HSBC WPB Payment SmartForm Guide

Latest Update: 15/10/2024

WPB Payment SmartForm Guide

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WPB Payment SmartForm Guide

1. Introduction

1.1. What is the Payment SmartForm and when do I use it?

Payment SmartForm is a digitized form with built in logic and drop-down menus. Payment SmartForm is developed to encodes all the details of your payment instruction into an auto-generated barcode upon validation and printing, ensuring accuracy and security as well as to mitigate operational risk.

Payment SmartForm will support the following application types:

a) Interbank GIRO (MYR)
b) RENTAS (MYR)
c) MYR Crossed Demand Draft
d) Foreign Currency In-House Transfer
e) In-House Transfer (MYR)
f) Foreign Currency Telegraphic Transfer

2. Things to note

2.1. Before using the SmartForm

- Ensure that you are using the latest version of this Smartform, available on HSBC Bank Malaysia Berhad and HSBC Amanah Malaysia Berhad (collectively, "HSBC Malaysia") Public Website > Help & Support > Form > SmartForm – Foreign Currency & Remittance Application Form.
- Ensure that you have Adobe® Acrobat® Reader® version 9.0 or above. To obtain the most recent version, please visit www.adobe.com.
- Ensure that you have read and understood the latest version of the Bank's Universal Terms and Conditions and the Bank's Generic Terms & Conditions (available at www.hsbc.com.my and www.hsbcamanah.com.my) (collectively, "Terms and Conditions") before you complete, sign and submit the Smartform. Terms and Conditions can be viewed by clicking on the relevant hyperlink in Section 8 (Customer Authorisation) of the Smartform, which are also available at HSBC Malaysia website or your local branches. Without limiting the foregoing, please refer to the terms relating to "Outward Remittances" and "Carrying out Payment/Remittance Instructions" in the Terms & Conditions."
- Please ensure that your contact information (such as complete address, telephone number, email addressed.) is always up-to-date in HSBC Malaysia records.

2.2. Filling in the SmartForm

- Type and complete all fields in English to ensure your instructions are properly captured in the autogenerated barcode upon printing (except for the signature in the Customer Authorisation Box in Section 7, which should be affixed in ink).

- Ensure the originating country stated in the field "Country / Entity" is correct.
- Choose the type of payment (i.e. Telegraphic Transfer or Local Interbank Funds Transfer) under the field “Application Form For”. All mandatory fields will then be highlighted automatically.
- Specify the payment date in the field "Account to be Debited on". The payment will be processed on that specified date if it is received before the daily cut-off time.
- Payment amount is auto-generated in words after the numeric value is inputted.
- Please note that for payments in foreign currency, there are additional requirements depending on the payment currency and/or the country of remittance. For example, for funds transfer in Euro to European Union (EU) and European Economic Area (EEA), BIC (In Section 3) and IBAN (In Section 4) must be provided.
- Section 5: Fund Transfer Charges explanations for local/overseas charges. OUR: Remitter to pay all the charges, BEN: Beneficiary to pay all the charges and SHA: Remitter to pay local HSBC Charges and Beneficiary to pay other bank charges
- Please input standard currency abbreviation e.g. MYR for Malaysian Ringgit, USD for United States Dollars, GBP for Pound Sterling, AUD for Australian Dollar, SGD for Singaporean Dollar, JPY for Japanese Yen, EUR for Euro, etc.
- External account holders can only transact up to RM 10,000 per transaction on daily basis through MyClear Interbank GIRO.

2.3. Signing and Submitting this SmartForm

- Sign the printed form (with the auto-generated barcode) with a black or blue ball-point pen (and apply the company or business rubber stamp where required).
- Keep the barcode areas on the Smartform as printed. Do not alter, smudge or distort the barcode.
- Do not write on or make any amendment(s) to the printed Smartform. Without prejudice to any provisions in the Terms and Conditions, written instructions and amendments on the printed Smartform may not be processed by the Bank.
- Submit the completed form in hard copy to any HSBC Malaysia branch within the originating country indicated in “Country / Entity” on the form.
- Without prejudice to any provisions in the Terms and Conditions, the Bank reserves the right not to process any application for payment/remittance with or without notice if this Smartform is not accurately and/or properly completed, including, without limitation, the addition of any special instruction by a customer that is not provided for in the fields set out in this Smartform.

2.4. Foreign Exchange Policy

- The FEP notices are administered by BNM under the Financial Services Act 2013 and Islamic Financial Services Act 2013 to speed up the development of the Malaysian financial market and to promote financial stability.

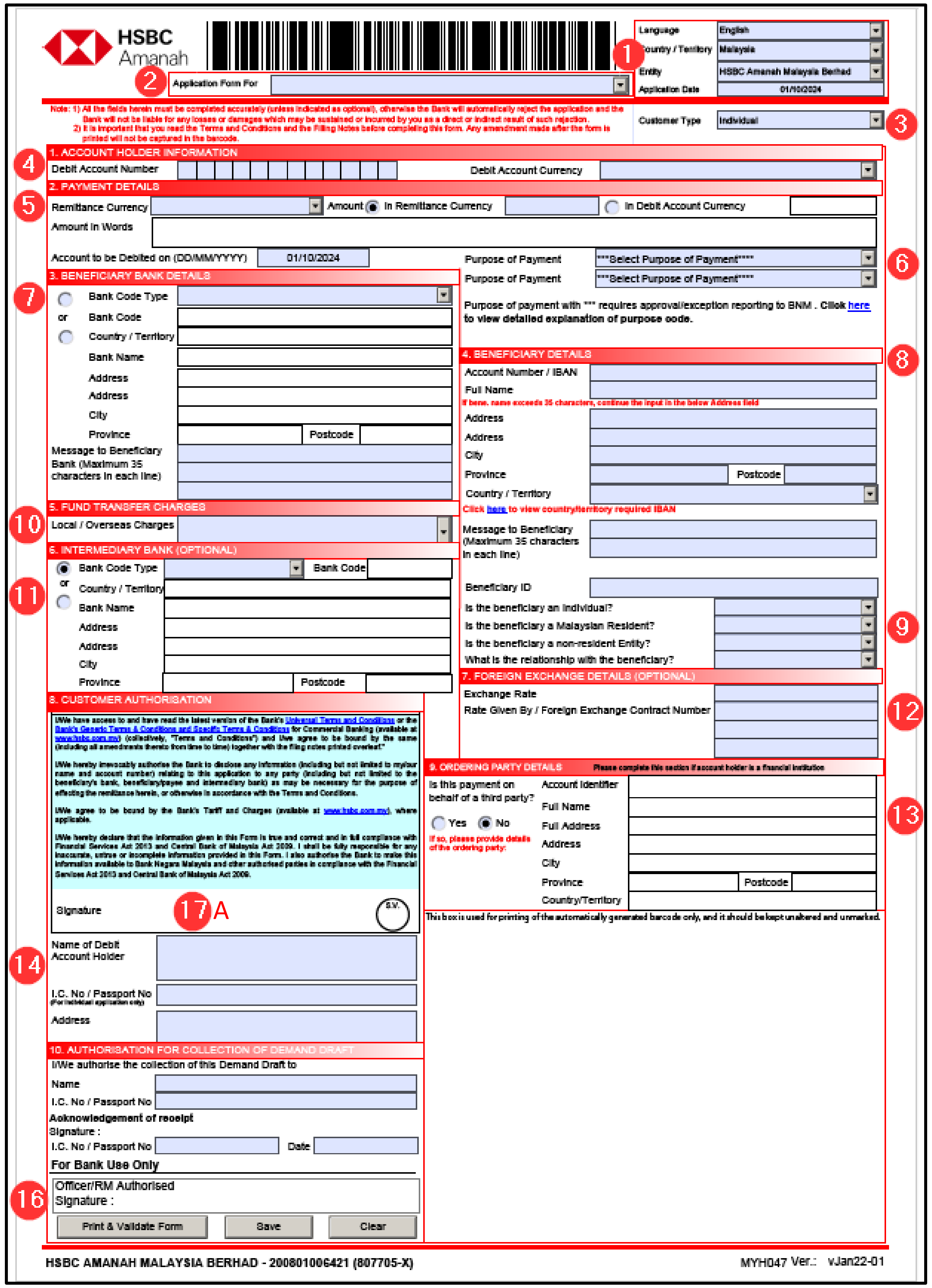
  Depending on your residency status and whether you have domestic ringgit borrowing or financing, you may have a limit imposed on your investments in foreign currency assets onshore and offshore.

