



# AmHorizon AmBanCS Phase 2c Cutover Customer FAQs

V1.0

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## General

**Q1: Why is there a service disruption from 12 to 14 December 2015?**

A1: AmBank Group is conducting systems upgrading exercise to modernise the service delivery with improved features to provide our customers a better banking experience.

**Q2: When is this taking place?**

A2: The upgrading exercise will take place nationwide from 12.00 midnight, Saturday, 12 December to 8.00am, Monday, 14 December 2015. The AmBank Group banking services will be **TEMPORARILY** unavailable during this period.

**Q3: What are the types of banking services that will be affected?**

A3: All banking services will be **TEMPORARILY** unavailable, including:

- Branch services (All branches will be closed including weekend banking)
- Self Service Phone Banking facility
- Internet Banking Services (AmOnline)
- Mobile Banking Services (AmGenie)
- Online Securities Services (AmeSecurities)
- Online Trade Banking (AmTrade)
- Other Electronic Banking & Payment Services (e-AmPayDay)
- All Self-Service Machines including Automated Teller Machine (ATM), Cash Deposit Machine and Cheque Deposit Machine
- AmBank ATM at 7-Eleven
- MEPS ATM services using other Bank's ATM
- ATM Regional Link services (cross-border ATM withdrawal service in Singapore and Indonesia)
- NexG top-up/reload services
- Safe Deposit Box
- Inter-bank GIRO Transaction (IBG)
- AmBank Debit Cards
- AmBank and AmBank Islamic Credit Card payments
- AmBank and AmBank Islamic Credit Card Cash Advance

**Q4: Will branch services be available in East Coast Malaysia during the scheduled downtime?**

A4: Branches in East Coast Malaysia (Kelantan & Terengganu only) will be closed on Sunday, 13 December 2015.

**Q5: What about those branches with extended banking hours?**

A5: The 2 branches providing weekend banking services i.e. [pls name the branches] will be closed on both days i.e. Saturday, 12 December and Sunday, 13 December 2015.

**Q6: Can I use my ATM card to withdraw money at other Bank's ATM machine?**

A6: No. Your AmBank ATM card will not be usable at other Bank's ATM machine during the scheduled downtime.

**Q7: What should I do if I need to perform an urgent banking transaction during the upgrading period?**

A7: You are advised to conduct and complete all your banking transactions prior to the scheduled downtime.

**Q8: Who should I refer to if I have an enquiry?**

A8: You may call our AmBank Contact Centre and speak to our Customer Service Officers at +03-2178 8888 for enquiries.

**Q9: How would I know once service is back to normal? Where can I look for periodic updates on service availability?**

A9: You may refer to the latest updates on our AmBank Facebook page. To stay connected with AmBank, "Like Us" today at <https://www.facebook.com/AmBankMalaysia>

## Deposits - Foreign Currency Current / Fixed Deposit Account

**Q10: Will my Foreign Currency Account(s) be impacted by this system migration and how will the impact be?**

A10: Yes, as this systems upgrading exercise involves the migration our Legacy Foreign Currency Account System to the new Core Banking Platform, there will be a change to the account number structure for all foreign currency accounts. Please refer to the "**Change of Foreign Currency Account Number**" notices/reminders that have been mailed to you in October & November 2015.

**Q11: Why am I receiving a mid-month statement?**

A11: There will be a special statement generation in the month of December 2015 to facilitate the system upgrade. For customers with monthly statement cycle, you will receive 2 statements in the month of December 2015. The first statement shows you all the transactions performed from 1 to 11 December 2015, while the second statement details the transactions performed from 1 – 31 December 2015.

**Q12: What should I do if my Foreign Currency FD account matures during the upgrading period (12-13 December)?**

Q12: The account will be converted into the new system and automatically renewed with interest.

**Q13: What should I do if I wanted to open new foreign currency account with AmBank during the upgrading period?**

A:13 No account opening can be performed as all our branches will be closed during the upgrading period. You are encouraged to visit our branch for account opening on or before 11 December, or after 13 December 2015.

