

**Our popular outward remittance services for personal banking:**

	<b>Foreign Demand Draft (DD)</b>	<b>SWIFT/ Foreign Telegraphic Transfer (TT)</b>	<b>PB Indonesia Money Transfer</b>	<b>Western Union Money Transfer</b>	<b>Local Remittance</b>
<b>Why this Remittance Channel?</b>	<ul style="list-style-type: none"> <li>Allows you to make payment in overseas via cheque even if you do not maintain any Current Account</li> <li>Available in various foreign currency</li> </ul>	<ul style="list-style-type: none"> <li>A safe and fast means of sending funds to anyone and anywhere in the world</li> <li>Funds are remitted to beneficiary's bank account</li> </ul>	<ul style="list-style-type: none"> <li>Fast and secure way to send money to Indonesia</li> <li>Various encashment options available:                             <ul style="list-style-type: none"> <li>i) Credit to Bank account</li> <li>ii) Cash pick-up (no beneficiary Bank account is required)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>One of the most convenient ways to transfer funds worldwide</li> <li>No sender or beneficiary Bank account is required</li> <li>Cash pick-up (no beneficiary Bank account is required)</li> </ul>	<ul style="list-style-type: none"> <li>Safe and fast way to transfer funds electronically to Bank accounts in participating local Banks via RENTAS, DuitNow Transfer or IBG (Interbank GIRO Payment System)</li> <li>Allows you to make local payment via Local Banker's Cheque</li> </ul>
<b>Purpose</b>	<ul style="list-style-type: none"> <li>Education</li> <li>Trade settlement</li> <li>Foreign workers remittance</li> <li>Maid remittance</li> <li>Investment abroad</li> <li>Foreign funds repatriation back</li> <li>Sale/purchase of overseas property, gifts etc</li> </ul>	<ul style="list-style-type: none"> <li>Foreign workers remittance</li> <li>Maid remittance</li> <li>Individual/ Non-individual to individual remittance</li> <li>Travelers in an emergency</li> </ul>	<ul style="list-style-type: none"> <li>Foreign workers remittance</li> <li>Maid remittance</li> <li>Individual to individual remittance</li> <li>Travelers in an emergency</li> </ul>	<ul style="list-style-type: none"> <li>Trade settlement</li> <li>Local funds transfer</li> </ul>	
<b>Countries</b>	<b>Other Foreign Countries</b>		<b>Indonesia</b>	<b>Other Foreign Countries</b>	<b>Within Malaysia</b>
<b>Exchange Rate</b>	Based on the prevailing exchange rates		Based on the rate quoted by Western Union		(Not Applicable)

<b>Transaction Limit</b>	No Limit	<ul style="list-style-type: none"> <li>Over the counter : No limit</li> <li>PBe : Up to RM50,000 equivalent per day<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Credit to bank account : Up to IDR 70,000,000</li> <li>Cash pick-up: Up to IDR 25,000,000</li> </ul>	<ul style="list-style-type: none"> <li>Over the counter : RM10,000 equivalent per transaction</li> <li>PBe : RM10,000 equivalent per customer per day<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>RENTAS : Minimum of RM10,000 per transaction via over the counter</li> <li>IBG : <ul style="list-style-type: none"> <li>i) Resident : Up to RM1 million per customer per day via Over the counter / Up to RM50,000 per day via PBe<sup>3</sup></li> <li>ii) Non-resident : Up to RM10,000 per customer per transaction via over the counter or PBe<sup>3</sup></li> </ul> </li> </ul>
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- Funds may be delayed or services unavailable based on certain transaction conditions, including amount sent, destination country, currency availability, regulatory and foreign exchange issues, required receiver action(s), identification requirements, agent location hours, differences in time zones, or selection of delayed options. Additional restrictions may apply.**
- IBG transaction performed on Monday to Friday after 5.00 p.m. or Saturday, Sunday and Federal Territory public holiday will only be available on the next business day.**
- Transaction limit for PBe is up to RM50,000 per day per customer inclusive of Foreign Telegraphic Transfer, IBG, DuitNow Transfer and Western Union Money Transfer.**