- Payment and transfer are subject to comply with Bank Negara Malaysia's Foreign Exchange Policy (FEP) requirements. Customers are advised to review the FEP guidelines and ensure that all transactions adhere to the regulations. HSBC Malaysia reserves the right to decline transactions that do not meet the FEP criteria. For more information, please refer to full FEP notices at http://www.bnm.gov.my/fep.
- A Resident Individual, sole proprietorship or General Partnership with Domestic Ringgit Borrowing is allowed to invest in Foreign Currency Asset up to **any amount** where the investment is in real estate[1] outside Malaysia for the purpose of **education, employment or migration**. However, supporting document would be needed to provide to the bank for verification and validation to instruct the payment under these purposes. For more information, please refer to full FEP notice 3 at www.bnm.gov.my/fep.

[1] The real estate is for the Resident Individual's own accommodation or the Resident Individual's Immediate Family Member's accommodation only.

3. Steps to fill up the form

3.1. Overview



HSBC Amanah

1 Language: English; Country / Territory: Malaysia; Entity: HSBC Amanah Malaysia Berhad; Application Date: 01/10/2024

2 Application Form For

Note: 1) All the fields herein must be completed accurately (unless indicated as optional), otherwise the Bank will automatically reject the application and the Bank will not be liable for any losses or damages which may be sustained or incurred by you as a direct or indirect result of such rejection.
2) It is important that you read the Terms and Conditions and the Filling Notes before completing this form. Any amendment made after the form is printed will not be captured in the barcode.

3 Customer Type: Individual

1. ACCOUNT HOLDER INFORMATION

4 Debit Account Number — Debit Account Currency

2. PAYMENT DETAILS

5 Remittance Currency — Amount: In Remittance Currency / In Debit Account Currency

Amount in Words

Account to be Debited on (DD/MM/YYYY): 01/10/2024

6 Purpose of Payment: ***Select Purpose of Payment****

Purpose of Payment: ***Select Purpose of Payment****

Purpose of payment with *** requires approval/exception reporting to BNM . Click here to view detailed explanation of purpose code.

3. BENEFICIARY BANK DETAILS

7 Bank Code Type; or Bank Code; Country / Territory; Bank Name; Address; Address; City; Province; Postcode

Message to Beneficiary Bank (Maximum 35 characters in each line)

4. BENEFICIARY DETAILS

8 Account Number / IBAN; Full Name

If bene. name exceeds 35 characters, continue the input in the below Address field

Address; Address; City; Province; Postcode; Country / Territory

Click here to view country/territory required IBAN

Message to Beneficiary (Maximum 35 characters in each line)

Beneficiary ID

9 Is the beneficiary an individual?

Is the beneficiary a Malaysian Resident?

Is the beneficiary a non-resident Entity?

What is the relationship with the beneficiary?

5. FUND TRANSFER CHARGES

10 Local / Overseas Charges

6. INTERMEDIARY BANK (OPTIONAL)

11 Bank Code Type; Bank Code; or Country / Territory; Bank Name; Address; Address; City; Province; Postcode

7. FOREIGN EXCHANGE DETAILS (OPTIONAL)

12 Exchange Rate

Rate Given By / Foreign Exchange Contract Number

8. CUSTOMER AUTHORISATION

I/We have access to and have read the latest version of the Bank's Universal Terms and Conditions or the Bank's Generic Terms & Conditions and Specific Terms & Conditions for Commercial Banking (available at www.hsbc.com.my) (collectively, "Terms and Conditions") and I/we agree to be bound by the same (including all amendments thereto from time to time) together with the filing notes printed overleaf."

I/We hereby irrevocably authorise the Bank to disclose any information (including but not limited to my/our name and account number) relating to this application to any party (including but not limited to the beneficiary's bank, beneficiary/payee and intermediary bank) as may be necessary for the purpose of effecting the remittance herein, or otherwise in accordance with the Terms and Conditions.

I/We agree to be bound by the Bank's Tariff and Charges (available at www.hsbc.com.my), where applicable.

I/We hereby declare that the information given in this Form is true and correct and in full compliance with Financial Services Act 2013 and Central Bank of Malaysia Act 2009. I shall be fully responsible for any inaccurate, untrue or incomplete information provided in this Form. I also authorise the Bank to make this information available to Bank Negara Malaysia and other authorised parties in compliance with the Financial Services Act 2013 and Central Bank of Malaysia Act 2009.

Signature 17A S.V.

9. ORDERING PARTY DETAILS — Please complete this section if account holder is a financial institution

13 Is this payment on behalf of a third party? Yes / No

If so, please provide details of the ordering party:

Account Identifier; Full Name; Full Address; Address; City; Province; Postcode; Country/Territory

This box is used for printing of the automatically generated barcode only, and it should be kept unaltered and unmarked.

14 Name of Debit Account Holder

I.C. No / Passport No (For individual application only)

Address

10. AUTHORISATION FOR COLLECTION OF DEMAND DRAFT

I/We authorise the collection of this Demand Draft to

Name

I.C. No / Passport No

Acknowledgement of receipt

Signature :

