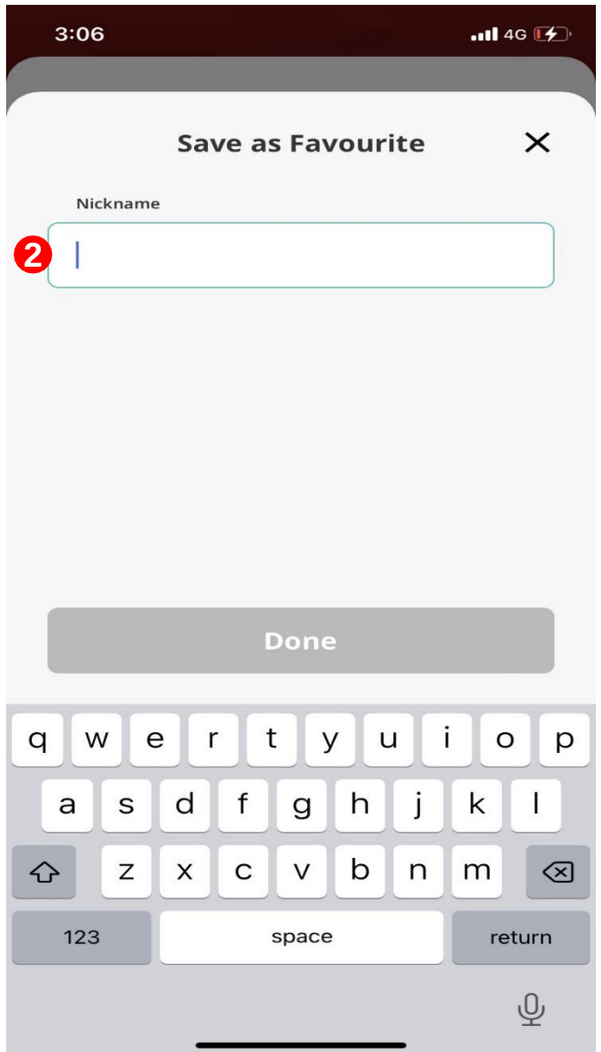
Please review all recipient's details to ensure it is accurate before you proceed with the transaction.

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

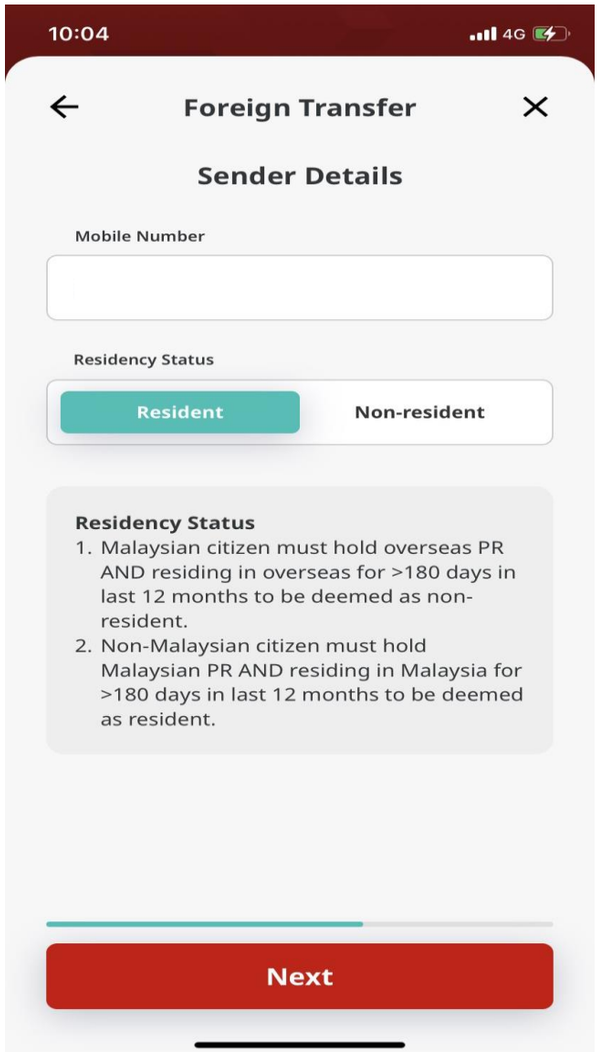
1) Tap on "Save as Favourite" .

2) Provide a Nickname for the Recipient Details

Tap "Done" to go to next page.

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

Review Sender Details



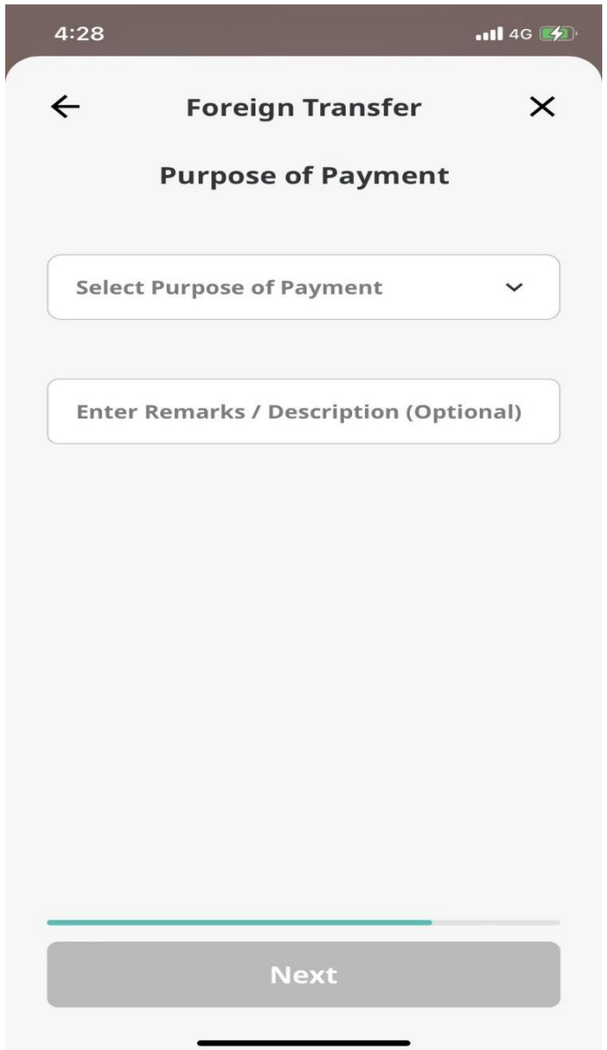
Sender Details

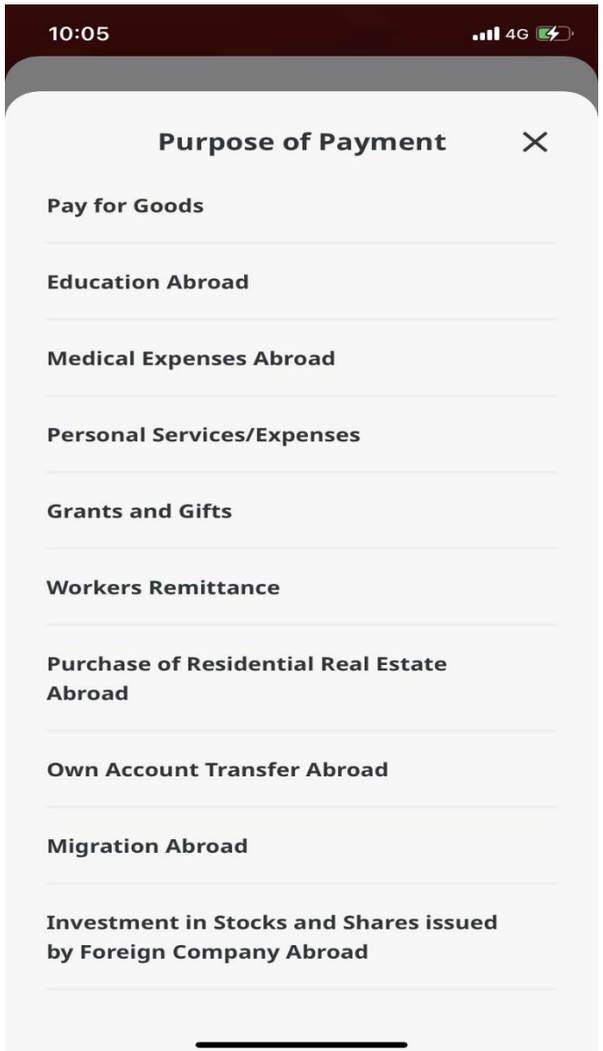
Please review your mobile number and your residency status to ensure they are accurate before you proceed with the transaction.

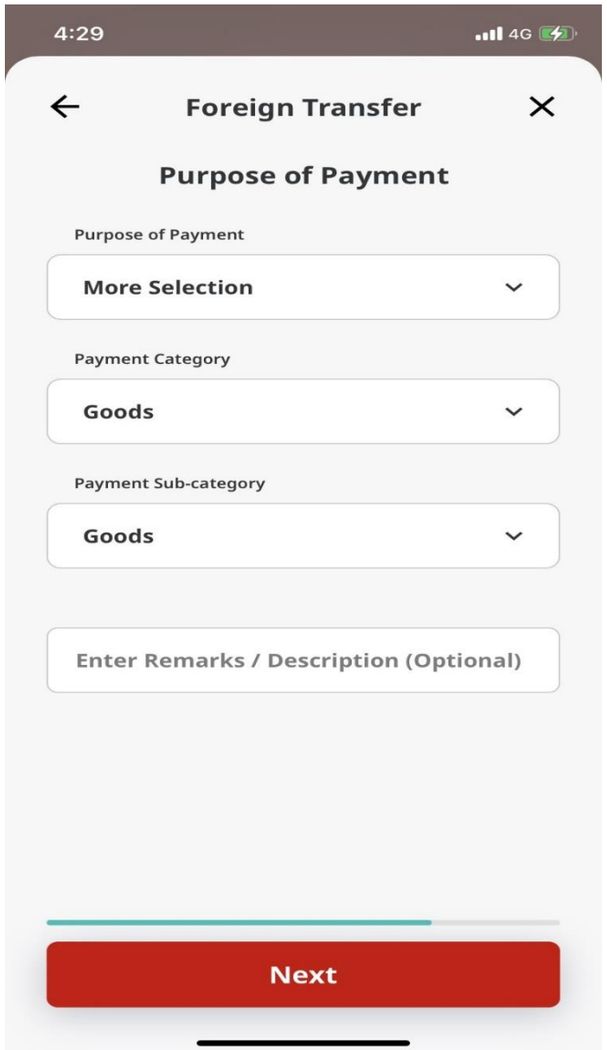
Tap “Next” to go to next page.

