

## Personal Online Banking FAQ

### Content

1. How do I apply for Bank of China Online Banking Service (BOCnet)?	3
2. Can I apply BOCnet via other channels?	3
3. What are the services available via BOCnet?	3
4. What are the fees and charges for BOCnet transactions?	4
5. How many accounts can I link to BOCnet?	4
6. How to log in to BOCnet?	4
7. When I access to the service, why does it prompt “dialog failure”?	5
8. What can I do if I am not able to log in to BOCnet with the correct username and password?	5
9. How do I change my username and password?	6
10. What is the function of the E-Token?	6
11. What do I need to do if I had lost or misplaced the E-Token?	6
12. Can I view all my accounts via BOCnet?	7
13. What type of enquiry can I check via BOCnet?	7
14. How long will the Bank keep a record of my BOCnet transactions?	7
15. How do I link up or unlink my Savings, Current, Foreign Currency and Loan Accounts on BOCnet?	7
16. How do I perform a Fund Transfer?	7
17. How do I perform a 3rd party Fund Transfer?	7
18. When can I perform a Fund Transfer?	8
19. What is the transfer limit for Fund Transfer?	9
20. What is DuitNow?	9
21. Where can I check the Foreign Currency exchange rate?	9
22. What is BOC FX Converter?	9
23. How do I know the exchange rate for the transactions performed in different currencies?	10
24. What is the difference between International Remittance and CNY Pre-Settlement Remittance?	10
25. What are the fees and charges for Remittances service?	10
26. How do I perform International Remittance and CNY Pre-Settlement Remittance?	11
27. Can I get my transaction amount returned if the transaction fails?	14
28. What is Standing Order function?	14
29. What type of Foreign Currency are supported via BOCnet?	14
30. Do I need to open a Time Deposit Account in order to link the account to BOCnet?	14
31. What happens when my Time Deposit placement via BOCnet has matured?	14
32. How can I perform a stop cheque payment?	15
33. What are the fees and charges for stop cheque payment?	15
34. Can I check my new and old accounts?	15
35. What is the function of Loan Account enquiry?	15
36. Is there a cut off time for Loan Account enquiry?	15
37. Where can I check my Loan Account balance?	16
38. What is Quick Lock?	16

39. What are the systems and browser required to access BOCnet? .....	16
40. How do I enable TLS 1.1 and TLS 1.2 in browser? .....	17
41. What should I do if I encounter SSL server certificate warning? .....	17
42. How can I terminate BOCnet? .....	17
43. What should I do when my computer hangs or the Internet connection is cut off during the course of performing a banking transaction? .....	17
44. What should I do if the information displayed incorrect? .....	17

### 1. How do I apply for Bank of China Online Banking Service (BOCnet)?

In order to apply for the service, you must have at least one account (Savings Account, Current Account, Term Deposit Account, Loan Account) with Bank of China (Malaysia) Berhad (the "Bank"). This is also available for Joint Account holder with the signing condition of either one to sign and only the Principle holder is allowed to hold the eToken.

Please complete the Bank's Online Banking Service Application Form and visit the Bank's counter at any of our branches during office hours together with your valid identity card or passport (if any).

When your application for the service over the counter at any of our branches has been approved, you will be able to collect your username, password and E-Token over the Bank's counter.

### 2. Can I apply BOCnet via other channels?

Customer is only allowed to apply BOCnet service over the Bank's counter.

### 3. What are the services available via BOCnet?

Services	Function
<b>My Account</b>	Accounts Overview, Transaction Details, Term Deposit Account Details, Accounts Management, Account Statement Service, Download Transaction, Swift Remittance inquiry
<b>Transfer &amp; Remittance</b>	Transfer & Remittance (Intrabank), Interbank GIRO (by windows), Credit Transfer, International Remittance, CNY Pre-Settlement Remittance (for China Nationals only), Scheduled Transaction Management, Internet Banking Transaction Inquire, Payee Management, Direct Debit
<b>DuitNow</b>	DuitNow Transfer, DuitNow Request, DuitNow AutoDebit, Transaction Limit Setting, DuitNow Registration Info Management, DuitNow Transaction Inquiry
<b>Cheque Service</b>	Stop Cheque Payment
<b>Term Deposit</b>	Open Term Deposit, Transfer Term Deposit
<b>Debit Card Service</b>	Debit Card Overview, Debit Card Management/PIN Change, Transaction Details, Debit Card Activation, Report Loss/Cancel Loss Reporting, Transaction Limit Setting, SMS Service, Link Bank Accounts, Overseas Use, Contactless Transaction Use, Card-not-present payment trading, Billing Service
<b>RMB Service</b>	RMB Service
<b>Standing Order</b>	Register, Inquiry
<b>JomPAY</b>	Bill Payment, Manage Billing Company, Historic Bill Inquiry

