

- 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 Islamic provides E-AmPayDay Services to Customer.
- 2. E-AMPAYDAY SERVICES**
- 2.1** Upon AmBank Islamic's receipt of E-AmPayDay Instructions from Customer, AmBank Islamic 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 employee's savings and/or current accounts with AmBank Group; or
 - (ii) Customer's employee's accounts with other banks via GIRO or RENTAS;
 - (d) if so requested by Customer and approved by AmBank Islamic 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 Islamic from time to time.
 - (c) Promptly rectify any incomplete or inaccurate instruction upon being notified by AmBank Islamic.
- 2.3** Upon AmBank Islamic's receipt of E-AmPayDay Instructions from Customer, AmBank Islamic 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 Islamic will only make such payment if:
- (a) 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 Islamic for and on behalf of Customer under E-AmPayDay Services shall be in account payee form only, and unless otherwise agreed by AmBank Islamic in writing, denominated in Ringgit Malaysia.
- 2.5** AmBank Islamic may use any of its Affiliates in performing any of AmBank Islamic's obligations under this Service Schedule.
- 2.6** AmBank Islamic may reject any instructions that contain 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 Islamic in writing.
- The rest of this page is intentionally left blank -