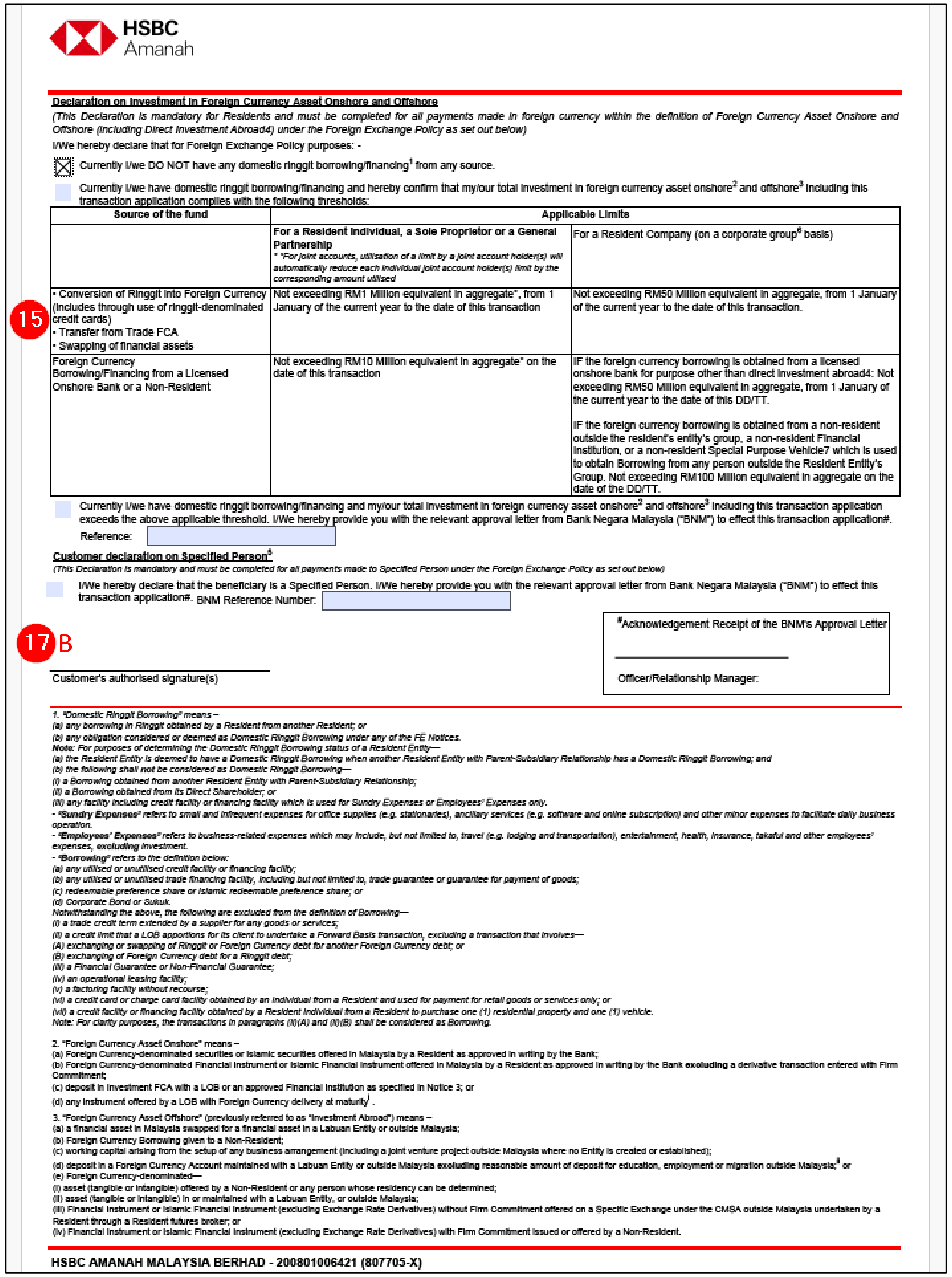
I.C. No / Passport No — Date

For Bank Use Only

16 Officer/RM Authorised Signature :

Print & Validate Form | Save | Clear

HSBC AMANAH MALAYSIA BERHAD - 200801006421 (807705-X) — MYH047 Ver.: vJan22-01



HSBC Amanah

Declaration on Investment in Foreign Currency Asset Onshore and Offshore

(This Declaration is mandatory for Residents and must be completed for all payments made in foreign currency within the definition of Foreign Currency Asset Onshore and Offshore (including Direct Investment Abroad4) under the Foreign Exchange Policy as set out below)

I/We hereby declare that for Foreign Exchange Policy purposes: -

☒ Currently I/we DO NOT have any domestic ringgit borrowing/financing[1] from any source.

☐ Currently I/we have domestic ringgit borrowing/financing and hereby confirm that my/our total investment in foreign currency asset onshore[2] and offshore[3] including this transaction application complies with the following thresholds:

Source of the fund	Applicable Limits	
	For a Resident Individual, a Sole Proprietor or a General Partnership ** "For joint accounts, utilisation of a limit by a joint account holder(s) will automatically reduce each individual joint account holder(s) limit by the corresponding amount utilised*	For a Resident Company (on a corporate group[6] basis)
15 • Conversion of Ringgit into Foreign Currency (includes through use of ringgit-denominated credit cards) • Transfer from Trade FCA • Swapping of financial assets	Not exceeding RM1 Million equivalent in aggregate*, from 1 January of the current year to the date of this transaction	Not exceeding RM50 Million equivalent in aggregate, from 1 January of the current year to the date of this transaction.
Foreign Currency Borrowing/Financing from a Licensed Onshore Bank or a Non-Resident	Not exceeding RM10 Million equivalent in aggregate* on the date of this transaction	IF the foreign currency borrowing is obtained from a licensed onshore bank for purpose other than direct investment abroad4: Not exceeding RM50 Million equivalent in aggregate, from 1 January of the current year to the date of this DD/TT. IF the foreign currency borrowing is obtained from a non-resident outside the resident's entity's group, a non-resident Financial Institution, or a non-resident Special Purpose Vehicle7 which is used to obtain Borrowing from any person outside the Resident Entity's Group. Not exceeding RM100 Million equivalent in aggregate on the date of the DD/TT.

☐ Currently I/we have domestic ringgit borrowing/financing and my/our total investment in foreign currency asset onshore[2] and offshore[3] including this transaction application exceeds the above applicable threshold. I/We hereby provide you with the relevant approval letter from Bank Negara Malaysia ("BNM") to effect this transaction application#.

Reference:

Customer declaration on Specified Person[5]

(This Declaration is mandatory and must be completed for all payments made to Specified Person under the Foreign Exchange Policy as set out below)

☐ I/We hereby declare that the beneficiary is a Specified Person. I/We hereby provide you with the relevant approval letter from Bank Negara Malaysia ("BNM") to effect this transaction application#. BNM Reference Number:

17B

Customer's authorised signature(s)

#Acknowledgement Receipt of the BNM's Approval Letter

Officer/Relationship Manager:

1. "Domestic Ringgit Borrowing" means –
(a) any borrowing in Ringgit obtained by a Resident from another Resident; or
(b) any obligation considered or deemed as Domestic Ringgit Borrowing under any of the FE Notices.
Note: For purposes of determining the Domestic Ringgit Borrowing status of a Resident Entity—
(a) the Resident Entity is deemed to have a Domestic Ringgit Borrowing when another Resident Entity with Parent-Subsidiary Relationship has a Domestic Ringgit Borrowing; and
(b) the following shall not be considered as Domestic Ringgit Borrowing—
(i) a Borrowing obtained from another Resident Entity with Parent-Subsidiary Relationship;
(ii) a Borrowing obtained from its Direct Shareholder; or
(iii) any facility including credit facility or financing facility which is used for Sundry Expenses or Employees' Expenses only.
- "Sundry Expenses" refers to small and infrequent expenses for office supplies (e.g. stationaries), ancillary services (e.g. software and online subscription) and other minor expenses to facilitate daily business operation.
- "Employees' Expenses" refers to business-related expenses which may include, but not limited to, travel (e.g. lodging and transportation), entertainment, health, insurance, takaful and other employees' expenses, excluding investment.
- "Borrowing" refers to the definition below:
(a) any utilised or unutilised credit facility or financing facility;
(b) any utilised or unutilised trade financing facility, including but not limited to, trade guarantee or guarantee for payment of goods;
(c) redeemable preference share or Islamic redeemable preference share; or
(d) Corporate Bond or Sukuk.
Notwithstanding the above, the following are excluded from the definition of Borrowing—
(i) a trade credit term extended by a supplier for any goods or services;
(ii) a credit limit that a LOB apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves—
(A) exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt; or
(B) exchanging of Foreign Currency debt for a Ringgit debt;
(iii) a Financial Guarantee or Non-Financial Guarantee;
(iv) an operational leasing facility;
(v) a factoring facility without recourse;
(vi) a credit card or charge card facility obtained by an individual from a Resident and used for payment for retail goods or services only; or
(vii) a credit facility or financing facility obtained by a Resident individual from a Resident to purchase one (1) residential property and one (1) vehicle.
Note: For clarity purposes, the transactions in paragraphs (ii)(A) and (ii)(B) shall be considered as Borrowing.

2. "Foreign Currency Asset Onshore" means –
(a) Foreign Currency-denominated securities or Islamic securities offered in Malaysia by a Resident as approved in writing by the Bank;
(b) Foreign Currency-denominated Financial Instrument or Islamic Financial Instrument offered in Malaysia by a Resident as approved in writing by the Bank **excluding** a derivative transaction entered with Firm Commitment;
(c) deposit in Investment FCA with a LOB or an approved Financial Institution as specified in Notice 3; or
(d) any instrument offered by a LOB with Foreign Currency delivery at maturity[i] .

3. "Foreign Currency Asset Offshore" (previously referred to as "Investment Abroad") means –
(a) a financial asset in Malaysia swapped for a financial asset in a Labuan Entity or outside Malaysia;
(b) Foreign Currency Borrowing given to a Non-Resident;
(c) working capital arising from the setup of any business arrangement (including a joint venture project outside Malaysia where no Entity is created or established);
(d) deposit in a Foreign Currency Account maintained with a Labuan Entity or outside Malaysia **excluding** reasonable amount of deposit for education, employment or migration outside Malaysia;[ii] or
(e) Foreign Currency-denominated—
(i) asset (tangible or intangible) offered by a Non-Resident or any person whose residency can be determined;
(ii) asset (tangible or intangible) in or maintained with a Labuan Entity, or outside Malaysia;
(iii) Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) without Firm Commitment offered on a Specific Exchange under the CMSA outside Malaysia undertaken by a Resident through a Resident futures broker; or
(iv) Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) with Firm Commitment issued or offered by a Non-Resident.