<b>Service Setting</b>	Change Password, Account Number Comparison, Service Records, Mobile Banking Service, Transaction Limit Setting, Privacy Policy, Quick Lock
------------------------	--

**4. What are the fees and charges for BOCnet transactions?**

Description of Charges (Inclusive of GST**)	Fee
E-Token (First Application)	Waive
E-Token (Replacement due to damages & lost)	MYR 30.00
E-Token (Replacement due to expiry)	Waive
Monthly Subscription Fee	Waive
Cable Charge for Outward International Remittance ("Outward TT")	MYR30.00
Service Charge on International Remittance with amount less than MYR5,000 or its equivalent in foreign currency	MYR2.00
Foreign Currency Transaction Charges	*USD4.00
MYR payable through Interbank GIRO	Waive
MYR payable through DuitNow (applicable for transaction RM5,000.01 and above)	MYR0.50
JomPAY	No Fee
Standing Order	MYR2.00
* Foreign currency exchange based on the prevailing exchange rates ** Subject to GST at 0%	

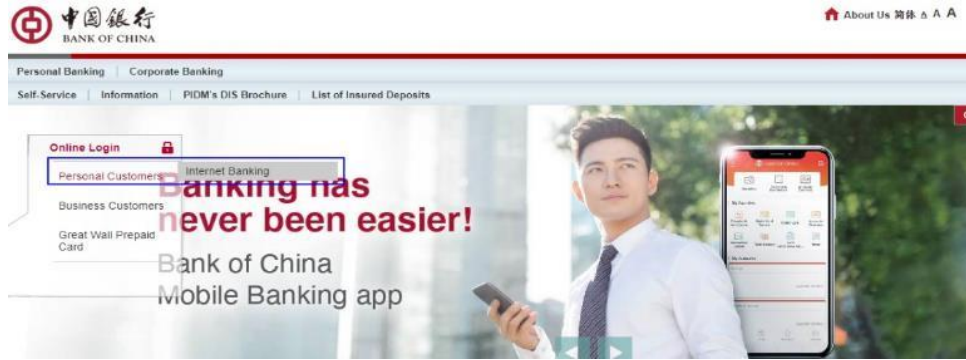
**5. How many accounts can I link to BOCnet?**

You may link up to a maximum of 20 accounts; these includes Savings Account, Current Account, Time Deposit Account, and Loan Account.

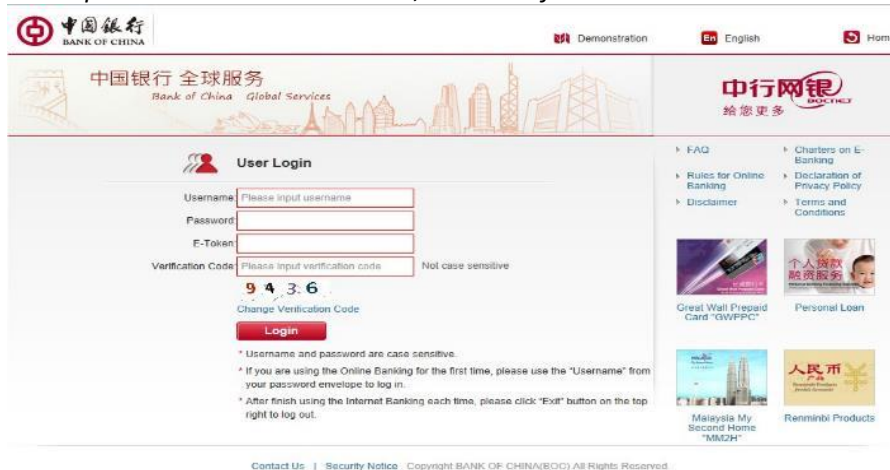
**6. How to log in to BOCnet?**

When your application for the service has been approved, you will be given your username, temporary password and E-Token over the Bank's counter. Upon receipt, you can access to BOCnet via our website [www.bankofchina.com.my](http://www.bankofchina.com.my). Key in the username and temporary password with one-time passcode (OTP) generated by your E-Token. You are encouraged to change the temporary password during your first log in.

You can access BOCnet (Malaysia) via [www.bankofchina.com.my](http://www.bankofchina.com.my).



Input your username, password, E-Token OTP and verification code to proceed to log in. Username and password are case sensitive, while verification code is not.