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

Purpose of Payment







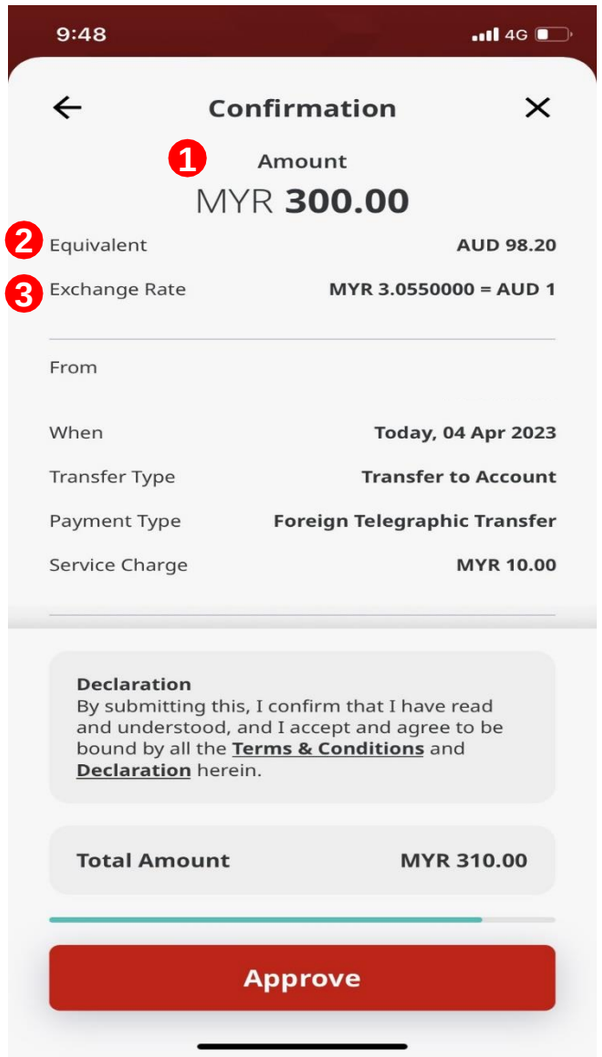
Purpose of Payment

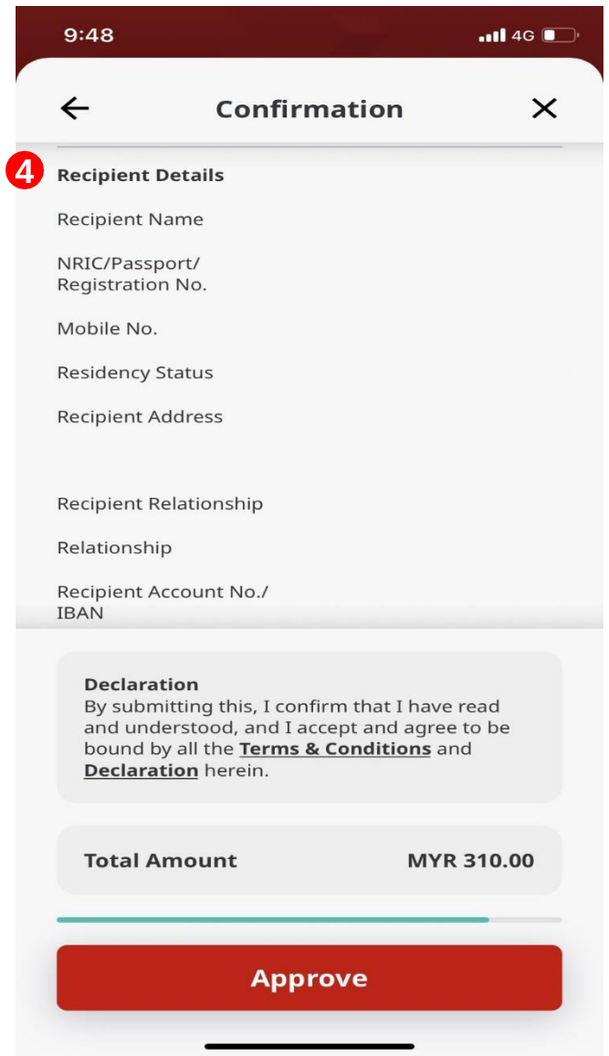
Select the purpose of the foreign fund transfer from 10 categories in the dropdown menu. Alternatively, select "More Selection" for other purposes and proceed to select the Payment Category and Payment Sub-category from respective dropdown menu. Provide remarks/description if any in the last field.

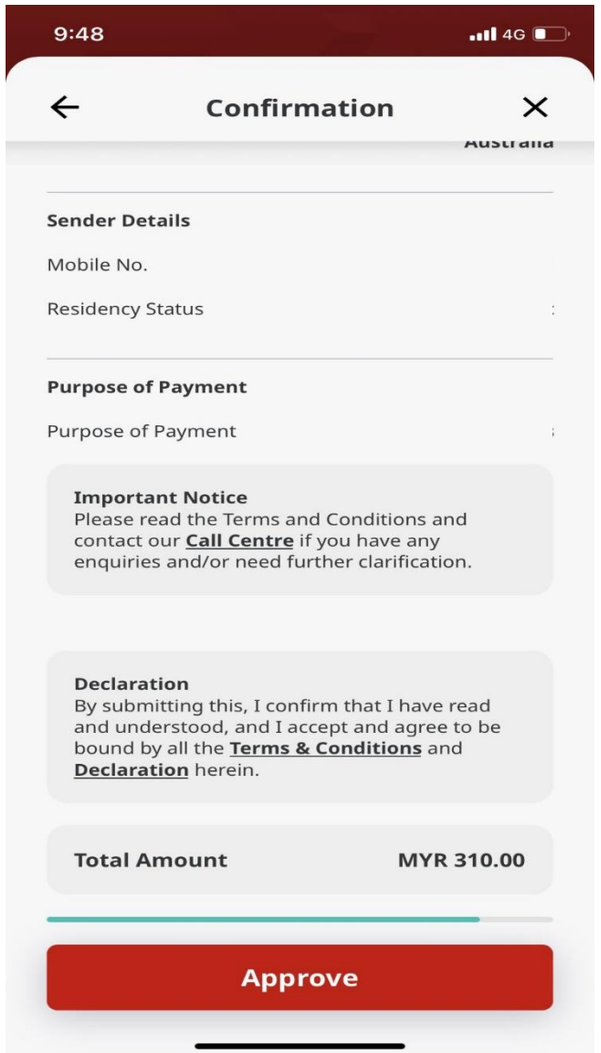
Tap "Next" to go to next page.

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

Confirmation Page







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.

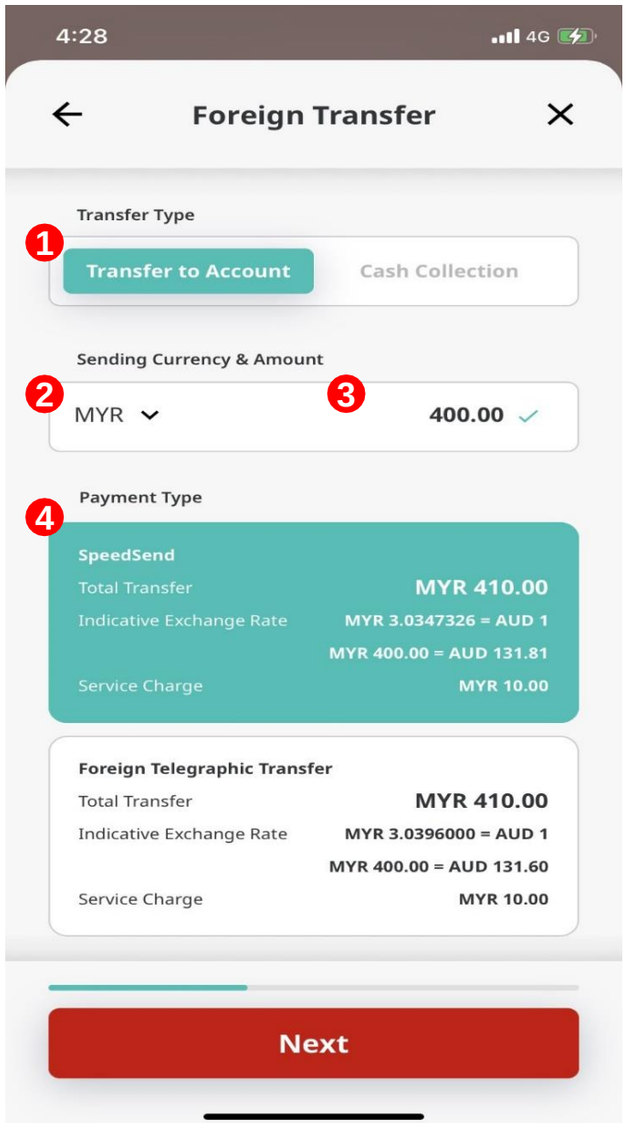
Tap "Approve" to submit your Foreign Telegraphic Transfer transaction for processing.

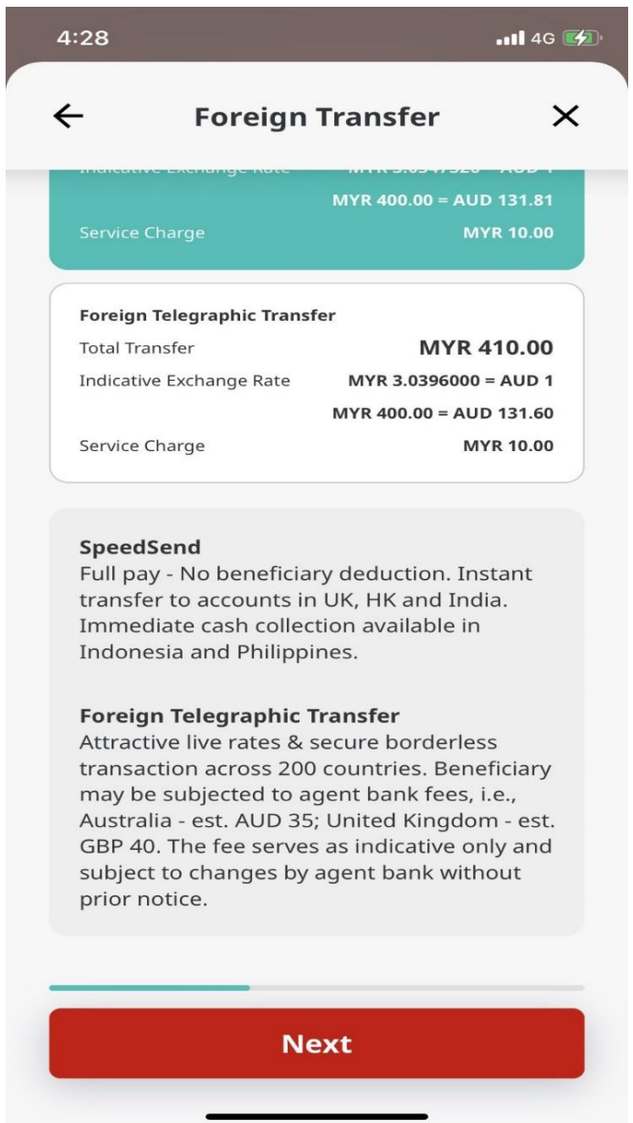
CIMB

SpeedSend
(Transfer to Account)

CIMB
OCTO
Malaysia

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





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:

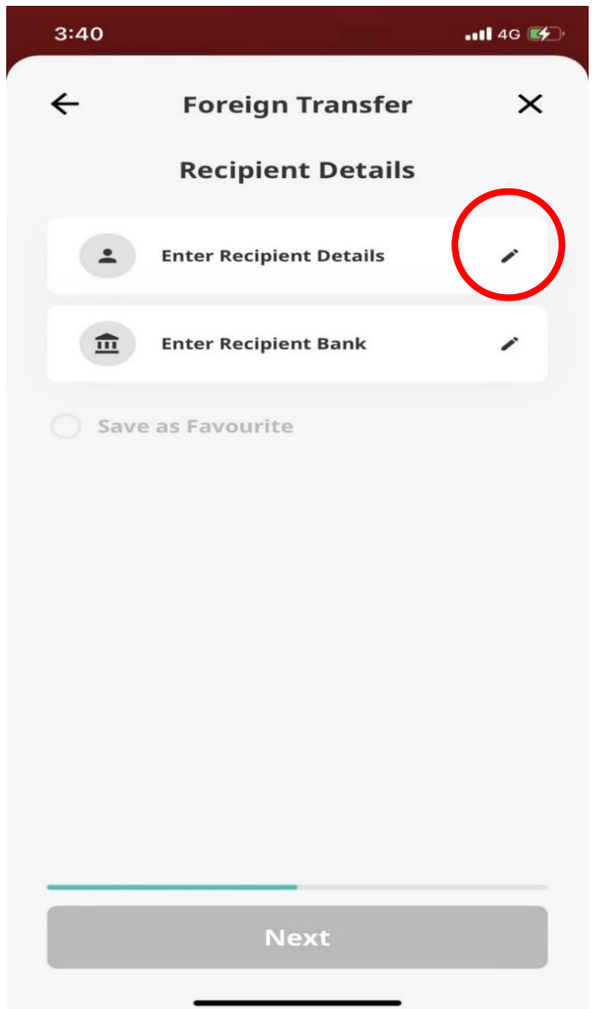
4) Select **SpeedSend**

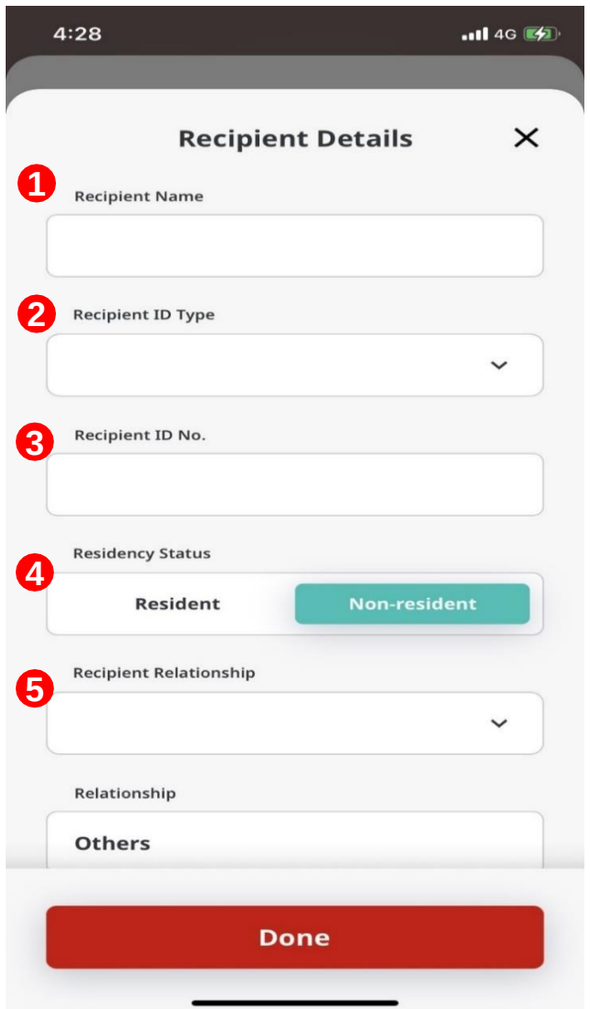
Tap “Next” to go to next page.