## Change of Foreign Currency Account Number

**Q14: Why do I receive two notification letters?**

A14: You received two notification letters because our systems migration was deferred to 14 December 2015 from the initially scheduled date of 16 November 2015.

The first notification letter dated 26 October 2015 was based on the initial migration date.

**Please refer to the second notification letter dated 6 November** for your new account number(s). If you have not received your letter, please contact your home branch or Relationship Manager to enquire further.

**Q15: If I have already updated my clients/suppliers of my new account number based on the earlier effective date of 16 November 2015, do I need to notify them of the deferment and have them revert to the old account number?**

A15: If you have done so, you do not need to notify them to revert to the old account number. Even if the new account number is used before 14 December 2015, the transaction will still be processed.

**Q16: How do I advise my remaining clients/suppliers of my new account number? And how long will the old account number be valid?**

A16: We strongly encourage you to start educating your clients/suppliers of your new account number as soon as possible. This is to encourage the use of the new account number on or after 14 December 2015.

However, should a transaction bear the old account number, the bank will still undertake to process and credit the funds to your corresponding new account number up till 31 March 2016.



## Deposits – Ringgit Current / Savings Account / Fixed Deposit Account

**Q17: Will my Ringgit account(s) be impacted by this system migration?**

A17: No. All Ringgit Deposit accounts will not be impacted and your account number(s) will remain unchanged.

**Q18: What should I do if my Fixed Deposit (FD) account matures during the scheduled downtime?**

A18: All FD accounts are automatically renewed and interest will be rolled over. If your renewal instruction is to credit interest into Savings or Current Account, the interest will be automatically credited into your account when our services resume.

## Loans / Financing

**Q19: How will I be affected if my loan payment is due during the scheduled downtime i.e. 12 December / 13 December 2015.**

A19: For borrowers without Standing Instruction or Auto-Debit set up: All banking services will not be available from 12:00 midnight, Saturday, 12 December 2015 to 8:00am, Monday, 14 December 2015. The Bank will not be able to accept and process your loan repayment during this period, including fund transfer via GIRO or Standing Instruction from other banks.

To avoid late payment charges, we would recommend you to repay your loan in advance:

- i. if you are paying through other banks or local cheque: **not later than Wednesday, 9 December 2015.**
- ii. if you are paying by cash or fund transfer from AmBank's account using the self-service machine or over the counter: **not later than Friday, 11 December 2015.**

**Q20: I have a weekly/monthly standing instruction set up for my loan repayment; will my standing instruction on 12 December / 13 December 2015 be executed? Will my loan account be in arrears and incur late payment charges?**

A20: For loan customers with Standing Instruction or Auto-Debit set up: Standing Instructions with effective dates of 12 December and 13 December will be processed accordingly

**Q21: What should I do if I want to apply for a housing/auto finance/personal loan?**

A21: You may fill up the application form by downloading it on our website and head over to the nearest AmBank/ AmBank Islamic branch on or after 14 December 2015 to submit your application.

**Q22: Who should I refer to if I have a specific enquiry on my loan and financing?**

A22:

You may call our AmBank Contact Centre and speak to our Customer Service Officers at +03-2178 8888 for enquiries.

## Credit Card

**Q23: Can I still use my credit/prepaid card for retail purchases?**

A23: Yes, you can still use your credit/prepaid card for retail purchases throughout the cutover period.

**Q24: My credit card bill is due for payment on 11 December 2015, which falls on the cutover weekend. When do I have to make payment to avoid any late payment charges?**

A24: The Bank will not be able to accept and process your credit card payment during this period, including fund transfer via GIRO or Standing Instruction from other banks.

To avoid late payment charges, we would recommend you to make payment in advance. For AmBank and AmBank Islamic Credit Cards, please make your payment:

- i. not later than Wednesday, 9 December 2015, if you are paying through other banks or local cheque.
- ii. not later than Friday, 11 December 2015, if you are paying by cash or fund transfer from AmBank's account using the self-service machine or over the counter.