HSBC AMANAH MALAYSIA BERHAD - 200801006421 (807705-X)

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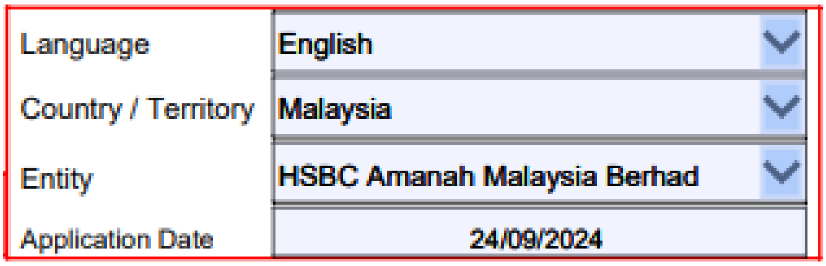
3.2. Page 1

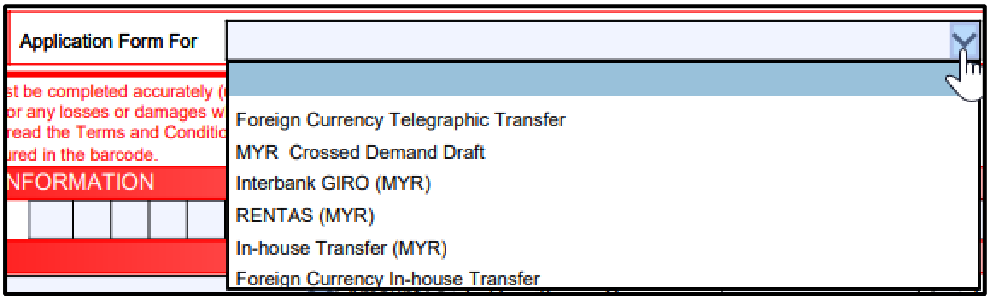
Step 1



Select the appropriate **Language, Country / Territory, Entity and Application date** from the drop down**.**

Entity – select the entity of the debiting account that you maintained with. E.g. if your account is with HSBC conventional branch (account number start with “1”, “2” or “3”), please select HSBC Bank Malaysia Berhad; if your account is with HSBC Amanah branch (account number start with “0”), please select HSBC Amanah Malaysia Berhad.

Step 2



Select the **payment type**:

- Transfer to overseas bank or transfer to local bank in Foreign Currency – select Foreign Currency Telegraphic Transfer
- Transfer in Foreign Currency to account within HSBC Malaysia – select Foreign Currency In-house Transfer
- Domestic Payment in Ringgit Malaysia to other local bank – Select RENTAS (MYR) or Interbank GIRO (MYR)
- Domestic Payment in Ringgit Malaysia to account within HSBC Malaysia – select In-house Transfer (MYR)

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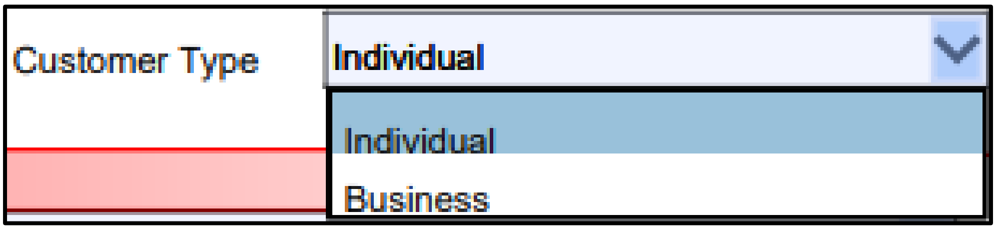
Step 3

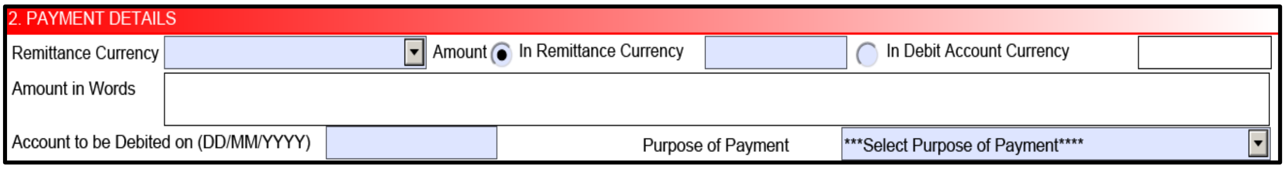


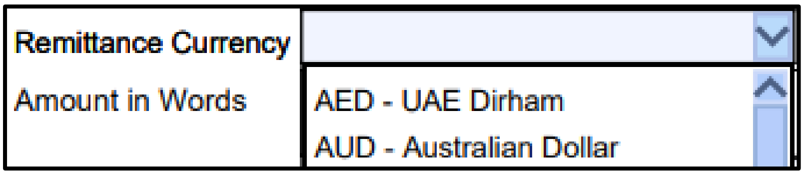
Select **'Individual'** if you are a **consumer user** or
Select **'Business'** if you are an **entity or corporate user**.

Step 4

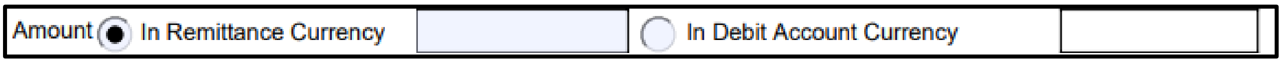
Key in your **debit account number** and **select** the **debit account currency** of your debiting account.

Step 5



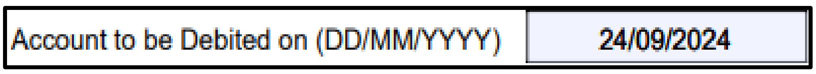


Select the **remittance currency** from the drop-down list.



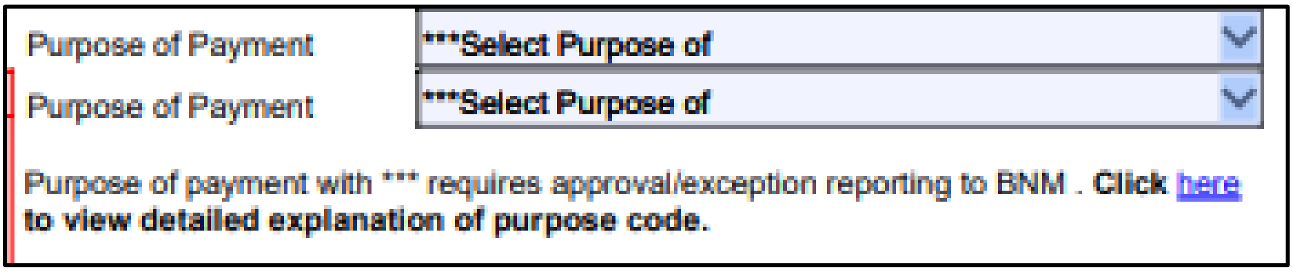
Key in the **amount in remittance currency** or in **debit account currency**.

("Amount in Words" will be auto generated after the numeric value is inputted)



Select the **date** you wish the remittance amount to be debited.

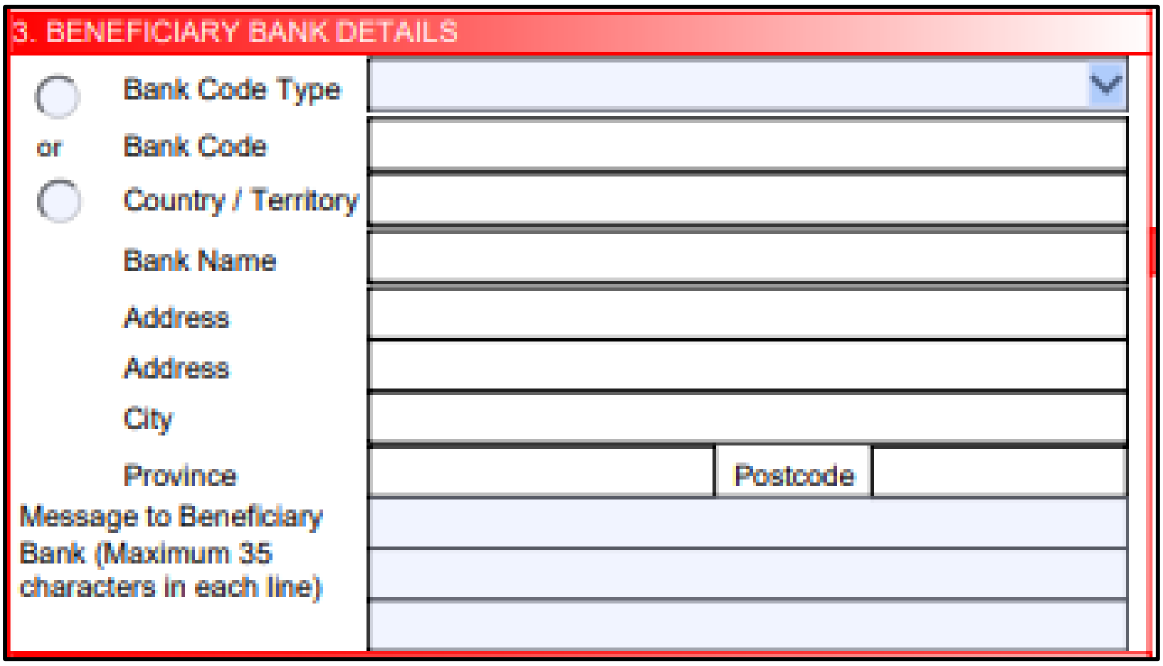
Step 6



Select the **purpose of payment** from the drop-down list.