**7. When I access to the service, why does it prompt “dialog failure”?**

After you have log in to the service, the system will prompt “dialog failure” and log you off automatically if you leave it unattended for a long time. If you want to continue using the service, please log in again. Such function is designed to prevent unauthorised access to your account if you leave your computer unattended and forget to exit/log out BOCnet.

**8. What can I do if I am not able to log in to BOCnet with the correct username and password?**

For security reasons, if you have tried to log in to BOCnet with your Password/E-Token passcode unsuccessfully for 3 times in a day, your Password/E-Token will be locked and you would need to proceed to any of our branches or contact Customer Service at 603-20595566 to unlock the Password/E-Token.

If you have entered the username and E-Token passcode correctly but still unable to log in, please try to clear browser cache.

Browser	Steps
Google Chrome	<ol style="list-style-type: none"> <li>1. In <b>Chrome</b>, select <b>More</b>  button. Click <b>More tools</b> and then select <b>Clear browsing data</b>.</li> <li>2. Under <b>Time range</b> choose <b>All Time</b>, tick <b>All types of data</b>, and then select <b>Clear Data</b>.</li> <li>3. <b>Restart</b> browser.</li> </ol>
Mozilla Firefox	<ol style="list-style-type: none"> <li>1. In <b>Firefox</b>, Click the <b>Library</b> button  , click <b>History</b> and then click <b>Clear Recent History</b>.</li> <li>2. Under <b>Time range to clear</b> choose <b>Everything</b>.</li> <li>3. Click <b>Details</b>, select <b>All types of data</b>, and then select <b>Clear Now</b>.</li> <li>4. <b>Restart</b> Browser.</li> </ol>
Apple Safari	<ol style="list-style-type: none"> <li>1. In <b>Safari</b>, click the <b>Safari</b> tab and select <b>Clear History</b>.</li> <li>2. Choose <b>All time range</b>, Click <b>Clear History</b>.</li> <li>3. <b>Restart</b> browser.</li> </ol>

If you are still unable to log in after trying all the above, kindly proceed to our branch for further assistance.

#### 9. How do I change my username and password?

You may change your username via BOCnet during your 1<sup>st</sup> log in.

If you would like to change your password, kindly log in to BOCnet, go to the menu bar and click "Service Setting" and select "Change Password". New password will take effect on the next log in.

#### 10. What is the function of the E-Token?

E-Token is a security device that is provided to you to enable you to access BOCnet.

It will generate a unique 6-digit passcode, also known as a one-time password (OTP), which is displayed on a small screen on the E-Token, when activated by user. Each OTP has a limited time frame and can only be used once. Hence, please input the OTP within its time span for authentication when you log in to the Service. If not, you will need to re-activate it again to obtain a new OTP. The E-Token generally expires in 3-4 years and replacement can be done over the Bank's counter.

#### 11. What do I need to do if I had lost or misplaced the E-Token?

Your first E-Token will be issued to you free of charge. In the event of lost, theft or negligence damage to the E-Token, kindly proceed to any of our branches with a valid identification card or passport to request for a replacement. Replacement fee is chargeable.

**12. Can I view all my accounts via BOCnet?**

After you log in to BOCnet, you may view all your BOCM accounts summary under “Accounts Overview”.

**13. What type of enquiry can I check via BOCnet?**

You can enquire information on the following account:

- Savings Account
- Time Deposit Account
- Current Account
- Loan Account (only balance enquiry of loan repayment is available)

**14. How long will the Bank keep a record of my BOCnet transactions?**

You may check your transaction records for the past 12 months.

**15. How do I link up or unlink my Savings, Current, Foreign Currency and Loan Accounts on BOCnet?**

To link the accounts, please follow the follow steps:

Log in to BOCnet and select "My Accounts" followed by "Account Management". Click "Link Account" and choose the accounts that you want to link into your BOCnet. Upon completion, click "Submit".

You can also unlink your account is linked to BOCnet. However, you cannot unlink and link again the same account on the same day.

**16. How do I perform a Fund Transfer?**

You can add New Payee(s) via BOCnet. You are required to key in an E-Token OTP when performing 3rd party transfer transactions.

**17. How do I perform a 3rd party Fund Transfer?**

Click “Transfer & Remittance” > Select “Pay-out Account” > Select “Add New Payee” under “List of Pay-in Account” > Select “Transfer within the Bank” for account in Bank of China Malaysia OR “Other Domestic Banks” for DuitNow Transfer or Interbank GIRO (IBG).