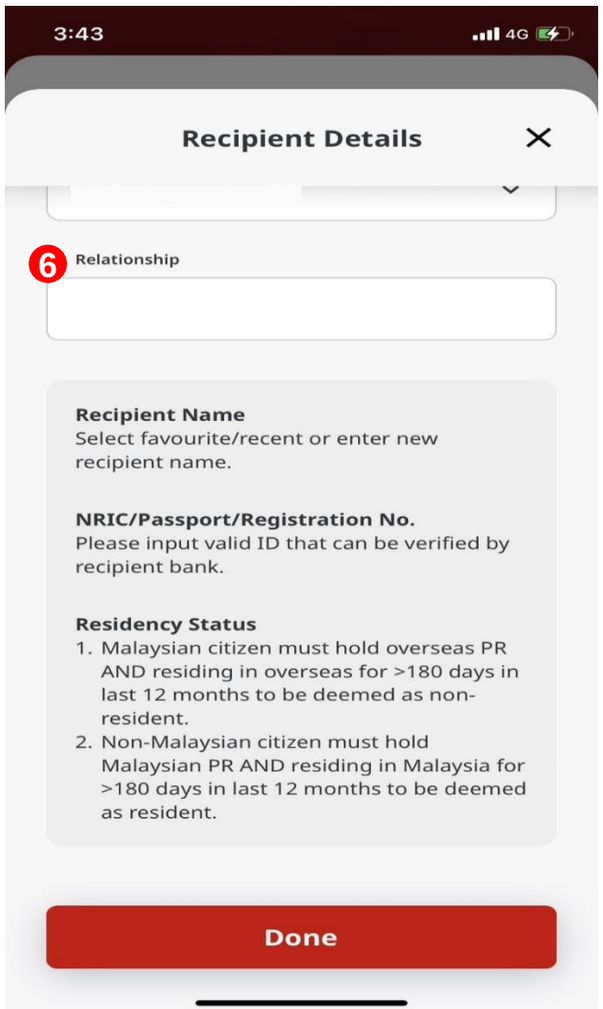
CIMB OCTO App Step-by-Step Guide: SpeedSend (Transfer to Account)

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.







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.

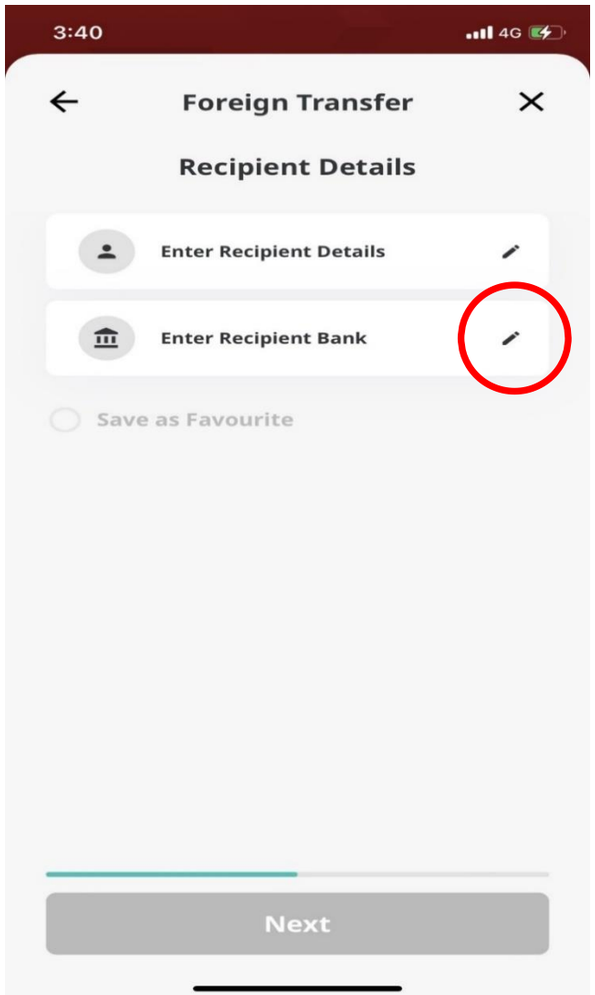
6) Relationship: Insert the relationship here if required

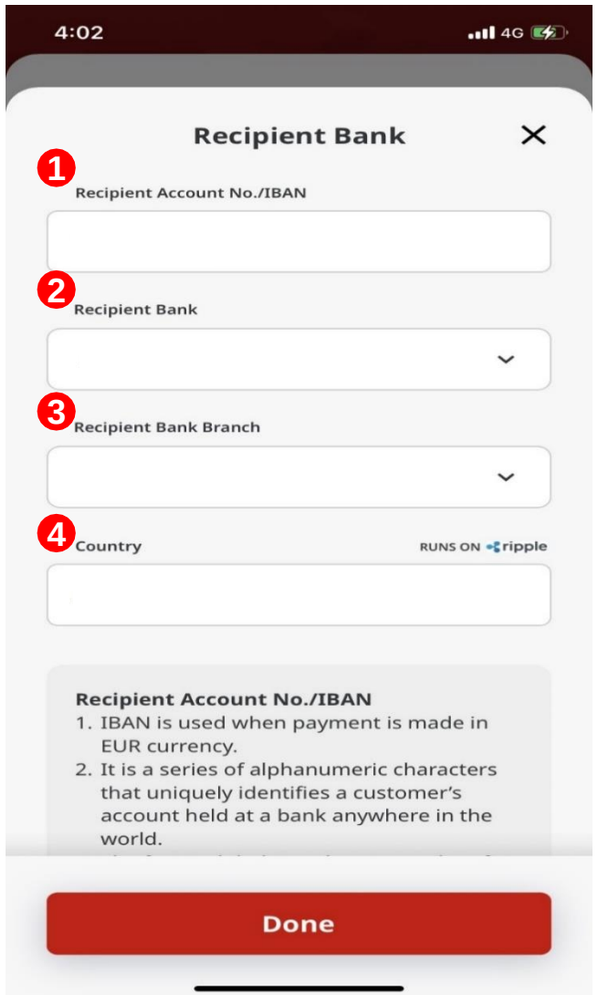
Tap "Done" to go to next page.

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.

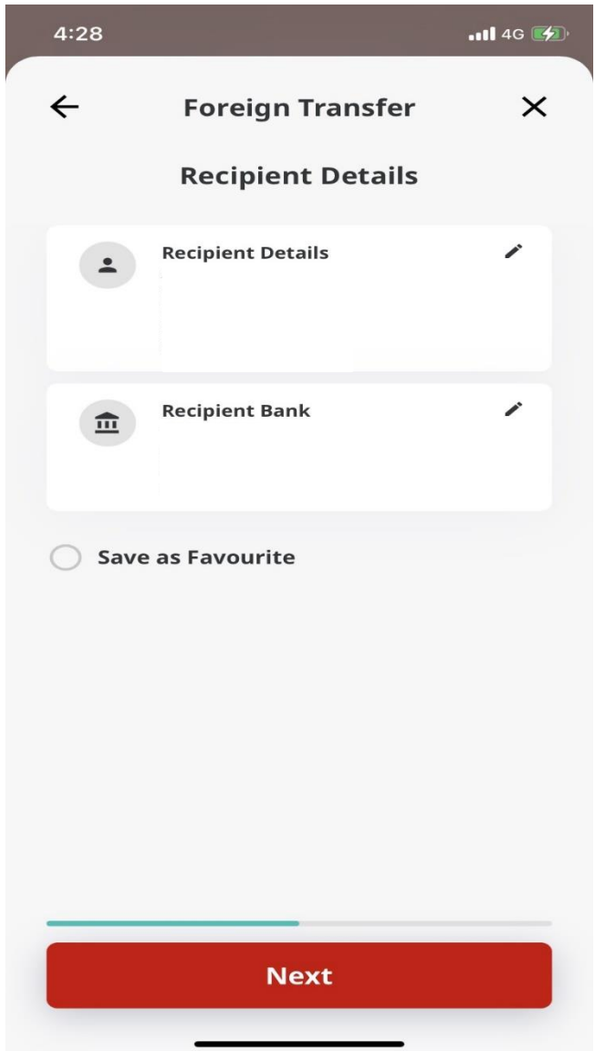
3) Recipient Bank Branch: Select the recipient's bank branch from the dropdown menu. Also known as BSB Code for Australia, SORT Code for UK and ACH for USA transactions.

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

Tap "Done" to go to next page.