If you are not sure the purpose of payment, you can click the link provided in the Smartform to view detailed explanation of purpose code.

Step 7



Select your **preferred methods** to **fill up the beneficiary bank details**.

Few things to take note if you are making a Telegraphic Transfer "TT":

i. If a SWIFT Code is available, please select from the dropdown of the "Bank Code Type" field and input the SWIFT Code in the "Bank Code" field. This will ensure that the funds are routed to the correct entity. *Do NOT enter the SWIFT Code into the "Message to Beneficiary Bank" field – this field is meant for reference info.*

ii. For TT with Intermediary Bank info, please ensure that the intermediary bank info is entered into the "Intermediary Bank" section in the SmartForm. *Do not enter intermediary bank info into "Beneficiary Bank Details" section.*

iii. If you are unsure whether the SWIFT BIC is correct, you may double check against the list published on SWIFT official website.

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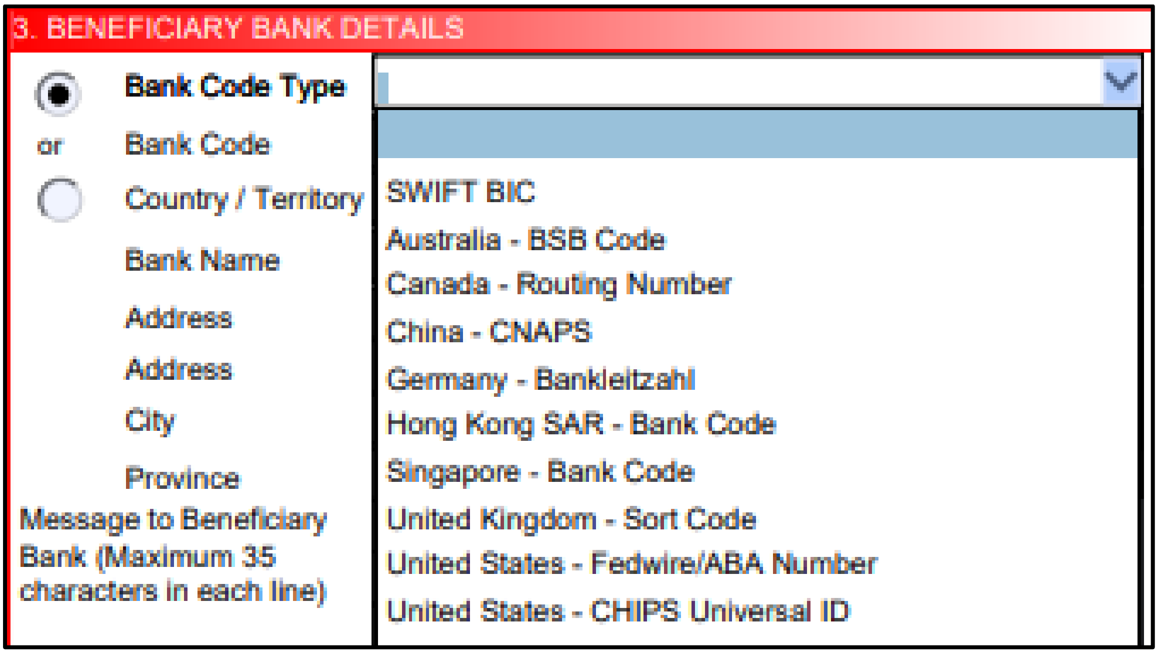
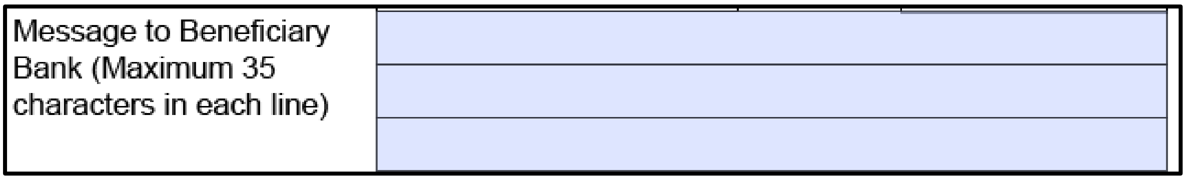


Method 1: Select and **input the local clearing code or SWIFT BIC of the beneficiary bank** if available.

Or

Method 2: Select and **input country, bank name and address as advised by your beneficiary**.



Input message to beneficiary bank if applicable.

Step 8

4. BENEFICIARY DETAILS			
Account Number / IBAN			
Full Name			
If bene. name exceeds 35 characters, continue the input in the below Address field			
Address			
Address			
City			
Province		Postcode	
Country / Territory			

Input the **beneficiary bank account number, beneficiary name and beneficiary address**.
(Note: For EURO payments to EU and EEA, IBAN number must be provided.)
For IBAN format, please click here for further details.

Message to Beneficiary (Maximum 35 characters in each line)	
Beneficiary ID	

Input your **message to the beneficiary** and **beneficiary ID** if available. (Optional)

Step 9

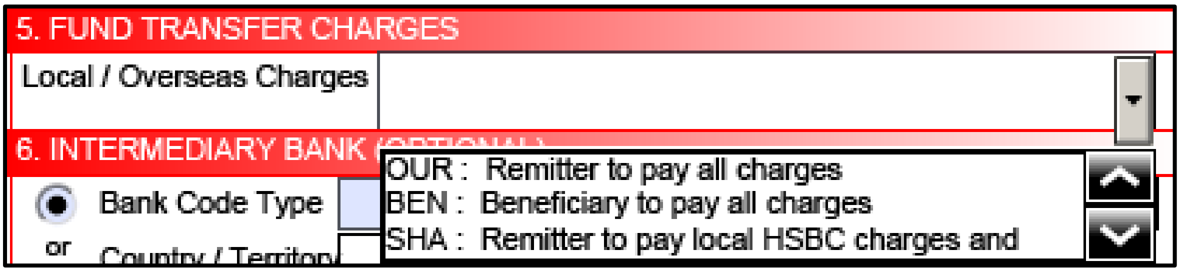
Is the beneficiary an Individual?	
Is the beneficiary a Malaysian Resident?	
Is the beneficiary a non-resident Entity?	
What is the relationship with the beneficiary?	

Select the **appropriate selections** from the drop down **for each of the questions above**.*

**Declaration on beneficiary details must be accurate and truthful. Any inaccurate declaration may lead to breach of FEP regulations. For more information, please refer to HSBC FEP FAQ page.*

If customers and financial institutions are charged against any non-compliance with FEP regulation, penalties are imposed such as fines not exceeding RM50 million and/or imprisonment for a term not exceeding ten years depending on the type of offence committed.