For “Transfer within the Bank”, key in “Payee’s Name” and “Payee’s Account No.”

For “Other Domestic Banks” > DuitNow Transfer, select “Bank’s Name” and Pay-in Account No. > key in “Payment Amount” > Select “Payment Type”, “Receive Account Type” and key in “Recipient Reference”, “Other Payment Details”.

For “Other Domestic Banks” > Interbank GIRO (IBG) > select “Bank’s Name”, key in “Payee’s

Name”, “Pay-in Account No.” > Select if require verification. If yes, select “ID type for Payee” and key in “Certificate Number of Payee” > key in “Payment Amount”, “Transaction Amount” > Select “Payment Type” > key in “Description” and “Other Payment Details”.

You are strongly encouraged to save the transaction as Favourite.

**Enter Payee's Information** ✕

**Business Type:**  Transfer within the Bank  Other Domestic Banks  
 International Remittance

Payee's Name:  \*

Payee's Account NO.:  \*

**Notes:**  
1. The payee's name needs to be capitalized in English.

Save as frequent payee's account  
Only after successful transfer could it be saved as a frequent payee's account

#### 18. When can I perform a Fund Transfer?

Type of Transfer	Transaction Time
Transfer to account within BOCM (Same Currency) / DuitNow Transfer/ DuitNow Request	At any time except during the system maintenance period
Transfer to account within BOCM (Cross Currencies)	Business day / Banking Hours 9.15 am – 4.00 pm
CNY Pre-Settlement Remittance	
International Remittance outside Malaysia	
Interbank GIRO (IBG)	Business day / Banking Hours 5.01 am - 11.59pm
JomPAY	

Operation time for IBG/JomPAY transaction made at Internet Banking				
Payment Initiated by Customers		*Funds Received by Beneficiaries		*Refund for Unsuccessful Transactions
Business Day (Mon – Fri)	Before 5:00 am	Same business day	By 11:00 am	By 5:00 pm
	5:01 am to 8:00 am		By 2:00 pm	By 8:20 pm
	8:01 am to 11:00 am		By 5:00 pm	By 11:00 pm
	11:01 am to 2:00 pm		By 8:20 pm	By 11:00 am, next business day
	2:01 pm to 5:00 pm		By 11:00 pm	
	After 5.00pm	Next business day	By 11:00 am	By 5:00 pm
Non-Business Day (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11:00 am	By 5:00 pm

\* Under Normal Circumstance

Business Day means Mondays to Fridays except when a public holiday or other government gazetted holiday occurs on such days.



**19. What is the transfer limit for Fund Transfer?**

To know more, click on this link <https://www.bankofchina.com.my/m/en-my/service/self-service/personal-online-banking/personal-internet-banking-transaction-limit.html>

**20. What is DuitNow?**

DuitNow Transfer is a function which allows you to perform instant transfer to Account Number or DuitNow ID (such as Mobile Number, NRIC, Passport Number).

DuitNow Request allows you to trigger a DuitNow Request to collect a payment from an individual or to receive DuitNow Request from billers/merchants/government to collect payments such as utility bill, tax, assessment, etc.

DuitNow Online Banking/Wallets is a convenient and secured online payment solution that allows real-time debiting of your BOCM account and direct crediting into the merchant's account.

DuitNow AutoDebit is a service that allows you as the Payer to schedule or authorize Merchants to earmark and/or collect funds either recurring and/or ad-hoc payments with a pre-established consent in place.

For more information, kindly click [www.bankofchina.com.my/en-my/service/self-service/payment-services/duitnow/html](http://www.bankofchina.com.my/en-my/service/self-service/payment-services/duitnow/html) on the introduction of these functions.

**21. Where can I check the Foreign Currency exchange rate?**

You may check the Foreign Currency exchange rate via our website; however this is for reference only. The actual Foreign Currency exchange rates take effect while you perform a real time transaction.

**22. What is BOC FX Converter?**

Use of BOC FX Converter tool is to check the indicative real-time exchange rates across currencies and login to your Mobile Banking app to proceed with currency conversions via the Convert Now function. To perform Foreign Currency conversions via the Convert Now function, you will need to have at least one Foreign Currency Account.

Rated indicated in are indicative only actual conversion rates under the Convert Now function may differ. Conversions are based on the prevailing exchange rates determined by the Bank as at the date and time of processing.

Note: Transactions are subject to exchange rate fluctuations, which may result in capital gain or losses. This function is available Monday to Friday, 9.30am to 4pm (exclude Public Holiday). No cost(s)/fee(s) are incurred when you perform the conversion.