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

Review Recipient Details



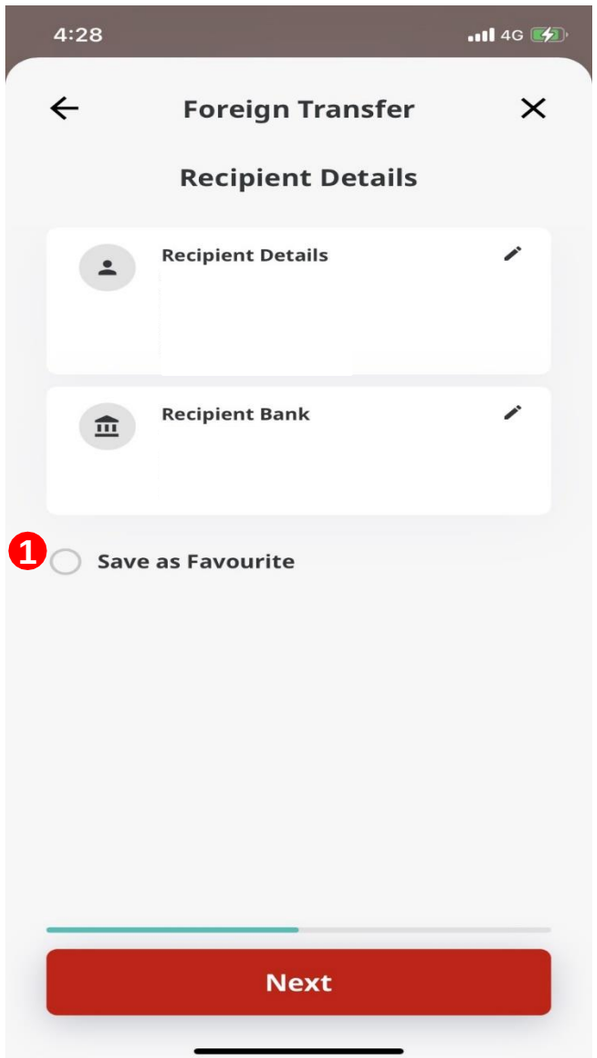
Recipient Details

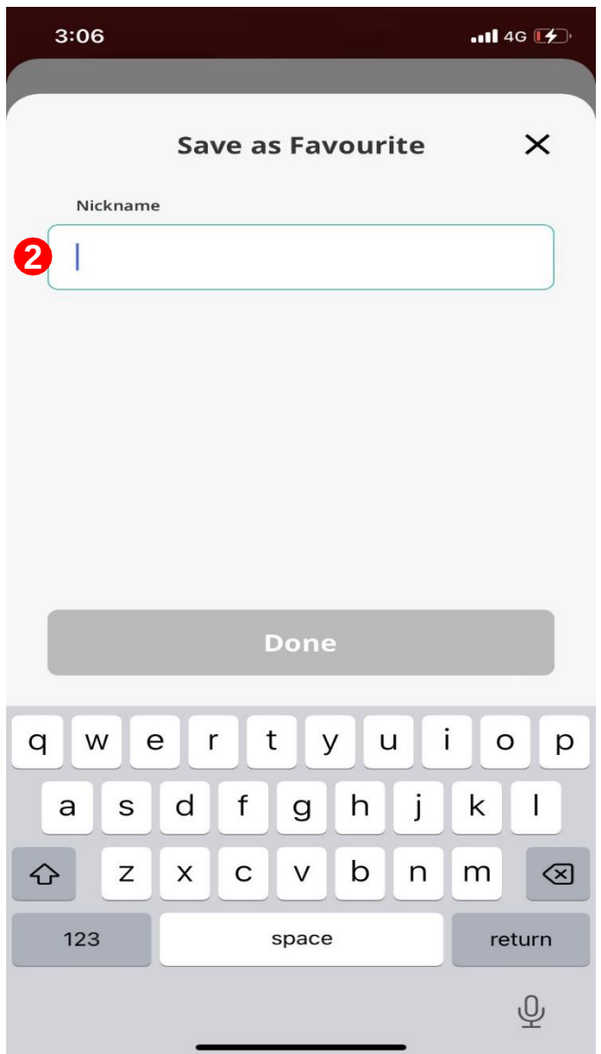
Please review all recipient's details to ensure it is accurate before you proceed with the transaction.

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

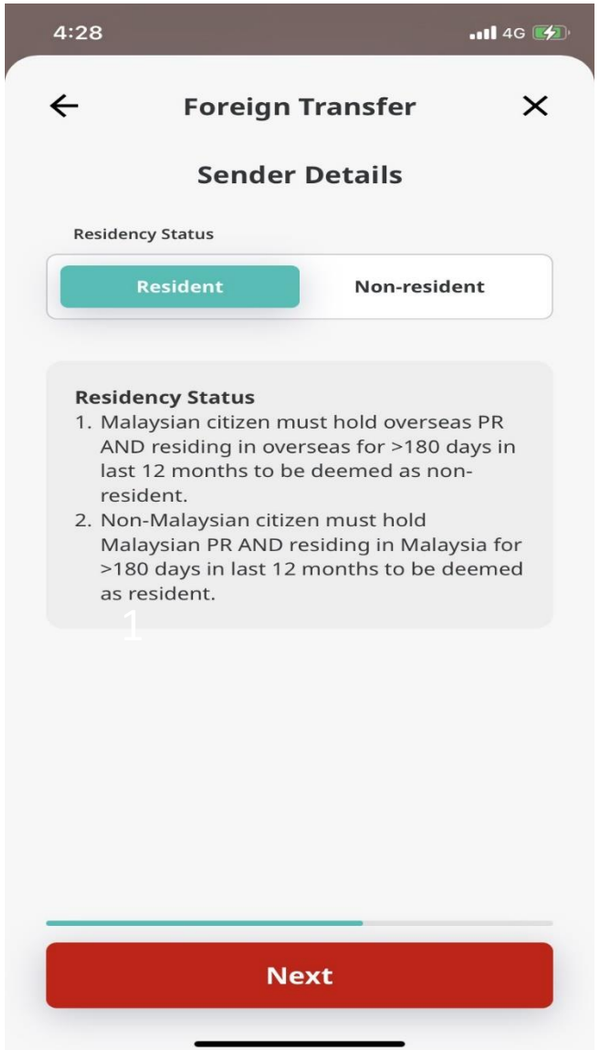
1) Tap on "Save as Favourite" .

2) Provide a Nickname for the Recipient Details

Tap "Done" to go to next page.

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

Review Sender Details



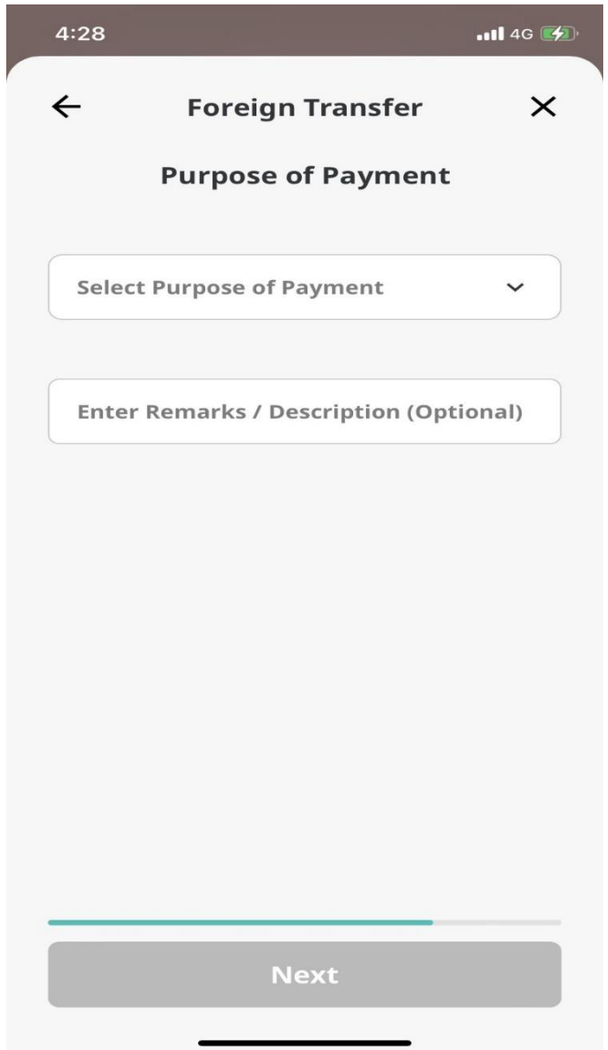
Sender Details

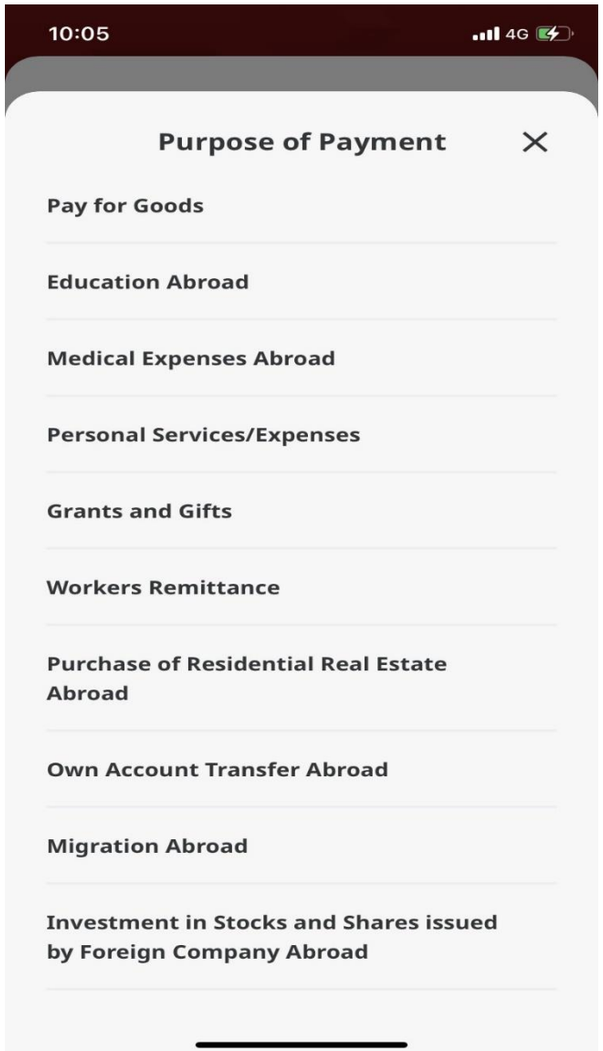
Please review your residency status to ensure it is accurate before you proceed with the transaction.

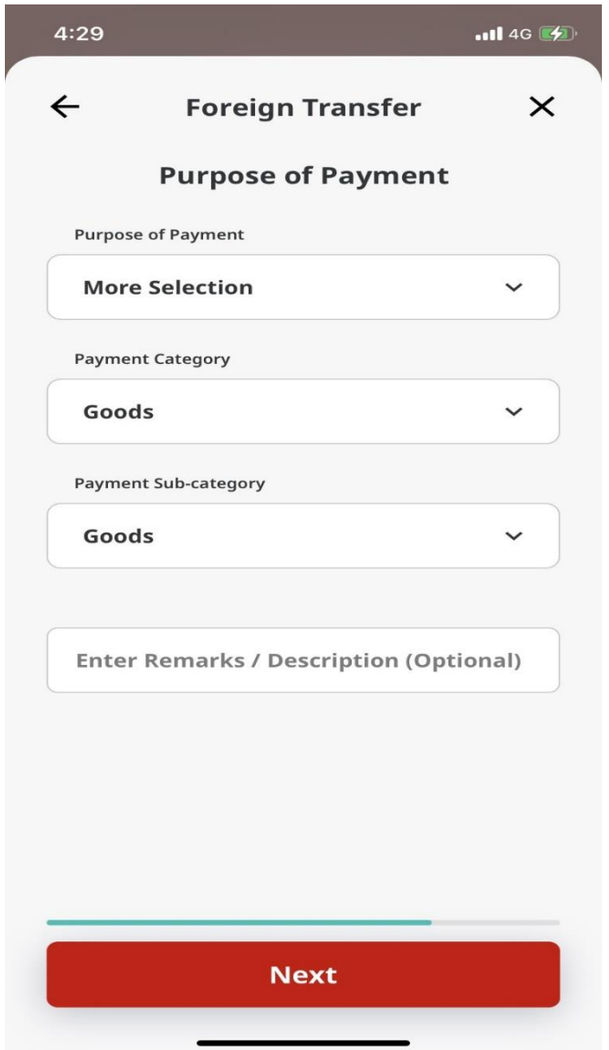
Tap “Next” to go to next page.

