

Foreign Telegraphic Transfer (FTT) with Guaranteed OUR (G'OUR) - Frequently Asked Questions

Q: What is Foreign Telegraphic Transfer (FTT)?

A: Foreign Telegraphic Transfer (FTT) is a computerized channel for sending telegraphic transfers (TT) to specific financial institution for further reimbursement to a non-financial beneficiary via pre-determined agent / correspondence using the SWIFT format.

Q: What is Guaranteed OUR (G'OUR)?

A: Guaranteed OUR (G'OUR) is a fixed rate of agent charges imposed by agent bank on FTT in foreign currency on top of the FTT service fee. It is a new service which allows the beneficiary will receive the exact amount. All charges will be made known to the Sender upfront.

Q: Where can Sender perform G'OUR?

A: This service is available at any Maybank branches and Maybank Money Exchange (Maybank Forex Booths).

Q: What is the total cost structure applied to Sender when G'OUR is opt for FTT at Maybank branches or Maybank Money Exchange?

A: Sender requires to pay the below fees upfront:

1. **FTT Over-the-Counter Service Fee:** Refer to table below.

Country	Cable Charges	Commission Charges
To All Countries (except to Singapore in SGD only)	RM30	Removed
To Singapore in SGD only (Peninsular Malaysia branches)	RM10	<RM5,000 = RM2 >RM5,000 = No charges
To Singapore in SGD only (East Malaysia branches)	RM15	<RM5,000 = RM2 >RM5,000 = No charges

2. **Fund Transfer Charges / Nostro Charges:** Refer to the table below.

Transfer in currency	Fund Transfer Charges / Nostro Charges
AUD	AUD 10**
EUR	EUR 35
USD	USD 30
GBP	GBP 17
AED*	AED 55
BDT*	BDT 0
BND*	BND 30
CAD*	CAD 35
CHF*	CHF 20
CNY*	CNY 92
DKK*	DKK 30
HKD*	HKD 200
IDR*	IDR 15,000
INR*	INR 590
JPY*	JPY 3,005
KRW*	KRW 0
LKR*	LKR 1,000
NOK*	NOK 100
NZD*	NZD 20
PHP*	PHP 270

PKR*	PKR 0
QAR*	QAR 30
SAR*	SAR 25
SEK*	SEK 60
SGD*	SGD 20
THB*	THB 500
VND*	VND 0
ZAR*	ZAR 125

* Effective from 18.05.2019.

** Effective 23.10.2020, revised from AUD15 to AUD10.

Q: What are the charges for G'OUR?

A: Refer to the table below on the **Fund Transfer Charges / Nostro Charges**.

Transfer in currency	Fund Transfer Charges / Nostro Charges
AUD	AUD 10**
EUR	EUR 35
USD	USD 30
GBP	GBP 17
AED*	AED 55
BDT*	BDT 0
BND*	BND 30
CAD*	CAD 35
CHF*	CHF 20
CNY*	CNY 92
DKK*	DKK 30
HKD*	HKD 200
IDR*	IDR 15,000
INR*	INR 590
JPY*	JPY 3,005
KRW*	KRW 0
LKR*	LKR 1,000
NOK*	NOK 100
NZD*	NZD 20
PHP*	PHP 270
PKR*	PKR 0
QAR*	QAR 30
SAR*	SAR 25
SEK*	SEK 60
SGD*	SGD 20
THB*	THB 500
VND*	VND 0
ZAR*	ZAR 125

* Effective from 18.05.2019.

** Effective 23.10.2020, revised from AUD15 to AUD10.

Q: Who can use the G'OUR option?

A: This service is available for **individuals** and **business** entities sending to individuals or business entities.

Q: What are the currencies available for the G'OUR option?

A: Refer to the table below on the currencies available for G'OUR option.

Transfer in currency	
Australian Dollar	AUD
Euro	EUR
United State Dollar	USD
British Pound Sterling	GBP
United Arab Emirates Dirham	AED*
Bangladesh Taka	BDT*
Brunei Dollar	BND*
Canadian Dollar	CAD*
Swiss Franc	CHF*
Chinese Yuan / Renminbi	CNY*
Danish Krone	DKK*
Hong Kong Dollar	HKD*
Indonesian Rupiah	IDR*
Indian Rupee	INR*
Japanese Yen	JPY*
Korean Won	KRW*
Sri Lankan Rupee	LKR*
Norwegian krone	NOK*
New Zealand Dollar	NZD*
Philippine Peso	PHP*
Pakistani Rupee	PKR*
Qatari Riyal	QAR*
Saudi Riyal	SAR*
Swedish krona	SEK*
Singapore Dollar	SGD*
Thai Baht	THB*
Vietnamese Dong	VND*
South African Rand	ZAR*

* Effective from 18.05.2019.