**23. How do I know the exchange rate for the transactions performed in different currencies?**

You may click on the 'Exchange Rate Enquiry' option on the transaction page to get the real time exchange rate when you fill in the transfer instruction, but it may differ from the actual rate you get as the exchange rate could change during the course of transaction. Once you have completed the transaction, click 'Confirm' and you will receive a confirmation showing the actual exchange rate applied to the transfer.

**24. What is the difference between International Remittance and CNY Pre-Settlement Remittance?**

**a) International Remittance** is a transfer funds to overseas (Remittances) with multiple currencies.

**b) CNY Pre-Settlement Remittance** beneficiary bank must be Bank of China Limited/Agricultural Bank of China/Industrial & Commercial Bank of China/China Construction Bank Corporation. You may remit to Mainland China from Malaysia with MYR or USD and Beneficiary will receive CNY. The transaction will be processed on the next business day and will be received by Beneficiary within 4 days (excluding Public Holidays), depending on the receiving bank.

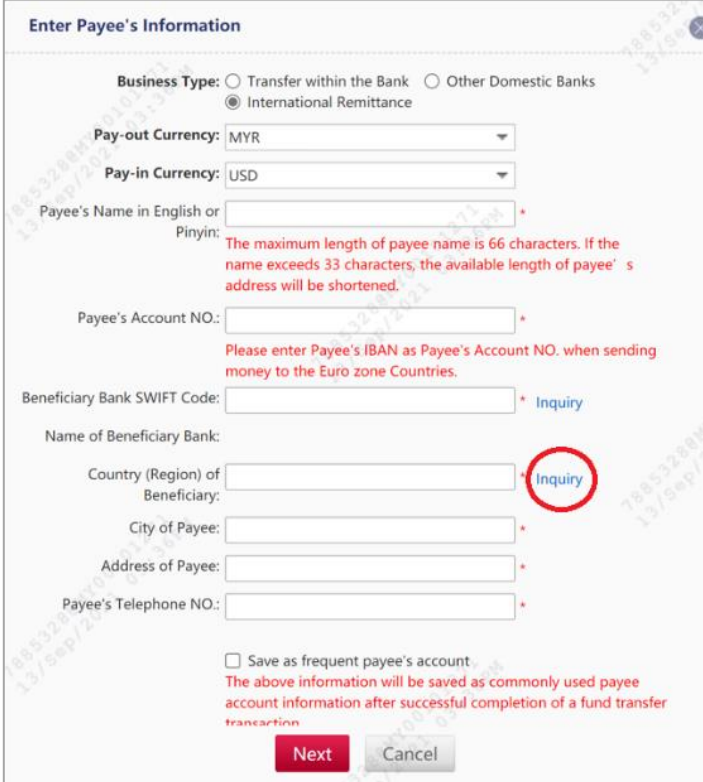
**25. What are the fees and charges for Remittances service?**

Fees and charges are as below:

BOCnet Services	Fees (Each transaction)
<b>Outward Remittance (International)</b>	
<b>Remit from MYR Account</b>	
Transaction ≤ MYR5,000	Cable fee: MYR30.00 + handling fee: MYR2.00
Transaction ≥ MYR5,000.01	Cable fee: MYR30.00
<b>Remit from Foreign Currency Account (FCA)</b>	
Transaction ≤ MYR5,000	Cable fee: MYR30.00 + handling fee: MYR2.00 + service fee: USD4.00 or equivalent
Transaction ≥ MYR5,000.01	Cable fee: MYR30.00 + service fee: USD4.00 or equivalent
<b>Outward Remittance (CNY Pre-Settlement)</b>	
<b>Remit from MYR Account</b>	
Transaction ≤ MYR5,000	Cable fee: MYR30.00 + handling fee: MYR2.00
Transaction ≥ MYR5,000.01	Cable fee: MYR30.00
<b>Remit from Foreign Currency Account (FCA)</b>	
Transaction ≤ MYR5,000	Cable fee: MYR30.00 + handling fee: MYR2.00 + service fee: USD4.00 or equivalent + agent fee: CNY10.00 or equivalent
Transaction ≥ MYR5,000.01	Cable fee: MYR30.00 + service fee: USD 4.00 or equivalent + agent fee: CNY10.00 or equivalent

## 26. How do I perform International Remittance and CNY Pre-Settlement Remittance?

For “International Remittance”, click “Transfer & Remittance” > “Payee Management” > “Frequent Use International Remittance Beneficiary”. During the registration for New Payee, kindly fill in Payee’s Name in Pinyin (pronunciation of Chinese name example 陈小明, key in as chenxiaoming. 1-35 characters), Payee’s Account Number, Beneficiary Bank SWIFT code, and Payee’s Telephone Number.