Step 10



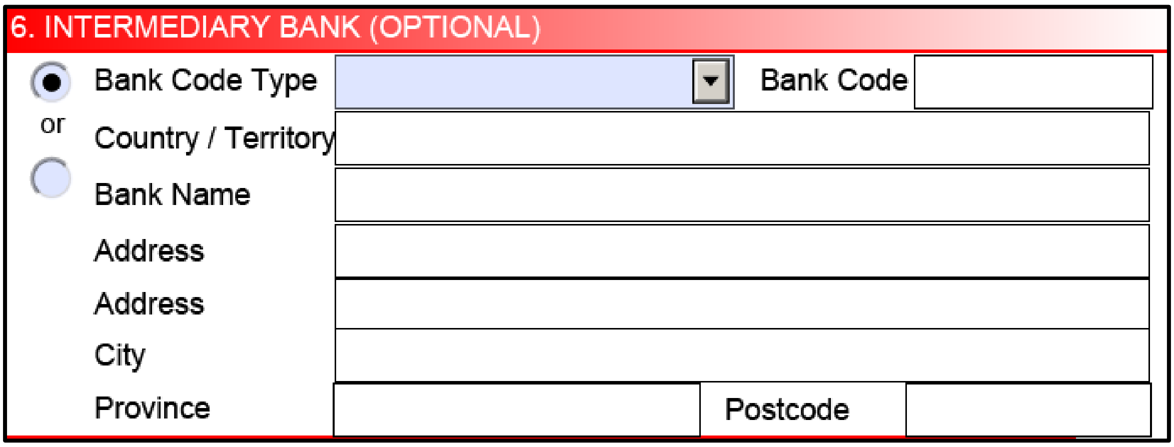
Select one of the three options available for charge handling:

- OUR: Remitter to pay all charges
- BEN: Beneficiary to pay all charges
- SHA: Remitter to pay local HSBC charges and beneficiary to pay another bank

(This is applicable to Telegraphic Transfer"TT" only)

Step 11

(Optional, only applicable to TTs which are required to be routed through an intermediary bank. Sender shall check with beneficiary bank whether intermediary bank info is required to make payment to the beneficiary bank)

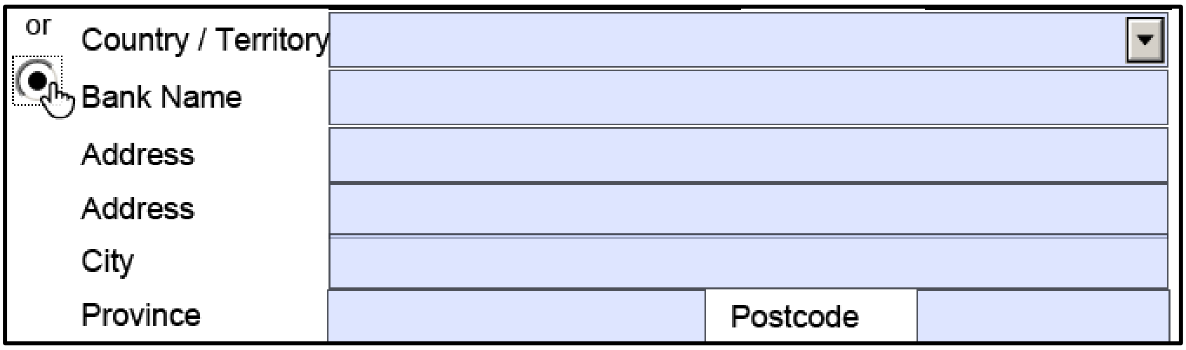


Select your preferred methods to **fill up the intermediary beneficiary bank details**.

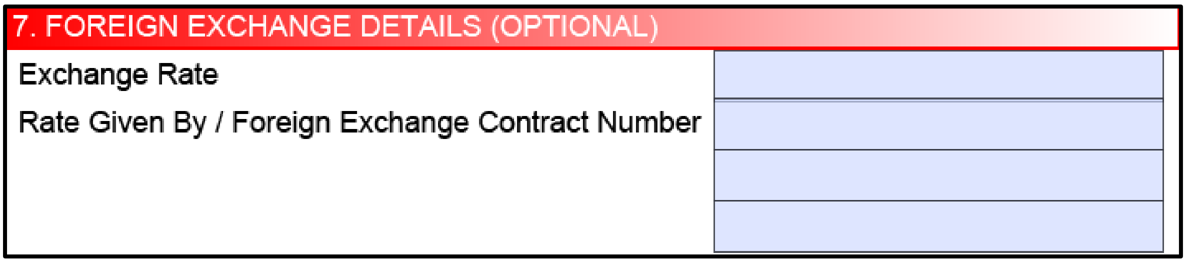
Method 1: Select and **input the local clearing code or SWIFT BIC of the intermediary beneficiary** if available

Or

Method 2: Select and **input country, bank name and address** as advised by your beneficiary. **Input message to beneficiary bank** if applicable.



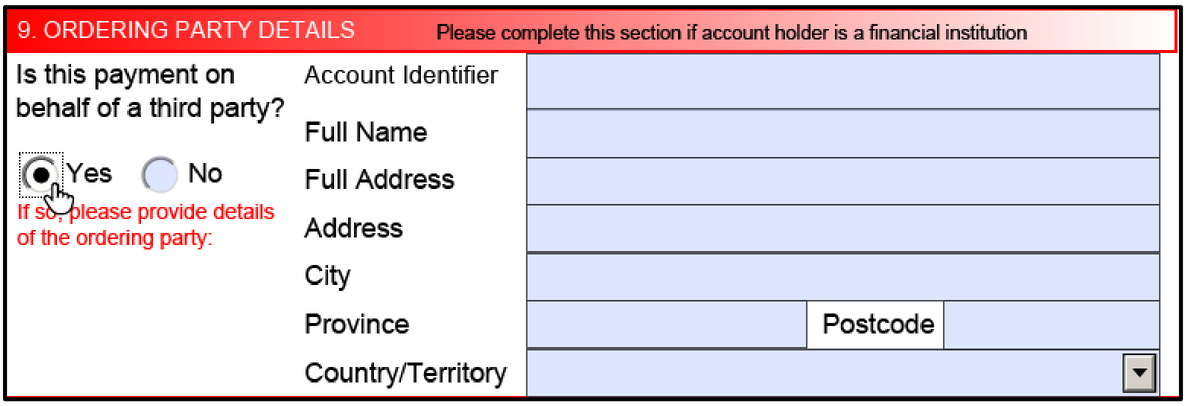
Step 12 (Optional)



Fill in the details of the foreign exchange rate if applicable.

Step 13

(Only applicable to Banks or Non-Bank Financial Institutions)



Account identifier: A **unique identifier** which **relates to this transaction**.
Full name: The **name of the party** instructing the transaction and on behalf of whom the payment is made. This could be another company in your group, or your customer and it is the original source of the funds.

Full Address: This should be used to supply the **registered address of the party** instructing the transaction. It is the address of the Ordering Party Name supplied above. It should include, at a minimum the:

- City or Town name
- State, County
- Country

Step 14

Name of Debit Account Holder	
I.C. No / Passport No (For individual application only)	
Address	

Input the **name of the debit account holder.**
Input the **address** if applicable.

3.3. Page 2

Step 15

(This step is mandatory if the sender is a resident individual or resident entity, and the debiting currency is MYR and crediting/remittance currency is Foreign Currency "FCY".)

Please skip this step if

a) **you are a NON-RESIDENT, or**
b) **the payment is made from MYR to MYR, or**
c) **the payment is made from FCY to MYR.**

Note: Hand writing or ticking is not allowed. Please ensure that the declaration is ticked at the softcopy Smartform before print and validate form .

Declaration on Investment in Foreign Currency Asset Onshore and Offshore

(This Declaration is mandatory for Residents and must be completed for all payments made in foreign currency within the definition of Foreign Currency Asset Onshore and Offshore (including Direct Investment Abroad4) under the Foreign Exchange Policy as set out below)

I/We hereby declare that for Foreign Exchange Policy purposes: -

☐ Currently I/we DO NOT have any domestic ringgit borrowing/financing[1] from any source.