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

Purpose of Payment







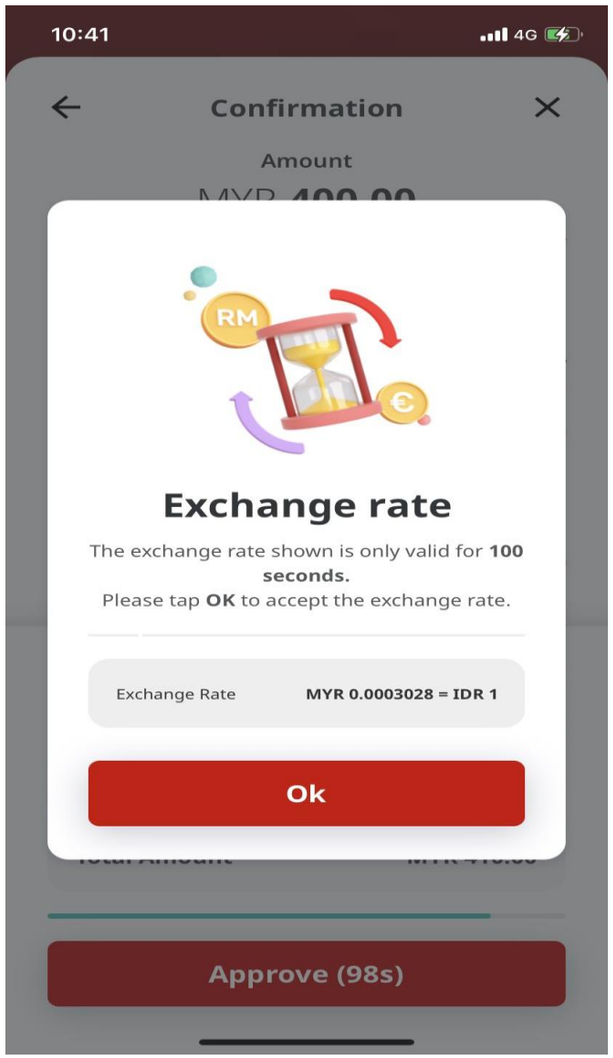
Purpose of Payment

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: SpeedSend (Transfer to Account)

Exchange Rate Message



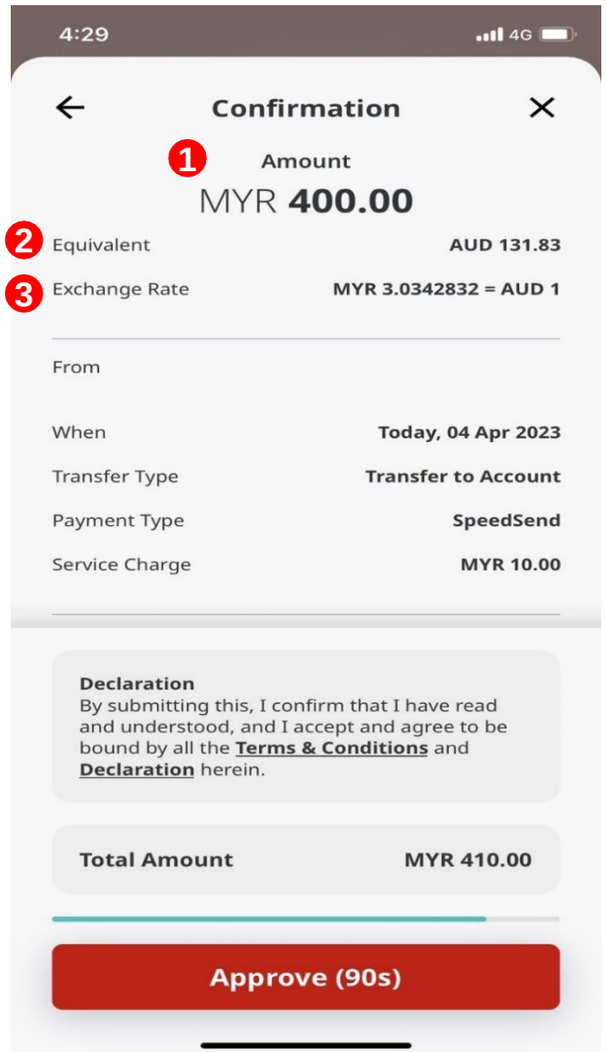
Exchange Rate

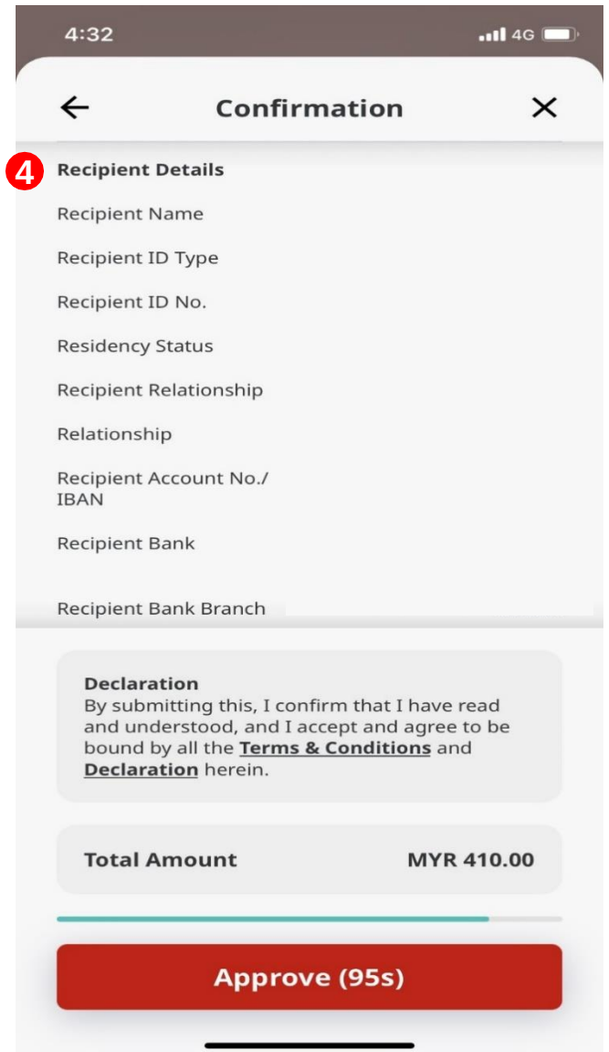
A pop-up screen will appear to display the exchange rate for your chosen currency and is only valid for 100 seconds.

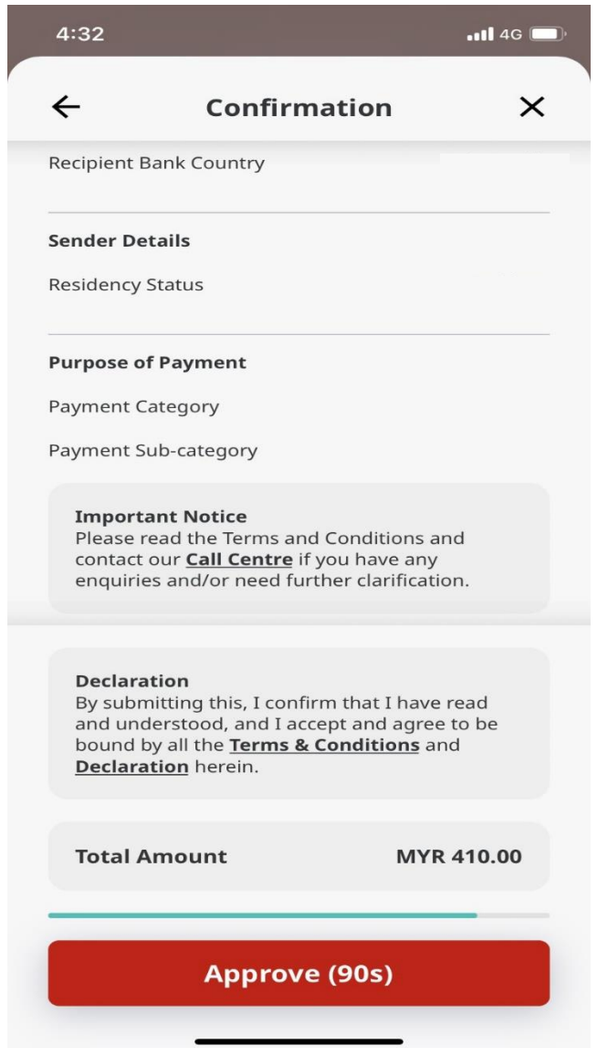
Tap “OK” to accept and proceed with the exchange rate for your transaction.

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

Confirmation Page







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.

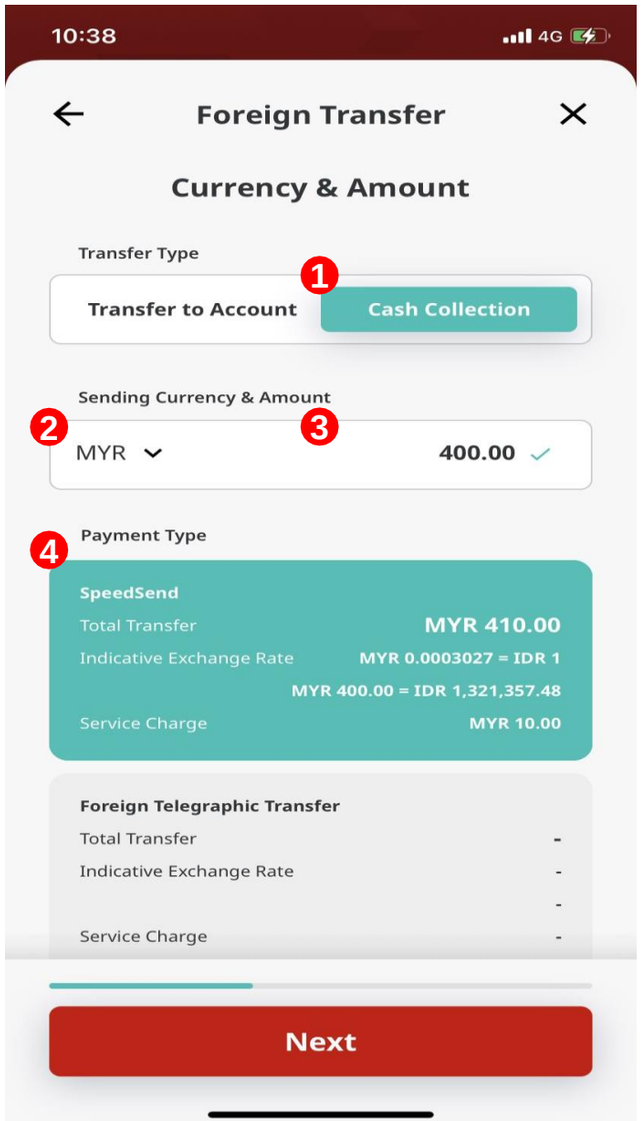
Tap “Approve” to submit SpeedSend transaction for processing.

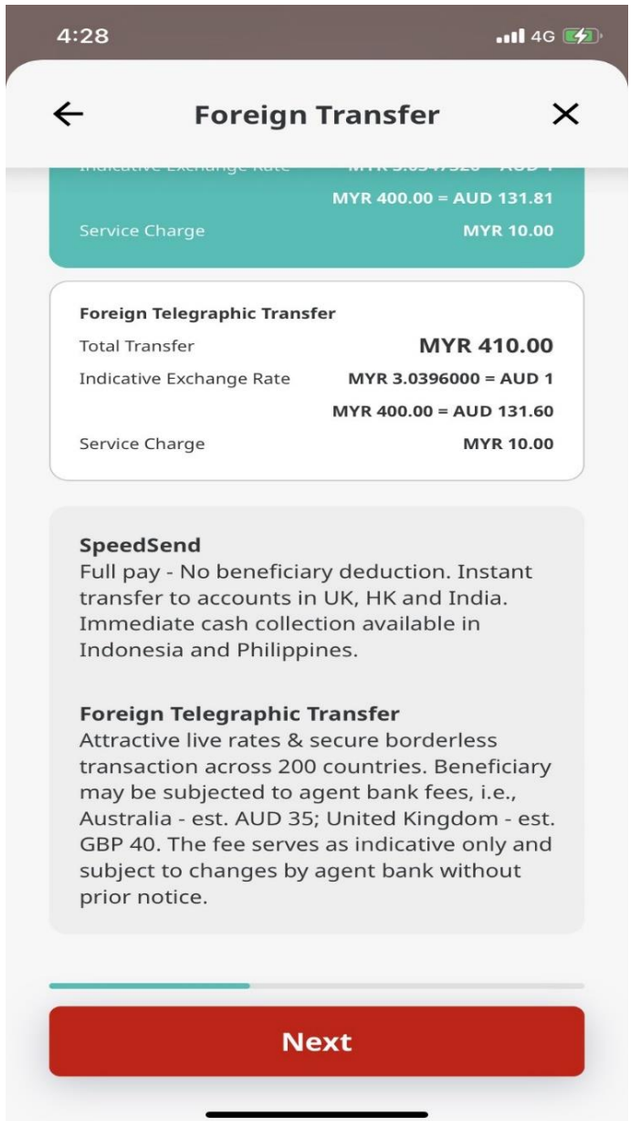
CIMB

SpeedSend
(Cash Collection)

CIMB
OCTO
Malaysia

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





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:

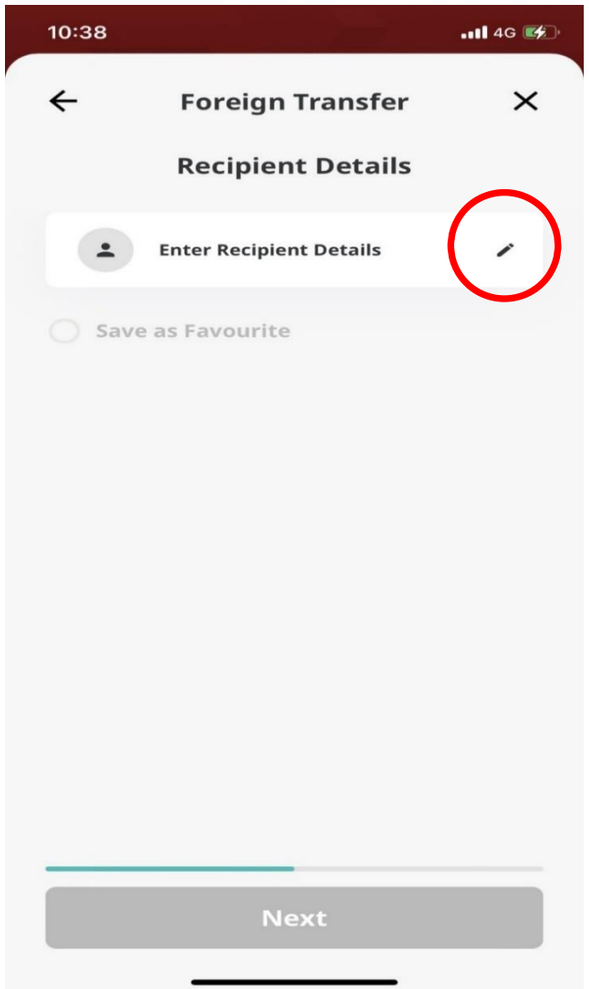
4) Select **SpeedSend**

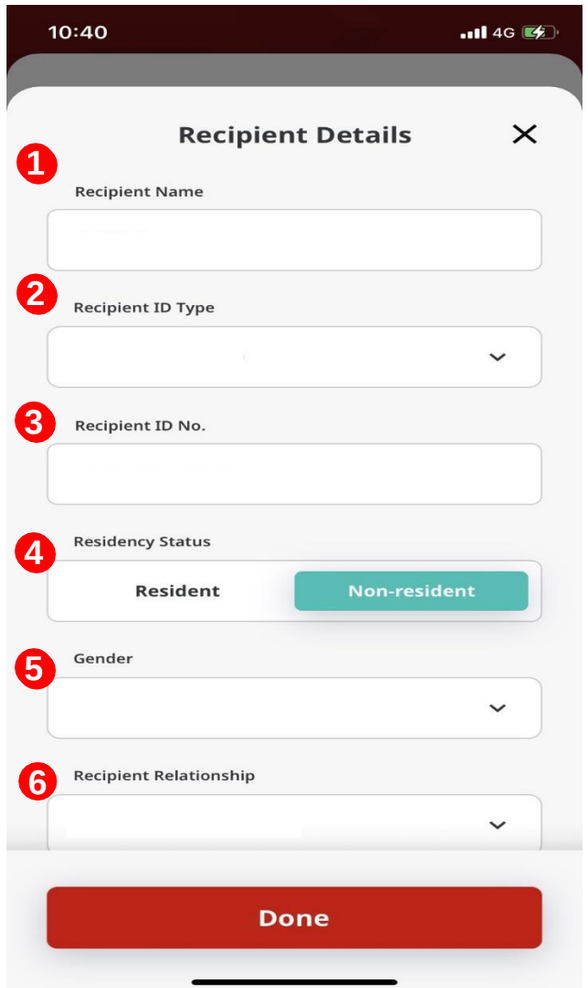
Tap “Next” to go to next page.

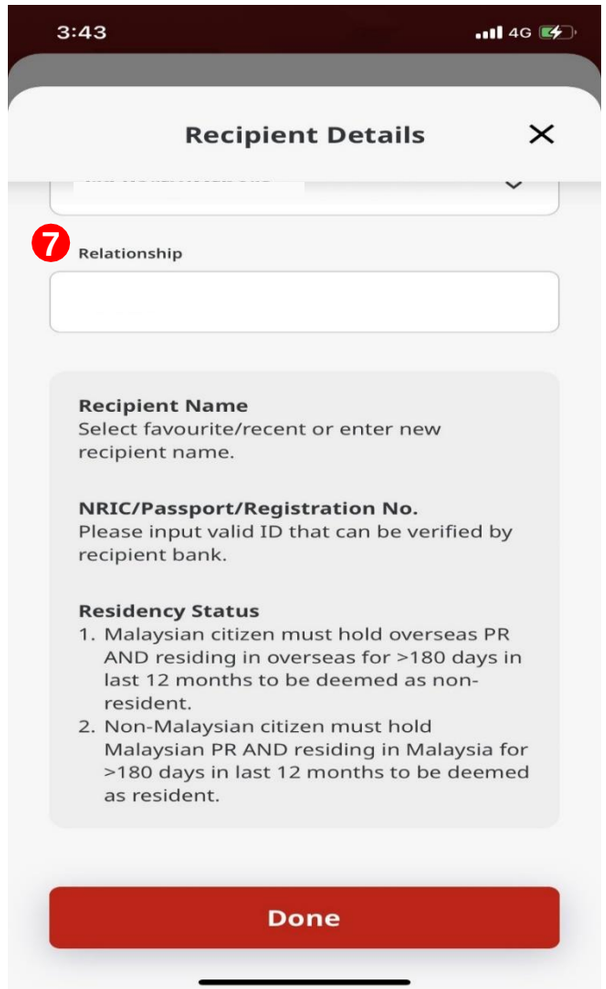
CIMB OCTO App Step-by-Step Guide: SpeedSend (Cash Collection)

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

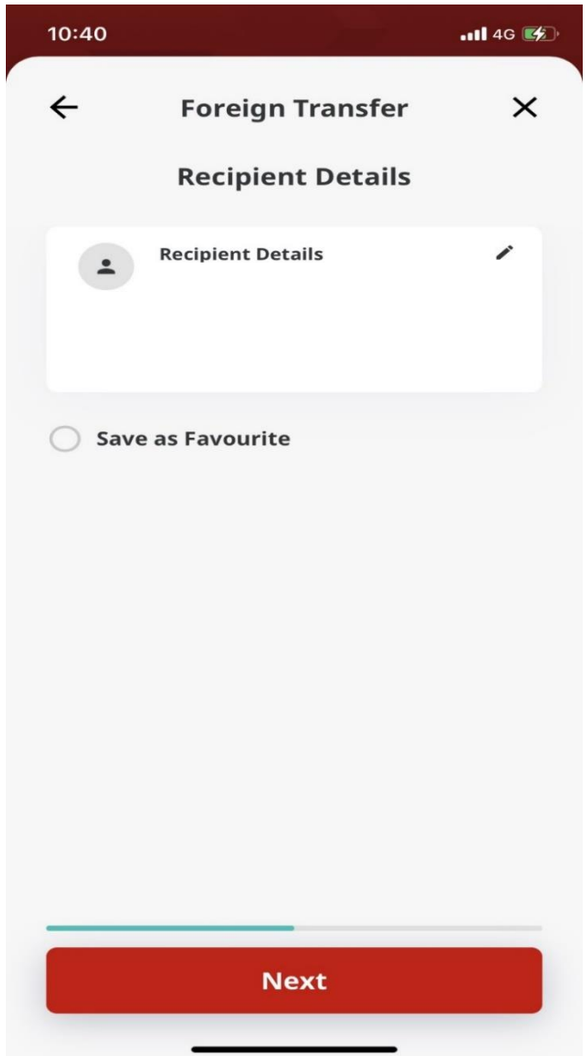
5) Gender: Select the gender of the recipient's.

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



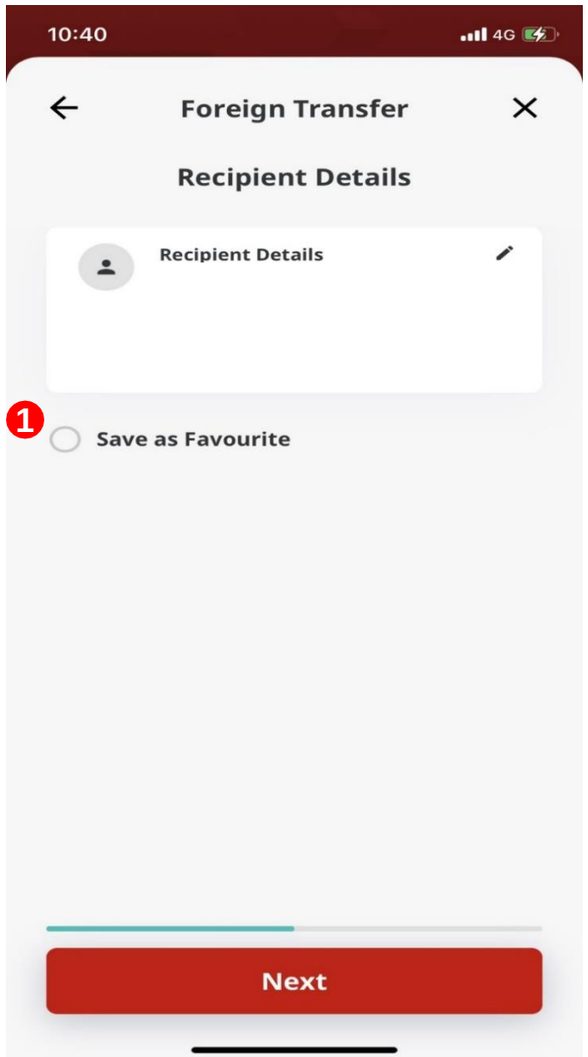
Recipient Details

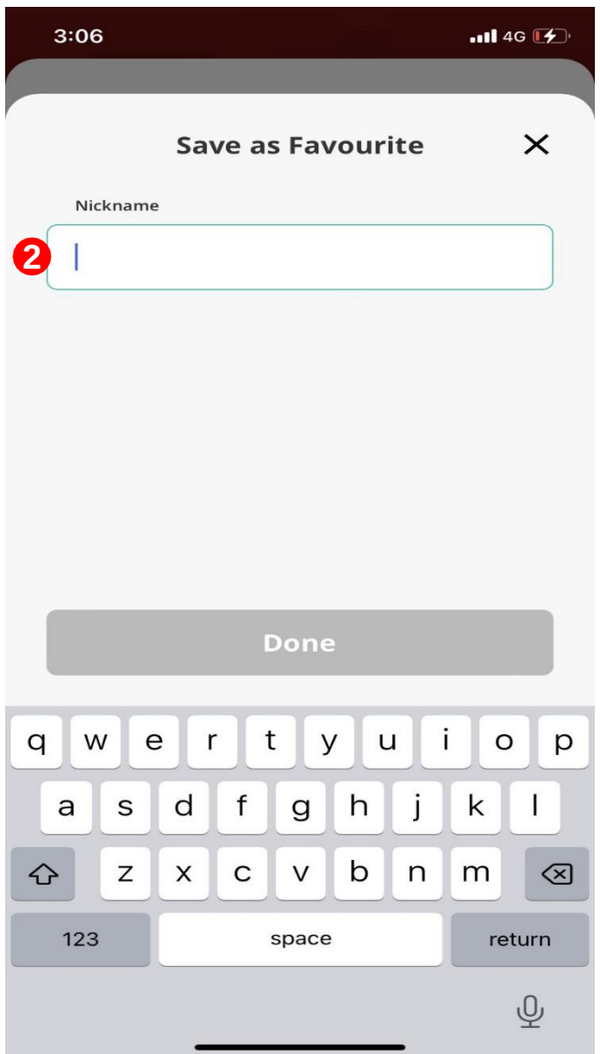
Please review all recipient's details to ensure it is accurate before you proceed with the transaction.

