

**1. APPLICATION**

- 1.1 This document constitutes a Service Schedule and must be read together with the Master Services Terms and Conditions, the Definitions Schedule and other Relevant Terms and Conditions.
- 1.2 The provisions of this Service Schedule apply where AmBank provides E-AmPayDay Services to Customer.

**2. E-AMPAYDAY SERVICES**

- 2.1 Upon AmBank's receipt of E-AmPayDay Instructions from Customer, AmBank shall:
  - (a) calculate the net salary amounts payable before processing payment (if gross payroll amounts are provided by Customer);
  - (b) process the net salary payments to Customer's employees;
  - (c) debit the Payment Account and credit salaries into:
    - (i) Customer's employees' savings and/or current accounts with AmBank Group; or
    - (ii) Customer's employees' accounts with other banks via GIRO or RENTAS;
  - (d) if so requested by Customer and approved by AmBank in writing, debit the Payment Account and issue Cheques in favour of Customer's employees;
  - (e) calculate the net Statutory Deductions and Other Deductions;
  - (f) on the due date for payment, debit the Payment Account and transfer funds to the various statutory bodies to pay the relevant Statutory Deductions and Other Deductions;
  - (g) generate statutory reporting and transmit the same on the payment date;
  - (h) provide information online on the E-AmPayDay website as to payment status.

**2.2 Customer shall:**

- (a) use the E-AmPayDay Services only in relation to payroll payments and related services in connection with Customer's employees.
- (b) provide in each E-AmPayDay Instruction, all relevant information in such detail and form as may be required by AmBank from time to time.
- (c) Promptly rectify any incomplete or inaccurate instruction upon being notified by AmBank.

**2.3 Upon AmBank's receipt of E-AmPayDay Instructions from Customer, AmBank is authorised to issue Cheques, effect Wire Transfers or make other agreed forms of payment from the Payment Account in accordance with the E-AmPayDay Instructions. AmBank will only make such payment if:**

- (a) if there are sufficient, clear, free and available funds in the Payment Account for:
  - (i) the relevant amount required for the payment; and
  - (ii) the relevant fees and disbursements in relation to the payment.

**2.4 Issuance of Cheques.** All Cheques issued by AmBank for and on behalf of Customer under E-AmPayDay Services shall be in account payee form only, and unless otherwise agreed by AmBank in writing, denominated in Ringgit Malaysia.

- 2.5 AmBank may use any of its Affiliates in performing any of AmBank's obligations under this Service Schedule.
- 2.6 AmBank may reject any instructions that with insufficient or incomplete information.
- 2.7 Any E-AmPayDay Instructions received after the Cut-Off Time on any day will be treated as received on the next Business Day.

**3. E-AMPAYDAY INSTRUCTIONS – CHANNELS**

- 3.1 Customer may deliver E-AmPayDay Instructions via the E-AmPayDay Website only, unless otherwise agreed by AmBank in writing.

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