☐ Currently I/we have domestic ringgit borrowing/financing and hereby confirm that my/our total investment in foreign currency asset onshore[2] and offshore[3] including this transaction application complies with the following thresholds:

Source of the fund	Applicable Limits	
	For a Resident Individual, a Sole Proprietor or a General Partnership ** *For joint accounts, utilisation of a limit by a joint account holder(s) will automatically reduce each individual joint account holder(s) limit by the corresponding amount utilised*	For a Resident Company (on a corporate group[6] basis)
• Conversion of Ringgit into Foreign Currency (includes through use of ringgit-denominated credit cards) • Transfer from Trade FCA • Swapping of financial assets	Not exceeding RM1 Million equivalent in aggregate*, from 1 January of the current year to the date of this transaction	Not exceeding RM50 Million equivalent in aggregate, from 1 January of the current year to the date of this transaction.
Foreign Currency Borrowing/Financing from a Licensed Onshore Bank or a Non-Resident	Not exceeding RM10 Million equivalent in aggregate* on the date of this transaction	IF the foreign currency borrowing is obtained from a licensed onshore bank for purpose other than direct investment abroad4: Not exceeding RM50 Million equivalent in aggregate, from 1 January of the current year to the date of this DD/TT. IF the foreign currency borrowing is obtained from a non-resident outside the resident's entity's group, a non-resident Financial Institution, or a non-resident Special Purpose Vehicle7 which is used to obtain Borrowing from any person outside the Resident Entity's Group. Not exceeding RM100 Million equivalent in aggregate on the date of the DD/TT.

☐ Currently I/we have domestic ringgit borrowing/financing and my/our total investment in foreign currency asset onshore[2] and offshore[3] including this transaction application exceeds the above applicable threshold. I/We hereby provide you with the relevant approval letter from Bank Negara Malaysia ("BNM") to effect this transaction application#.

Reference:

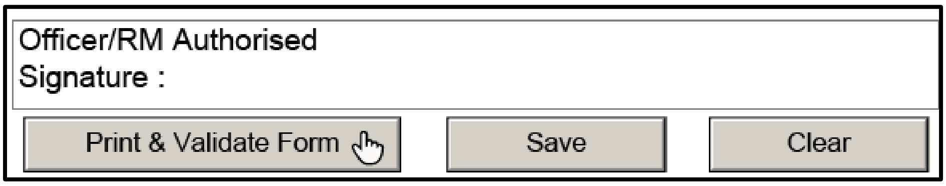
Check (where applicable) **one of the boxes on the declaration of investment abroad**.

***For declaration above the applicable threshold, special handling would be required for payment with BNM's approval, please contact your RM or visit branch for review before you tick it.**

3.4 Printing out the form

Step 16

Kindly review the form again and do ensure everything is correct.



Once all the information is correct, **click** the **'Print & Validate Form' button** upon completion of all required fields **to print the SmartForm with a 2D barcode**.

Barcode sample:

001002963025-123456789-500-SGD

9ad570ce-425a-4fb8-b878-884d858e6735

Step 17A (page 1)

8. CUSTOMER AUTHORISATION

I/We have access to and have read the latest version of the Bank's Universal Terms and Conditions or the Bank's Generic Terms & Conditions and Specific Terms & Conditions for Commercial Banking (available at www.hsbc.com.my) (collectively, "Terms and Conditions") and I/we agree to be bound by the same (including all amendments thereto from time to time) together with the filing notes printed overleaf."
I/We hereby irrevocably authorise the Bank to disclose any information (including but not limited to my/our name and account number) relating to this application to any party (including but not limited to the beneficiary's bank, beneficiary/payee and intermediary bank) as may be necessary for the purpose of effecting the remittance herein, or otherwise in accordance with the Terms and Conditions. I/We agree to be bound by the Bank's Tariff and Charges (available at www.hsbc.com.my), where applicable.
I/We hereby declare that the information given in this Form is true and correct and in full compliance with Financial Services Act 2013 and Central Bank of Malaysia Act 2009. I shall be fully responsible for any inaccurate, untrue or incomplete information provided in this Form. I also authorise the Bank to make this information available to Bank Negara Malaysia and other authorised parties in compliance with the Financial Services Act 2013 and Central Bank of Malaysia Act 2009.
Warning! Please check carefully that the beneficiary details including beneficiary account number and name you provided are correct before making a payment. The beneficiary name you provide will not be used or verified by the Bank when processing your payment. If the beneficiary account numbers are incorrect, you might pay someone else by mistake and may not get your money back. If you do not know the account holder or have been asked to make a payment urgently, be aware of the risk of scams.

Signature S.V.

After printing out the barcode generated SmartForm, **sign on the form** with a black or blue pen.

Step 17B

(page 2 – applicable if the payment is made by Resident from MYR to foreign currency)

Customer's authorised signature(s)

#Acknowledgement Receipt of the BNM's Approval Letter

Officer/Relationship Manager:

Sign on the form with a black or blue pen.

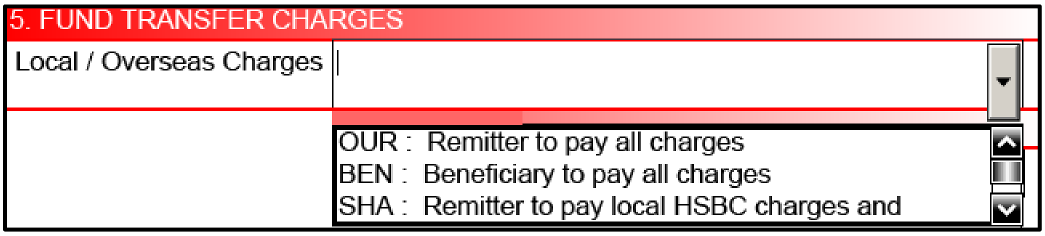
4. Common errors and FAQs

4.1. Common errors

1. Local Charges & Overseas Charges not selected

If you are unsure about the options, refer to the explanation below:

a. OUR - you will pay all transfer charges, and beneficiary will receive full payment
b. BEN - you won't pay the transfer charges, but beneficiary will pay it. Beneficiary receive your payment after deduction of transfer charges.
c. SHA - you only pay local charges and beneficiary pay overseas charges.



2. Beneficiary Name too long and not enough space on form

Continue the name at 'Beneficiary Address column'. After that, must inform the bank that the *bene name is continued at bene address.*

3. Declaration on Investment in Foreign Currency Asset Onshore and Offshore in 2nd page is not done.

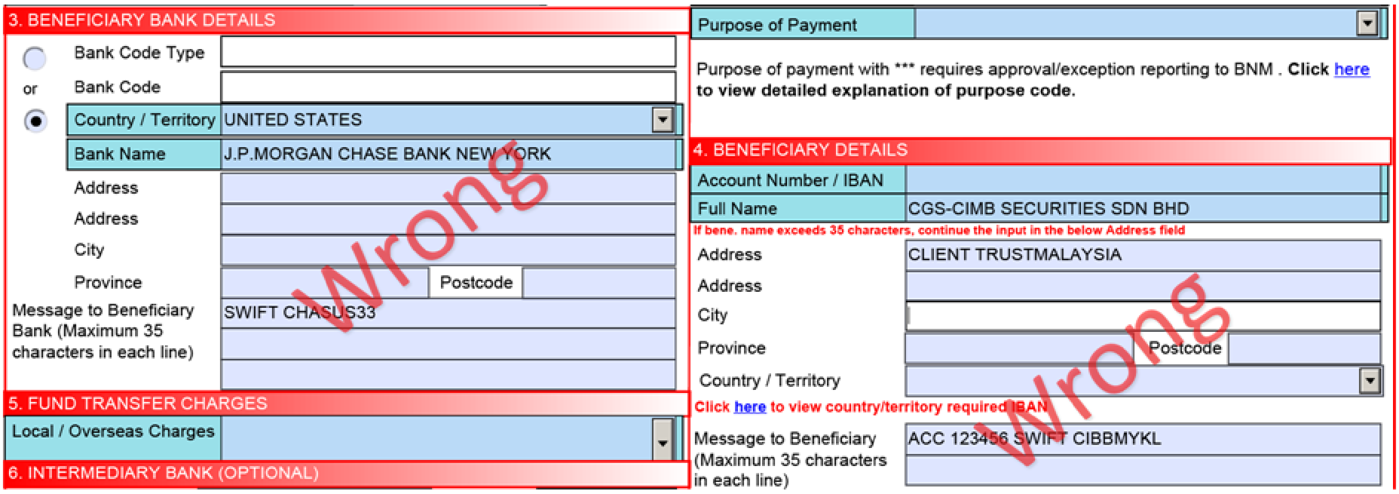
Ensure that the second page of the application form **is filled up and signed** if you are a resident and the payment is made from MYR to foreign currency.