**Enter Payee's Information**

**Business Type:**  Transfer within the Bank  Other Domestic Banks  
 International Remittance

**Pay-out Currency:** MYR

**Pay-in Currency:** USD

**Payee's Name in English or Pinyin:** \*  
The maximum length of payee name is 66 characters. If the name exceeds 33 characters, the available length of payee's address will be shortened.

**Payee's Account NO.:** \*  
Please enter Payee's IBAN as Payee's Account NO. when sending money to the Euro zone Countries.

**Beneficiary Bank SWIFT Code:** \* [Inquiry](#)

**Name of Beneficiary Bank:**

**Country (Region) of Beneficiary:** \* [Inquiry](#)

**City of Payee:** \*

**Address of Payee:** \*

**Payee's Telephone NO.:** \*

Save as frequent payee's account.  
The above information will be saved as commonly used payee account information after successful completion of a fund transfer transaction.

**Next** **Cancel**

Below is a list of Countries for you to select under “Country (Region) of Beneficiary”

**Inquire Country (Region) and Code**

Initial Letter of English Abbreviation of Country (Region)

A	B	C	D	E	F	G	H
I	J	K	L	M	N	O	P
Q	R	S	T	U	V	W	Y
Z							

**A** Return

English Abbreviation of Country (Region)	Country (Region) Name	Country/Region Code	Operation
ANDORRA	Principality of Andorra	AD	<a href="#">Select</a>
AFGHANISTAN	Islamic State of Afghanistan	AF	<a href="#">Select</a>
ANTIGUA AND BARBUDA	Antigua and Barbuda	AG	<a href="#">Select</a>
ANGUILLA	Anguilla	AI	<a href="#">Select</a>
ALBANIA	Republic of Albania	AL	<a href="#">Select</a>
ARMENIA	Republic of Armenia	AM	<a href="#">Select</a>
ANGOLA	Republic of Angola	AO	<a href="#">Select</a>
ANTARCTICA	Antarctica	AQ	<a href="#">Select</a>
ARGENTINA	Republic of Argentina	AR	<a href="#">Select</a>
AMERICAN SAMOA	American Samoa	AS	<a href="#">Select</a>
AUSTRIA	Republic of Austria	AT	<a href="#">Select</a>
AUSTRALIA	Commonwealth of Australia	AU	<a href="#">Select</a>
ARUBA	Aruba	AW	<a href="#">Select</a>
ALAND ISLANDS	Aland Islands	AX	<a href="#">Select</a>

Return

**International Remittance**

Available Balance:

Payee's Account:

Payee's Account NO.:

Payee's Name:

Country (Region) of Beneficiary: United States of America US

City of Payee:

Address of Payee: xxxxx

Target Currency: USD

Payment Amount:  MYR

Remittance Amount:  USD

Quoted Exchange Rate: [View Exchange Rate](#)

Main purpose of payment:

Sub purpose of payment:

Relationship with Beneficiary:  Related  Non-related

e.g. director/ investor own 10% or more of the ordinary shares in the company

Reference:  100 more characters can be entered

For “Pre-exchange Remittance”, click “Transfer & Remittance” > “Payee Management” > “Frequent Use Pre-exchange Remittance Beneficiary”. During the registration for New Payee, kindly fill in Payee’s Name in Pinyin (pronunciation of Chinese name example 陈小明, key in as chenxiaoming. 1-35 characters), Bank’s Name, Name of Beneficiary Bank, Payee’s Account Number, Payee’s Telephone Number and Payee’s ID Number.



**Enter Payee's Information**

**Business Type:**  Transfer within the Bank  Other Domestic Banks  
 International Remittance

**Pay-out Currency:** MYR

**Pay-in Currency:** CNY

**Transfer Method:**  CNY Pre-settlement Remittance

**Bank of Payee's Account:** Please select bank \*

**Payee's Account Opening Branch:** Please select bank of deposit. \*

**Payee's Account NO.:** \*

**Payee's Telephone NO.:** \*

**ID Type for Payee:** Select \*

The Payee's ID Type must match the exact ID Type used in account opening.