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

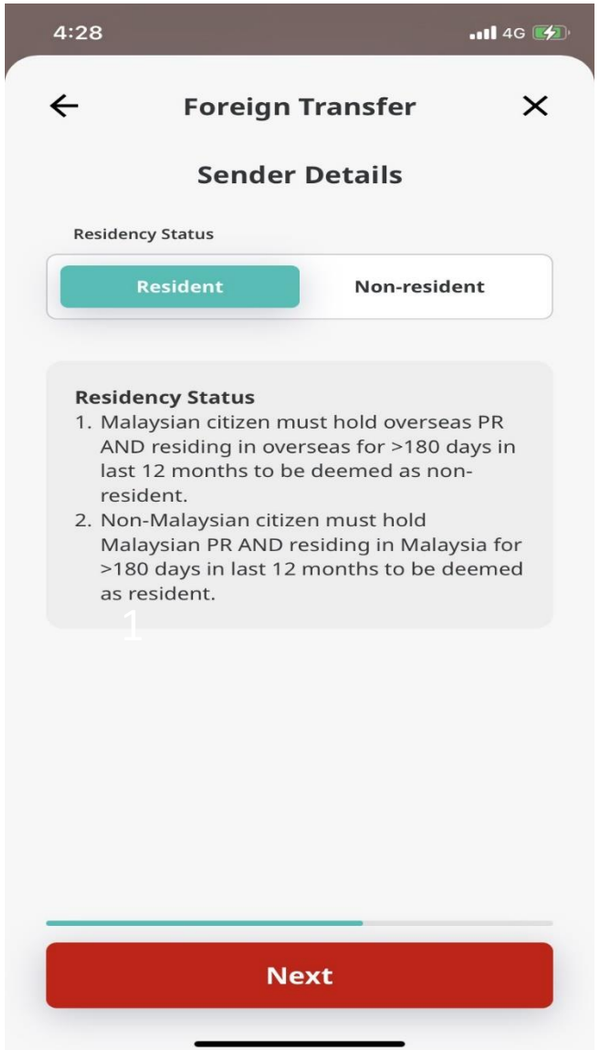
1) Tap on "Save as Favourite" .

2) Provide a Nickname for the Recipient Details

Tap "Done" to go to next page.

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

Review Sender Details



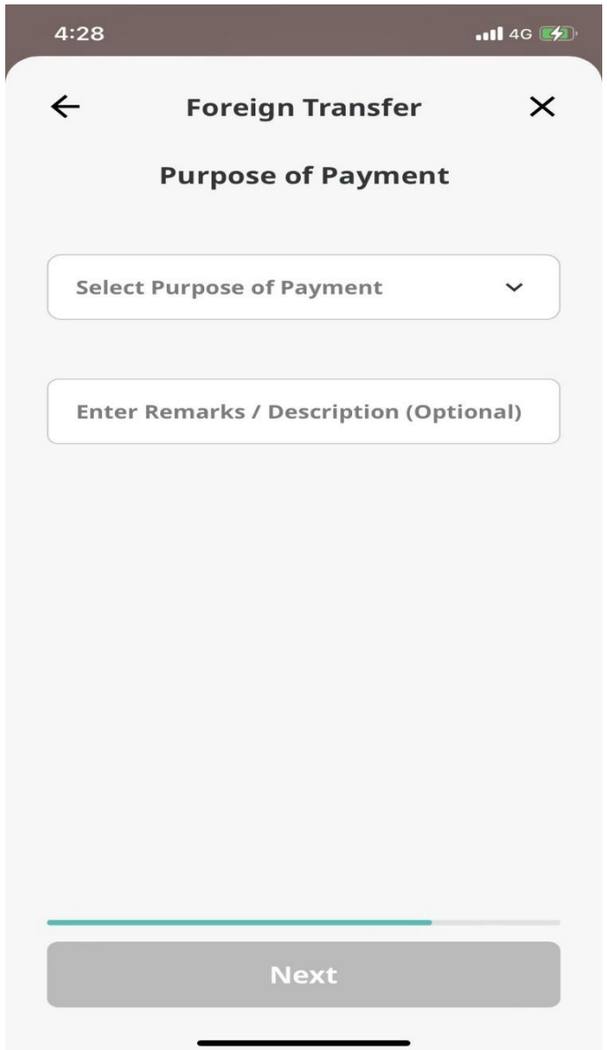
Sender Details

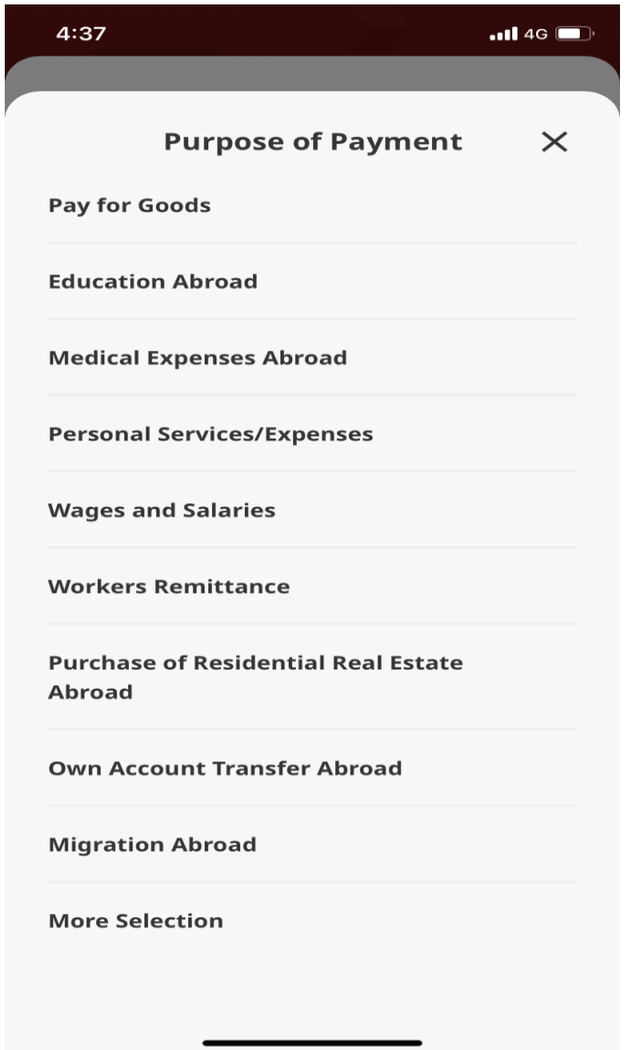
Please review your residency status to ensure it is accurate before you proceed with the transaction.

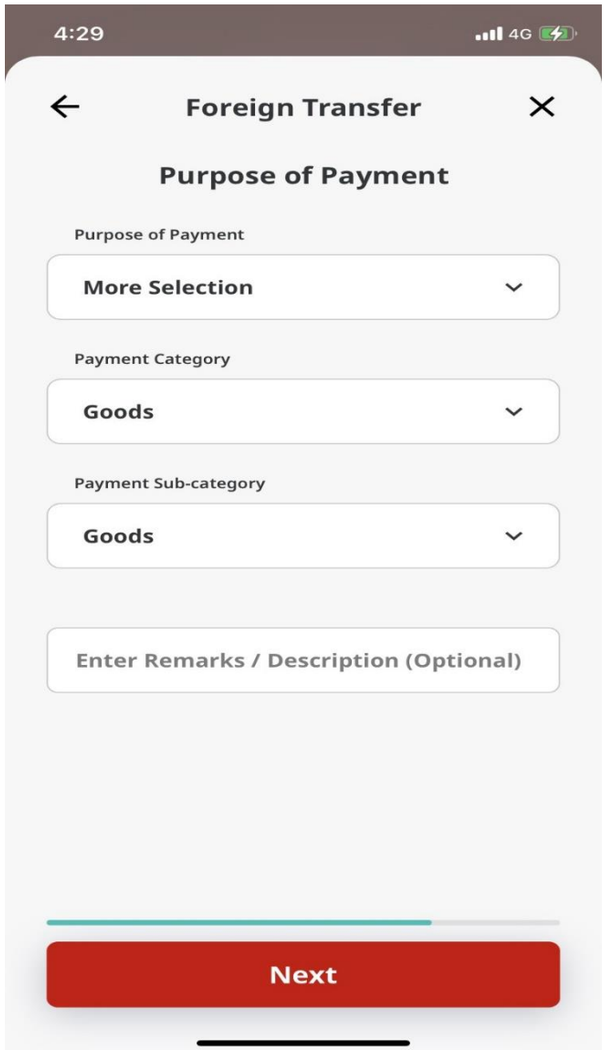
Tap “Next” to go to next page.

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

Purpose of Payment







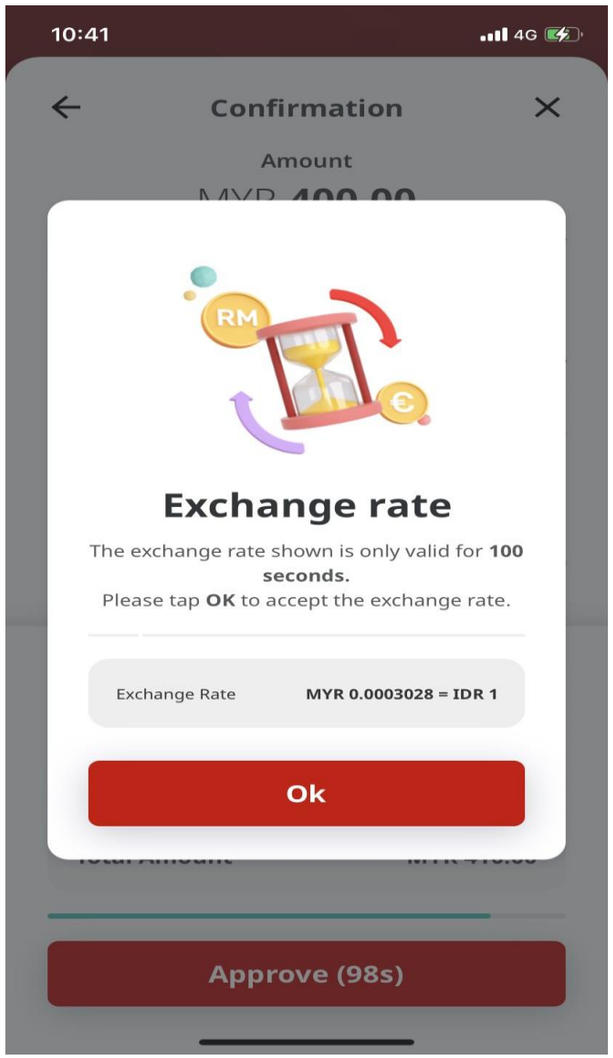
Purpose of Payment

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.