4. Outward TT with Intermediary Bank info

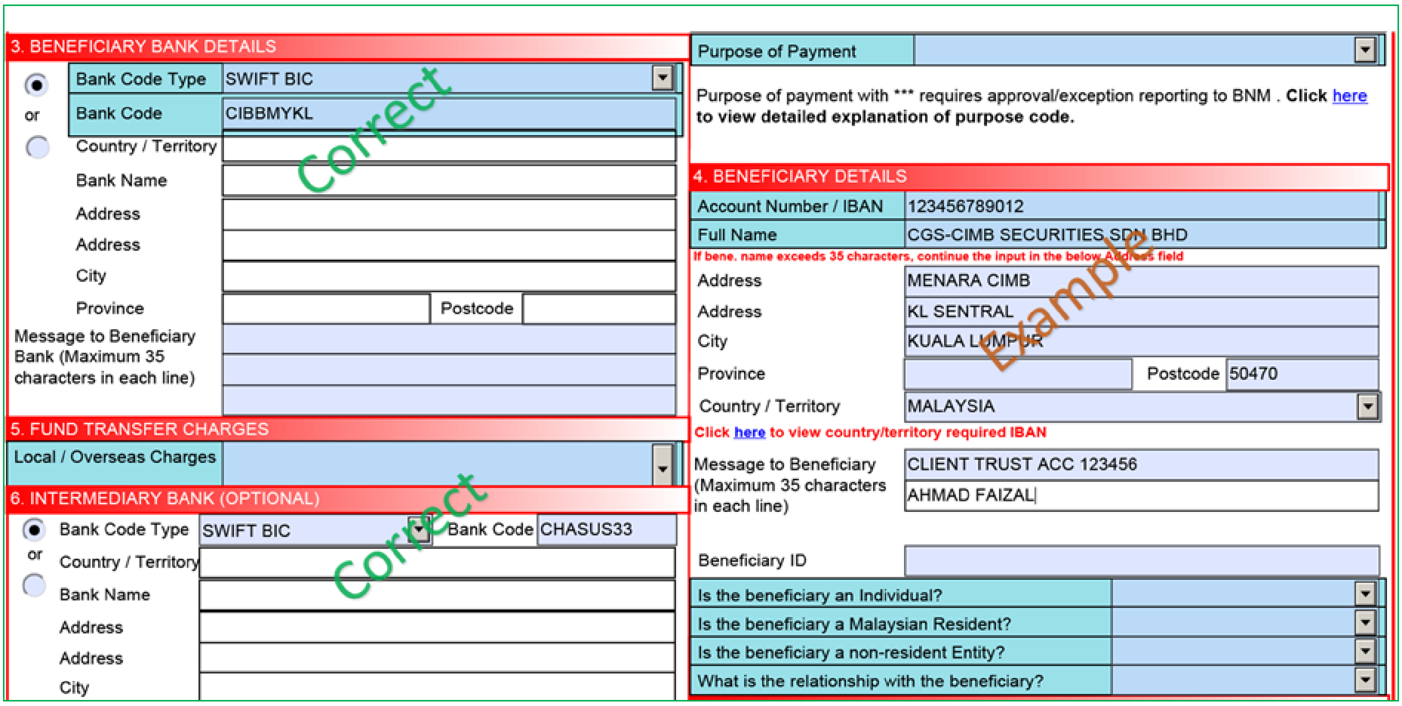
Note: Entering Intermediary/Agent bank info is not mandatory unless (i) customer is certain on the accuracy of an Intermediary Bank, (ii) the beneficiary bank is a bank outside of the SWIFT network which require routing via an intermediary bank or (iii) the beneficiary bank requested the sender to input intermediary bank info into the wire transfer form.

Sender shall check with beneficiary bank to ascertain whether intermediary bank info is required.

Example: Outward TT payment to CIMB Bank MY in USD with JP Morgan acting as the Intermediary Bank:



3. BENEFICIARY BANK DETAILS
Bank Code Type
or Bank Code
Country / Territory: UNITED STATES
Bank Name: J.P.MORGAN CHASE BANK NEW YORK
Address
Address
City
Province / Postcode
Message to Beneficiary Bank (Maximum 35 characters in each line): SWIFT CHASUS33
5. FUND TRANSFER CHARGES
Local / Overseas Charges
6. INTERMEDIARY BANK (OPTIONAL)
Purpose of Payment
Purpose of payment with *** requires approval/exception reporting to BNM . Click here to view detailed explanation of purpose code.
4. BENEFICIARY DETAILS
Account Number / IBAN
Full Name: CGS-CIMB SECURITIES SDN BHD
If bene. name exceeds 35 characters, continue the input in the below Address field
Address: CLIENT TRUSTMALAYSIA
Address
City
Province / Postcode
Country / Territory
Click here to view country/territory required IBAN
Message to Beneficiary (Maximum 35 characters in each line): ACC 123456 SWIFT CIBBMYKL
Wrong
Wrong



3. BENEFICIARY BANK DETAILS
Bank Code Type: SWIFT BIC
or Bank Code: CIBBMYKL
Country / Territory
Bank Name
Address
Address
City
Province / Postcode
Message to Beneficiary Bank (Maximum 35 characters in each line)
5. FUND TRANSFER CHARGES
Local / Overseas Charges
6. INTERMEDIARY BANK (OPTIONAL)
Bank Code Type: SWIFT BIC / Bank Code: CHASUS33
or Country / Territory
Bank Name
Address
Address
City
Purpose of Payment
Purpose of payment with *** requires approval/exception reporting to BNM . Click here to view detailed explanation of purpose code.
4. BENEFICIARY DETAILS
Account Number / IBAN: 123456789012
Full Name: CGS-CIMB SECURITIES SDN BHD
If bene. name exceeds 35 characters, continue the input in the below Address field
Address: MENARA CIMB
Address: KL SENTRAL
City: KUALA LUMPUR
Province / Postcode: 50470
Country / Territory: MALAYSIA
Click here to view country/territory required IBAN
Message to Beneficiary (Maximum 35 characters in each line): CLIENT TRUST ACC 123456
AHMAD FAIZAL
Beneficiary ID
Is the beneficiary an Individual?
Is the beneficiary a Malaysian Resident?
Is the beneficiary a non-resident Entity?
What is the relationship with the beneficiary?
Correct
Correct
Example

5. FEP declaration with handwriting

Please tick the box in the digital smartform and DO NOT fill up / tick the box in handwriting.

HSBC Amanah

Declaration on Investment in Foreign Currency Asset Onshore and Offshore

(This Declaration is mandatory for Residents and must be completed for all payments made in foreign currency within the definition of Foreign Currency Asset Onshore and Offshore (including Direct Investment Abroad4) under the Foreign Exchange Policy as set out below)

I/We hereby declare that for Foreign Exchange Policy purposes: -

☒ Currently I/we DO NOT have any domestic ringgit borrowing/financing[1] from any source.

☐ Currently I/we have domestic ringgit borrowing/financing and hereby confirm that my/our total investment in foreign currency asset onshore[2] and offshore[3] including this transaction application complies with the following thresholds:

4.2. FAQs

Q1. Is the Payment SmartForm require any authorised signature before submission?

Yes. Please print the completed Payment SmartForm and sign it with a blue or black pen.

Q3. What should I do if I find errors after printing the Payment SmartForm?

Kindly revise the erroneous field(s) in the original file and click 'print & validate form' to print a new form and generate a new barcode. Please do not make any corrections on the form by handwritting.

Q4. Can I save the Payment SmartForm as copy for future use?

Yes. You may click "Save" button on the form and save as a template for future use. You will need to open the file, amend the details as required and click "Print & Validate" button the next time you need to make a similar payment. Please also do reminded to check that there have been no version changes and saved form is in the format of the latest version of the Payment SmartForm.

Q5. Is it allowed to type in the special character in the Payment SmartForm?

Unfortunately, special characters like "@" or "&" are not allowed in the beneficiary field of the Payment SmartForm. Please spell out these characters as words, for example, use "at" for "@" and "and" for "&".

Q6. What if my beneficiary details exceed 35 characters

If your beneficiary details exceed 35 characters, continue filling in the information in the first line of the beneficiary address.