**Q25: Can I still use my credit/prepaid card to make online purchases?**

A25: No, you can't use your credit/prepaid card to make online purchases as online transactions using TAC will be unavailable.

**Q26: If I have lost my credit/prepaid card during the cutover period, can Contact Centre assist me to cancel the card?**

A26: For lost or stolen card, kindly contact our Contact Centre at +603-2178 8888 to make a report and we will make the necessary arrangements.

**Q27: What should I do if I want to activate my credit card?**

A27: Please contact our Contact Centre at +603-2178 8888 for card activation.

**Q28: What should I do if I want to top up my NexG/Cosway/New Image Prepaid card?**

A28: You are advised to perform all your banking transactions including card top ups/reloads prior to the scheduled downtime.

**Q29: What do I need to do if I have lost/forgotten my PIN?**

A29: For lost or forgotten PIN, kindly contact our Contact Centreat +603-2178 8888 to make a report and we will make the necessary arrangements to send you a replacement PIN.

**Q30: What should I do if I plan to apply for BTQC?**

A30: Kindly contact our Contact Centre at +603-2178 8888 for BTQC application.

**Q31: Who should I refer to if I have a specific enquiry on my credit card /prepaid card/BTQC?**

A31: Kindly contact our Contact Centre at +603-2178 8888 for any enquiries relating to your credit card, prepaid card or BTQC.

**Q32: Can I perform cash advance at other banks' counters & ATM?**

A32: No.

**Q33: If payment is transferred via IBG from other banks before 5pm on 11 December 2015, will the payment be credited to my account?**

A33: Yes, payment will be processed accordingly.

**Q34: Will I be able to use AmBank/AmBank Islamic credit cards overseas?**

A34: Yes, there will be no disruption to overseas card usage.

**Q35: Will there be a notification to customers on the downtime? If yes, when will customers be notified?**

A35: Yes, customers will be notified via notices at all branches starting 1 December 2015 and via print ads and our websites starting 7 December 2015.

**Q36: Will customers be given additional grace period for payment to be reflected to avoid late payment and interest charges?**

A36: No, there will be no additional grace period as prior notice have been given to customers to make their credit card payment prior to the scheduled downtime.

**Q37: Can I collect my replacement credit card / new card at the branch during this period?**

A37: Yes, you will be able to collect your card at the branches during normal branch operational hours.

## AmBank Merchants

**Q38: Will there be any impact to POS terminal usability?**

A38: Yes. TRUE Debit Card and AmBank Debit Card customers would not be able to use their cards during the downtime period.

**Q39: Can I use my POS terminal to accept credit/prepaid card transactions during the downtime period?**

A39: Yes.

**Q40: Can I perform settlement transaction during the downtime period?**

A40: Yes

**Q41: Who should I refer to if I have an urgent enquiry?**

A41: You can call our Authorisation Centre at +603-2164 0515.

**Q42: Can I perform manual transaction during the downtime period?**

A42: Yes

## Online Service

**Q43: Why can't I log in into my account?**

A43: Online services are unavailable during the cutover period.

**Q44: I have made an online payment on Friday/Saturday, 11 December 2015/12 December 2015. When will it be processed?**

A44: As long as the transaction is made before the stated downtime it will be processed accordingly.

**Q45: Who should I refer to if I have a specific enquiry on AmOnline/AmGenie/e-AmBiz/e-AmPayDay/AmTrade/AmSecurities/EIPP?**

A45: You may call our AmBank Contact Centre and speak to our Customer Service Officers at +03-2178 8888 for enquiries.

## AmAssurance (ie. AMPLIS, AmLife and AmTakaful) – Customer and Agents

**Q46: Why can't I make payments via e-payment, self-service banking, cheque deposit, or internet banking? (For agents)**

A46: All the above channels will be down during the cutover period.

**Q47: Who should I refer to if I have a specific enquiry on AmAssurance/AmGeneral Insurance?**

A47: You may call our AmBank Contact Centre and speak to our Customer Service Officers at +03-2178 8888 for enquiries.