Q: What are the benefits of using G'OUR?

A:

1. Sender will be able to ensure that their beneficiary will receive the exact amount.
2. Send to more than 100 countries.
3. Funds will be processed via SWIFT.
4. Service is available at any Maybank branches and Maybank Money Exchange (Forex Booths).

Q: Who are the customers that can use G'OUR for FTT?

A: Those who want their beneficiary receive in FULL amount. Examples:

1. Pay **supplier** for goods/services.
2. Pay **education Fees**.
3. Pay for **overseas mortgage**.
4. Transfer for **overseas investment**.
5. Send money to **friends and family** for **special occasions**.

Q: What is the daily sender transaction limit for G'OUR?

A: There is **NO*** daily send transaction limit for sender.

* Note: Subject to compliance of FEA Rules.

Q: Are there any fees that the Beneficiary needs to absorb?

A: There is no fee applied to the Beneficiary. Beneficiary's account will credit in **FULL** amount.

Q: What is the operation hour for FTT using G'OUR?

A: Below table shows the operation hour for FTT using G'OUR.

State	Maybank Branches	Maybank Money Exchange (Maybank Forex Booths)*
Nationwide except Kedah, Kelantan, Terengganu	Monday -Thursday: 9.15 am - 4.30 pm Friday: 9.15am - 4.00pm	Everyday includes Saturday, Sunday, Public Holiday
Kedah, Kelantan, Terengganu,	Sunday - Wednesday: 9.15 am - 4.30 pm Thursday: 9.15am - 4.00pm	Everyday includes Saturday, Sunday, Public Holiday

*Operation hour for each Maybank Money Exchange (Maybank Forex Booths) are different.

Q: How long will the funds be credited into the Beneficiary's account?

A: Funds will be credited within 1-3 working days.

Q: How does Sender perform FTT with G'OUR option?

A:

- 1) Bring identification documents (eg. Valid Passport/ Identification Card) and complete the remittance form.
- 2) Sender needs Beneficiary's full legal name, the bank name and bank account number.
- 3) Select "OUR" under field name 'Fund Transfer Charge'. Refer to image below.

<p>Saya/Kami mengesahkan bahawa keterangan yang diberikan dalam borang ini adalah benar dan mematuhi Akta Perkhidmatan Kewangan 2013 dan Akta Bank Negara Malaysia 2009. Saya/Kami bertanggungjawab sepenuhnya bagi sebarang maklumat yang tidak tepat, palsu atau tidak sempurna didalam borang ini. Saya/Kami juga memberi kuasa kepada Bank untuk memberikan maklumat ini kepada Bank Negara Malaysia menurut Akta Perkhidmatan Kewangan 2013 dan Akta Bank Negara Malaysia 2009.</p> <p>Saya/Kami telah membaca dan memahami tentang syarat dan peraturan yang tertulis di sebelah. Dengan hal yg demikian segala risiko dan tanggung jawab terhadap permohonan ini adalah tanggungan saya/kami. Sedari itu, sila keluarkan draf/kiriman seperti tersebut.</p> <p>I/We hereby declare that the information given in this form is true and correct in full compliance with Financial Services Act 2013 and Central Bank of Malaysia Act 2009. I/We shall be fully responsible for any inaccurate, untrue or incomplete information provided in this Form. I/We also authorise the Bank to make this information available to Bank Negara Malaysia in compliance with Financial Services Act 2013 and Central Bank of Malaysia Act 2009.</p> <p>I/We have read and understood the Terms & Conditions set forth herein and thus, I/We hereby instruct you to issue your draft/effect the transfer as specified and I/We shall bear all risks and responsibility or liability in connection with any/our application for the transfer herein.</p>	<p>CAJ PINDAHAN DANA/ FUND TRANSFER CHARGES</p> <p><input type="checkbox"/> SIA: caj dalam negara dibayar oleh pemohon dan caj di luar negara dibayar oleh penerima / Local charges to be paid by applicant, and overseas charges to be paid by beneficiary</p> <p><input checked="" type="checkbox"/> OUR: pemohon/ All local and overseas charges to be paid by applicant.</p>
	<p>PANDUAN/AN INSTRUCTIONS /AGUD PANDU SIGNATURE</p> <p>Verified by : _____</p>

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- 4) Submit the remittance form to Teller.

Q: Can Sender select G'OUR option when performing FTT transaction via Maybank2u?

A: No. FTT with G'OUR option can only be performed at Maybank Branches from Monday to Friday. FTT with G'OUR option can only be performed at any Maybank Money Exchange (Forex Booths) from Monday to Friday, Saturday, Sunday and Public Holiday.