**Payee's ID NO.:** \*

**Country (Region) of Beneficiary:** People's Republic of China CN \*

**City of Payee:** \*

**Address of Payee:** \*

**CNY Pre-settlement Remittance**

[Reselect payer/payee account](#)

**Payer's Account:** Savings SAVINGS  
 Available Balance: [ ]

**Payee's Account:** Payee's Account NO.  
 Payee's Name: [ ]

**Country (Region) of Beneficiary:** People's Republic of China CN

**City of Payee:** beijing

**Address of Payee:** [ ]

**Payment Amount:** [ ] MYR

**Pay-out RMB Amount:** [ ] CNY

**Quoted Exchange Rate:** [View Exchange Rate](#)

**Purpose of remittance:** Select

**Reference:** [ ] 35 more characters can be entered

**Submit** **Previous**

Payee Name (English or Pinyin):  \*

Payee's name must match the exact name used in account opening. Due to the regulation of State Administration of Foreign Exchange in China, an annual limit of USD 50,000 equivalent in RMB is set for the individual's exchange settlement amount. Your payee must fulfill the regulation requirement before remittance can take place.

The maximum length of payee name is 66 characters. If the name exceeds 33 characters, the available length of payee's address will be shortened.

Save as frequent payee's account  
The above information will be saved as commonly used payee account information after successful completion of a fund transfer transaction

**27. Can I get my transaction amount returned if the transaction fails?**

If the given Beneficiary information does not match, the transaction amount will be returned and credited back to your account. However, this might subject to additional fees and charge.

**28. What is Standing Order function?**

Standing Order function enable you to set a standing instruction for Fund Transfer, Loan Payment, Credit Card and Hire Purchase with the frequency selection of Weekly, Bi Weekly, Monthly, Quarterly, Half Yearly and Yearly.

You are required to set the Start Date at least 7 days from the date of transaction. For example, if you would like to have this Standing Order to take effect on 8 July, you are required to perform Standing Order transaction on 1 July. Cancellation or modification is not allowed before the first successful transaction. The end date of Standing Order is also required, otherwise your transaction will continue until further notified to the Bank.

RM2.00 will be charged for each standing instruction transaction.

**29. What type of Foreign Currency are supported via BOCnet?**

The type of available currencies are EURO, USD, CNY, and MYR.

**30. Do I need to open a Time Deposit Account in order to link the account to BOCnet?**

Yes, you need to open a Time Deposit Account at our nearest branch in order to link the account to BOCnet and view the transactions via BOCnet.

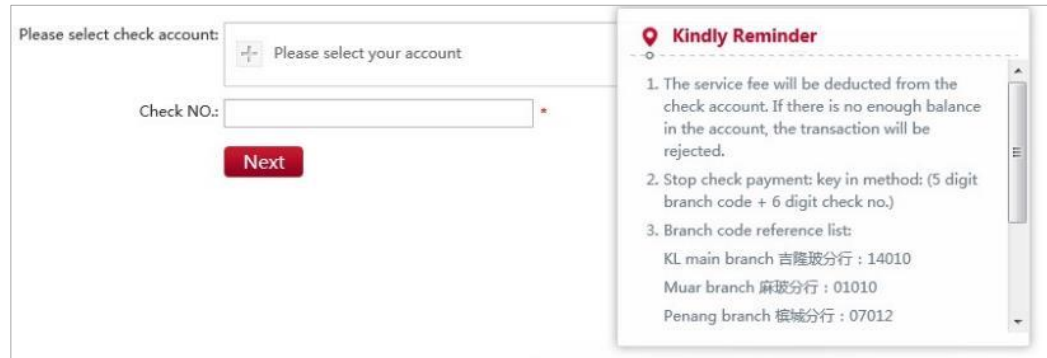
**31. What happens when my Time Deposit placement via BOCnet has matured?**

The earned interest will roll over with the principle amount to the next maturity date. However, the interest calculation for the new placement will start on the placement date itself.

### 32. How can I perform a stop cheque payment?

In the event that you have lost, misplaced and damaged the cheque, you may stop the payment of the cheque via BOCnet.

Once you have logged in your BOCnet, select “Cheque Service” tab and select your MYR Current Account and key in the 5-digit branch code + 6-digit cheque number to perform stop cheque payment.



### 33. What are the fees and charges for stop cheque payment?

Dishonoured cheque due to :	
Insufficient funds and effect not cleared	MYR150.00
Stop payment instruction (upon customer request)	MYR10.00 per cheque
Withdrawal of stop payment instruction	MYR10.00 per request
Stop payment cheques presented with :	
Insufficient funds	MYR150.00
Sufficient funds	MYR20.00
Temporary Overdrawn	Service Charge: Minimum MYR5.00 per month

### 34. Can I check my new and old accounts?

Yes, you may check you new and old accounts number via BOCnet.

