

Enhanced security control for fund transfer

Transaction Cooling Off Period

When abnormal transaction is detected, the transaction will be temporarily held and go through 12 hours cooling off period. The Bank will contact you for transaction verification.

Note: For transactions that involve foreign exchange rate, the final exchange rate will be based on the rate after the cooling off period.

Add new payee before transfer

Add a new payee before making a transfer. A 1-hour cooling off period will apply for added security.

FAQs

1. What is cooling off period?

12 hours cooling off period will be applied when activating your Soft Token, requesting a higher transaction limit, or performing transaction required for a call back verification from bank. In addition, a 1-hour cooling-off period applies when adding a new payee. This safety measures designed to prevent unauthorized transaction and safeguard your account from potential fraud.

2. Why is there a cooling off period when I add a new payee?

When you add a new payee, there's a 1 hour cooling off period before you can transfer money to the new payee. This extra step is designed to reduce the risk of fraud and give you time to review or cancel the transaction if something doesn't seem right.

3. Will the exchange rates differ for international remittance transaction during cooling off period?

Yes. For international remittances that placed under cooling off period, the exchange rate will be determined at the end of cooling off period.

4. Will I be notified on transactions that are under cooling off period?

Yes. You will receive SMS alerts from the Bank when the transaction is placed under cooling off period.

5. How do I check the latest status of my transaction?

You can view the latest status of your transaction anytime via our Mobile Banking app or Internet Banking.

6. Where can I find my transaction history?

Via Mobile Banking:

Step 1: Login to your account.

Step 2: Click "More".

Step 3: Click "View Accounts".

Step 4: Click "Transaction History"

Via Internet Banking:

Step 1: Login to your account.

Step 2: Click "My Account"

Step 3: Click "Transaction Detail"

7. Can I still access to other services while transaction is under cooling off period?

Yes. You can continue to use our Debit Card, Internet Banking and Mobile Banking.

8. Can I request to skip or shorten the cooling off period?

No. This is a mandatory safety measure to prevent unauthorized transaction and safeguard your account from potential fraud.

9. What should I do if I notice an unauthorized transaction during the cooling off period?

Immediately activate Quick Lock through our Mobile Banking app and contact our Customer Support at 03-20595566 to freeze your account.

10. What happen if the Bank is unable to contact me to verify the transaction during the 12 hours cooling off period?

Your account will be temporarily blocked to prevent any unauthorized activity and the cooling off transaction will be declined once the cooling off period expires.

11. What should I do when my account is blocked?

Please contact our Customer Support at 03-20595566 immediately or visit the nearest branch. Our team will guide you through the verification and reactivation process.