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

Exchange Rate Message



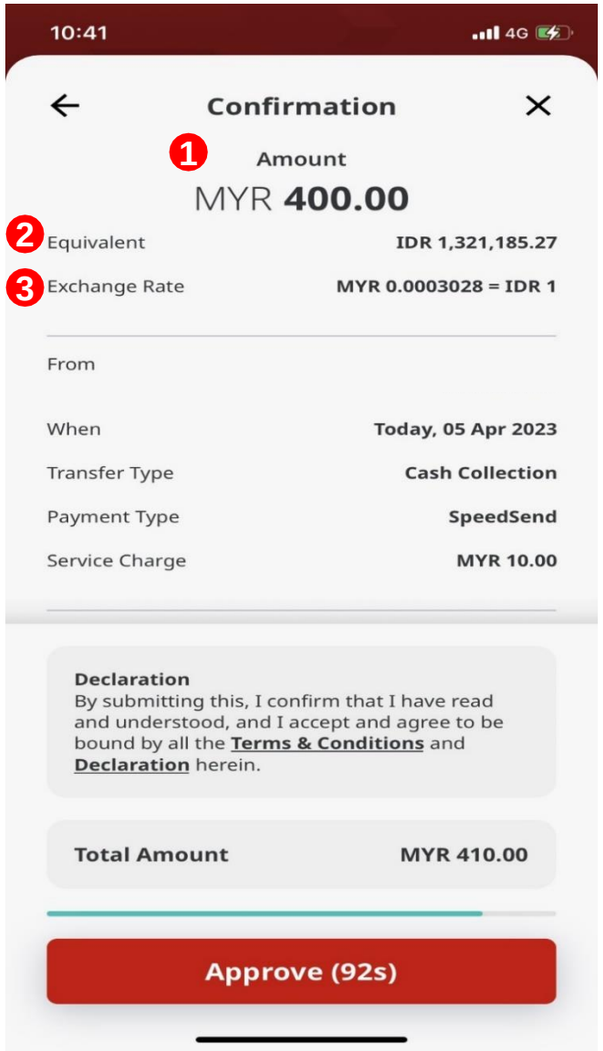
Exchange Rate

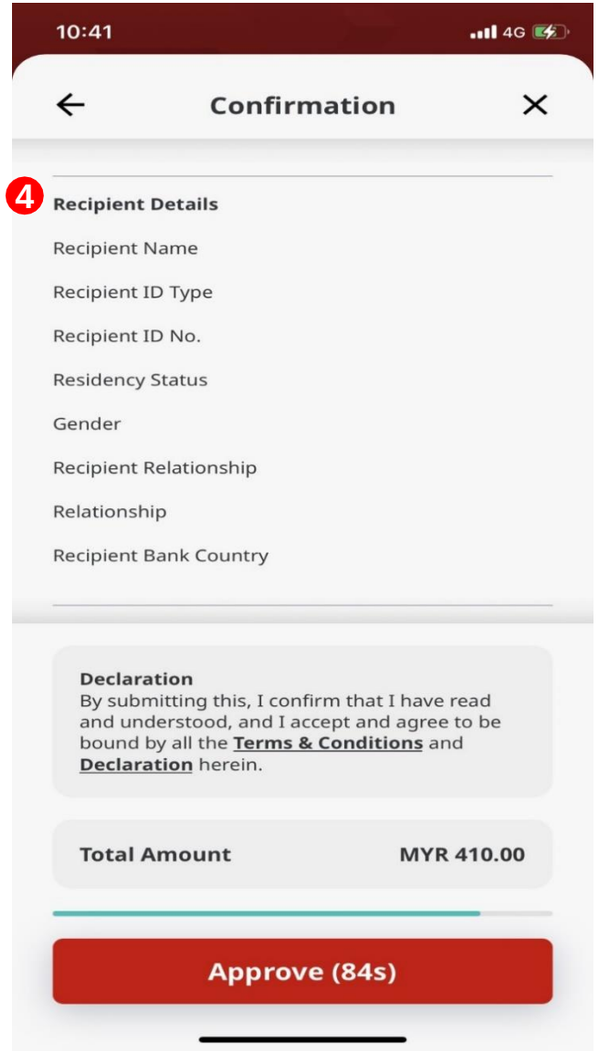
A pop-up screen will appear to display the exchange rate for your chosen currency and is only valid for 100 seconds.

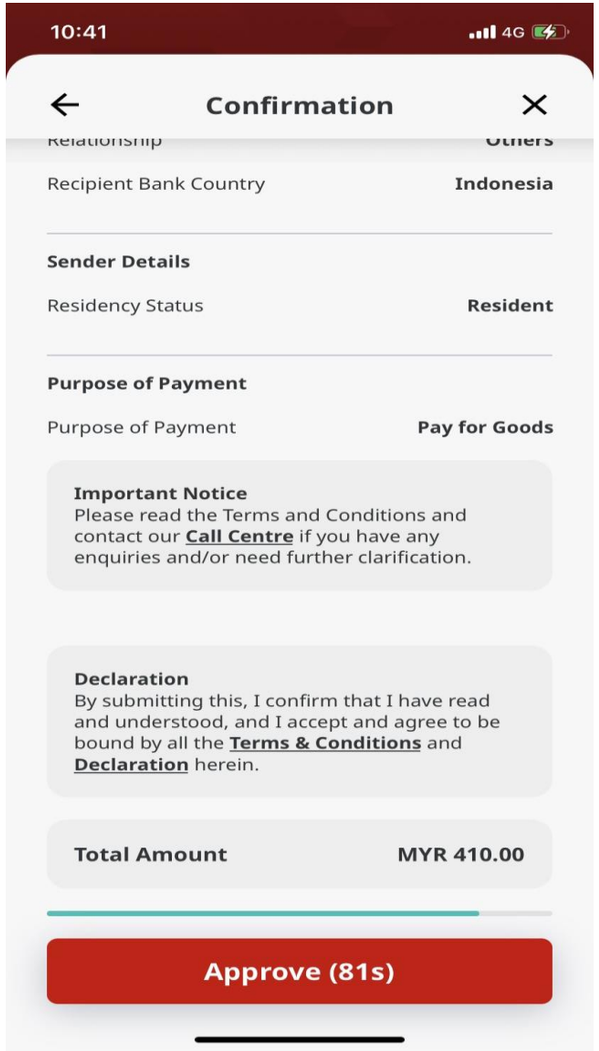
Tap “OK” to accept and proceed with the exchange rate for your transaction.

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

Confirmation Page







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.**

CIMB

SpeedSend
(Important Information)

CIMB
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	√
Europe 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
1	Austria (20 digits) :	AT61 1904 3002 3457 3201
2	Belgium (16 digits) :	BE68 5390 0754 7034
3	Denmark (18 digits) :	DK50 0040 0440 1162 43
4	Finland (18 digits) :	FI21 1234 5600 0007 85
5	France (27 digits) :	FR14 2004 1010 0505 0001 3M02 606
6	Germany (22 digits) :	DE89 3704 0044 0532 0130 00

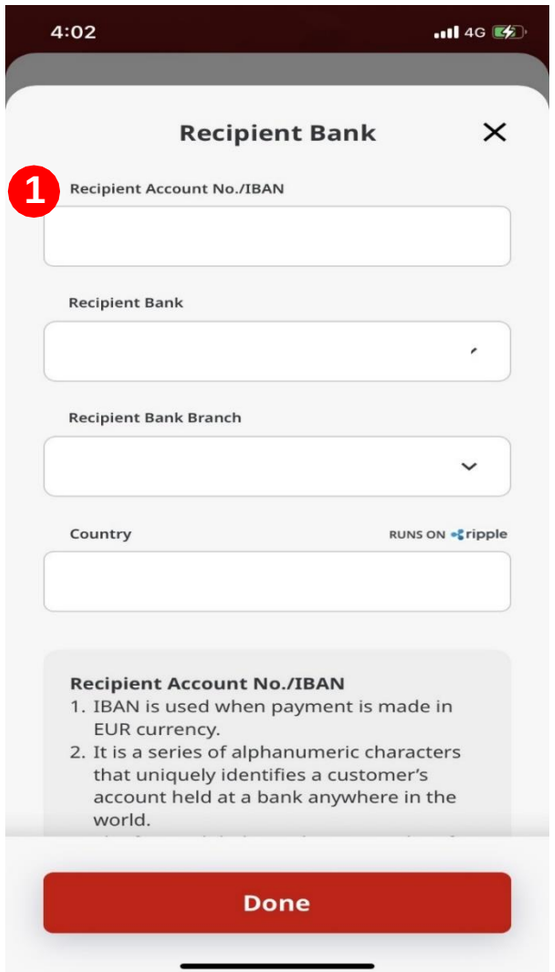
No	Country	IBAN
7	Ireland (22 digits) :	IE29 AIBK 9311 5212 3456 78
8	Spain (24 digits) :	ES80 2310 0001 1800 0001 2345
9	Italy (27 digits) :	IT60 X054 2811 1010 0000 0123 456
10	Netherlands (18 digits) :	NL91 ABNA 0417 1643 00
11	Norway (15 digits) :	NO93 8601 1117 947
12	Portugal (25 digits) :	PT50 0002 0123 1234 5678 9015 4

SpeedSend: Important Information

EU Countries IBAN information

IBAN – More information

Transfer to Account Option Selected



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 xxcc cccc cccc
2	Portugal	PTkk bbbb ssss cccc cccc cccx x
3	France	FRkk bbbb bggg ggcc cccc cccc cxx
4	Italy	ITkk xaaa aabb bbbc cccc cccc ccc
5	Germany	DEkk bbbb bbbb cccc cccc cc
6	Belgium	BEkk bbbc 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

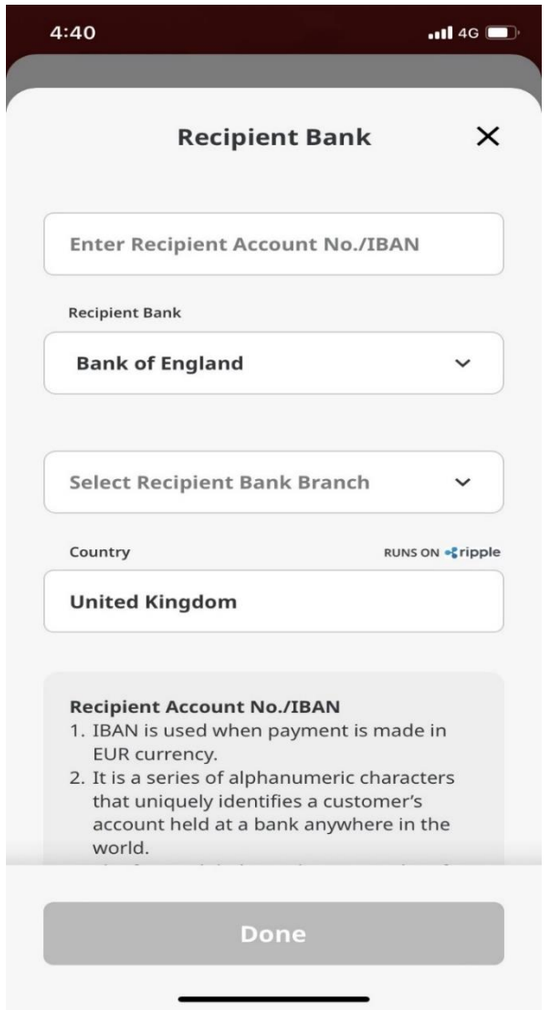
1 For EU countries, please fill in Recipient Account No./IBAN No. as per sample shown in the table.

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

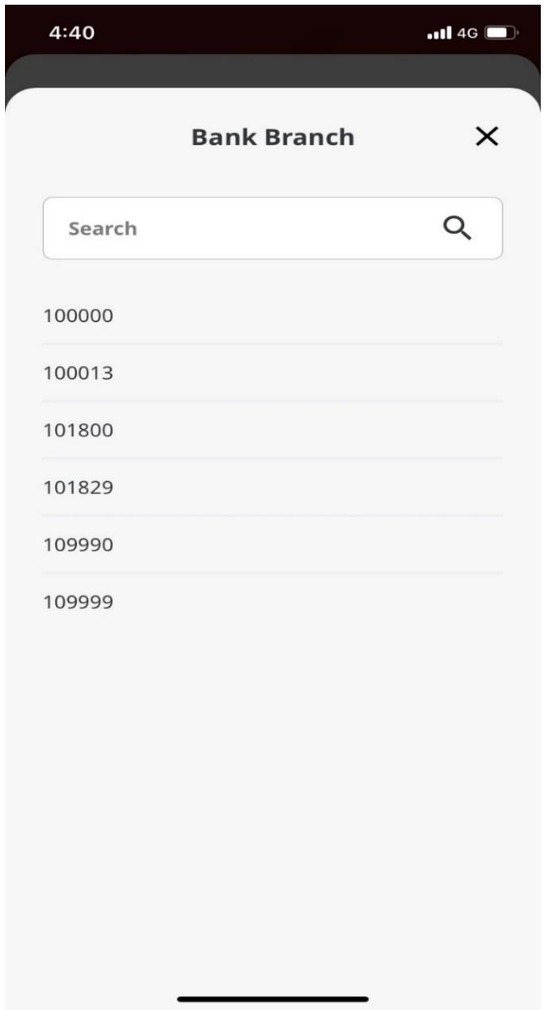
UK, USA & Australia



IMPORTANT

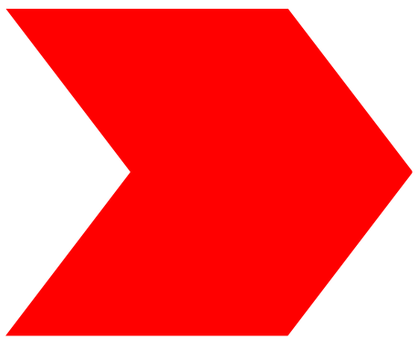
In the 'Recipient Account No./IBAN No.' field, you must only insert the account number of the recipient – NUMBERS ONLY.

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



Bank Branch

The numbers in this drop down refers to:
UK - SORT Code
USA - ACH Code
Australia- BSB Code



THANK YOU