### 35. What is the function of Loan Account enquiry?

Currently, you may only perform balance enquiries for your loan repayment. BOCnet do not support loan installment repayment service at this moment.

### 36. Is there a cut off time for Loan Account enquiry?

No, there is no cut off time for Loan Balance enquiry.

### 37. Where can I check my Loan Account balance?

You may check your Loan Account balance under “Accounts Overview” tab.

### 38. What is Quick Lock?

Quick Lock is a self-service security feature that allow you to lock your bank account(s) via BOCnet and/or Mobile Banking app when you suspect your account(s) has been compromised, suspect fraudulent transactions or suspect that you’re a victim of scams.

Below are the steps for you to activate Quick Lock.

Step 1: Log in to BOCnet / Launch Mobile Banking app

Step 2: Click on ‘Quick Lock’ button on the 1<sup>st</sup> page

Step 3: Read the terms and view the account(s) to be lock

Step 4: Click ‘Confirm’ to lock your account(s)

You will receive a SMS notification once your account(s) has been locked or you may also log in to your BOCnet or Mobile Banking app, select ‘Quick Lock’ and click on ‘Locked’ to view the account(s) that has been successfully locked.

Once Quick Lock is activated via BOCnet/Mobile Banking app, the account(s) listed under ‘Locked’ page will be freeze for debiting and crediting transactions, including all recurring/scheduled transaction/payment, debit card transaction and cheque payment. You can only log in to BOCnet/Mobile Banking to view and check the account balance and transaction.

Once the account(s) is successfully locked and if there are unauthorized transactions in the account before the account(s) is locked, please contact us at 03-20595566 or visit the nearest branch to report fraud immediately.

For restoration of locked account(s), you will need to contact us at 03-20595566 during office hours or visit a branch near you.

### 39. What are the systems and browser required to access BOCnet?

Below are the recommended operating system for optimal browsing:

- Microsoft Windows 7, Windows 8, Windows 10 and above
- Mac OS X 10.2 and above

Below are the recommended browser for optimal browsing:

- Google Chrome Version 37 and above
- Apple Safari Version 7 and above
- Mozilla Firefox Version 31 and above

BOCnet website is best viewed on resolution 1024 x 768 pixels or above. Kindly update your browser to the latest version for better experience. Other systems or operating system may not be compatible.



#### 40. How do I enable TLS 1.1 and TLS 1.2 in browser?

In order to perform your banking transaction in a secure environment via BOCnet, you are required to enable Transport Layer Security (TLS) 1.1 and 1.2.

Browser	Step
Chrome	<ol style="list-style-type: none"> <li>1. Launch <b>Google Chrome</b></li> <li>2. Click Alt F and select <b>Settings</b></li> <li>3. Scroll down and select Show advanced settings</li> <li>4. Scroll down to the <b>Network</b> section and click on <b>Change proxy settings</b></li> <li>5. Select the Advanced tab</li> <li>6. Scroll down to Security category, manually check the option box for Use TLS1.1 and Use TLS1.2</li> <li>7. Click <b>Ok</b></li> <li>8. Close your browser and restart Google Chrome</li> </ol>
Mozilla Firefox	<ol style="list-style-type: none"> <li>1. Launch <b>Mozilla Firefox</b></li> <li>2. In the address bar, type <b>about:config</b> and press <b>Enter</b></li> <li>3. In the <b>Search</b> field, enter <b>tls</b>. Find and double-click the entry for <b>security.tls.version.min</b></li> <li>4. Set the integer value to 3 to force protocol of TLS1.3</li> <li>9. Click <b>Ok</b></li> </ol>

#### 41. What should I do if I encounter SSL server certificate warning?

If you encounter SSL server certificate warning when you access BOCnet, you should terminate the log in session and inform us by calling 03-20595566 immediately after log off.

#### 42. How can I terminate BOCnet?

You may terminate the service by submitting Personal Internet Banking Service Application Form to the Bank, indicating cancellation of the Service.

#### 43. What should I do when my computer hangs or the Internet connection is cut off during the course of performing a banking transaction?

If this occurs, you should resume access to the Internet and log in to BOCnet as per how you would normally. Check the balance or transaction records of your account via “Accounts Overview” and “Transaction Records” in “My Accounts”, and determine whether or not any transactions you were performing have been successfully completed.

If the transactions have been successfully completed, you need not take any further action. If the transactions have not been completed, you may perform the transaction again according to your needs. If you have any questions or need any help, please contact us.

#### 44. What should I do if the information displayed incorrect?

Please contact us by calling 603-20595566 immediately for us to look into the problem.