



## Merdeka Usage Program for DuitNow, JomPAY and FPX

### FAQ

**1. When is the promotion period?**

The promotion runs from 1<sup>st</sup> September to 30<sup>th</sup> September 2020.

**2. How do I participate in the campaign?**

All you need to do is to perform at least one (1) DuitNow or JomPAY or FPX Transaction during the promotion period.

**3. How do I win the prizes?**

Simply transfer money to any of your contacts using DuitNow, or pay bills using JomPAY, or do online purchasing using FPX. Customers that perform at least one (1) DuitNow or JomPAY or FPX Transaction during the promotion period shall be eligible as one (1) entry to win the prizes.

**4. How many transactions a customer is allowed to make during the promotion period?**

Customers are eligible to do as many transactions during the promotion period with no restriction.

**5. What is the minimum transaction value?**

For DuitNow, minimum transaction value set is at RM10 and transaction to be made to a 3rd party recipient (transaction to own self is not eligible). For FPX, minimum transaction value is set at RM10.

**6. Will I be able to win the prizes if I split my bill/invoice payments?**

For JomPAY, splitting payment for any invoices/bills for this Promotion is strictly not allowed. For example, if you are paying a biller's bills/invoice amounting to RM90, you are not allowed to split the payment into three separate transactions of RM30. Otherwise the split transactions will not be counted or eligible for winning any prizes.

**7. What are the prizes that I can win?**

<b>Grand Prize</b>	1 Winner	Proton SUV X70 1.8 Executive 2WD – worth RM100,000 Online Bill Payments Credits* – worth RM5,000 e-Shopping Vouchers* – worth RM5,000
<b>Consolation</b>	5 Winners	Online Bill Payments Credits* – RM1,000 each e-Shopping Vouchers* – RM1,000 each



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*Each winner is entitled to choose from 1 of their preferred billers to receive online bill payment credits for only 1 bill payment account and 1 e-Shopping Voucher of choice. The bill credit value is inclusive of any tax imposed.*

*\*Online Bill Payments Credits: TNB (electricity biller), SESB (electricity biller in Sabah), SESCO (electricity biller in Sarawak), TM Group (phone and internet biller), Astro (satellite TV biller), Digi (Telco biller). In the event the winners cancel or terminate their online bill payment account before all the payment credits are due and owing, the billers reserve the right to either provide a cash refund or forfeit the remaining credit payments, to the winners.*

*\*e-Shopping Vouchers: Ezybuy, Astro Go Shop, Hermo, Fashion Valet, Senheng*

### 8. What are the Participating Banks I can pay through to win the prizes?

#### Participating Banks

Affin Bank Berhad	Affin Islamic Bank Berhad	Agrobank
Alliance Bank Malaysia Berhad	Alliance Islamic Bank Malaysia Berhad	Al-Rajhi Banking & Investment Corporation (Malaysia) Berhad
AmBank (M) Berhad	AmBank Islamic Berhad	Bank Islam Malaysia Berhad
Bank Muamalat Malaysia Berhad	Bank Kerjasama Rakyat Malaysia	Bank Simpanan Nasional
Bank of China (Malaysia) Berhad	CIMB Bank Berhad	CIMB Islamic Bank Berhad
Citibank Berhad	Hong Leong Bank Berhad	Hong Leong Islamic Bank Berhad
HSBC Bank Malaysia Berhad	HSBC Amanah Malaysia Berhad	Industrial and Commercial Bank of China (ICBC)
Kuwait Finance House	Maybank Berhad	Maybank Islamic Berhad
OCBC Bank (Malaysia) Berhad	OCBC Al-Amin (Malaysia) Berhad	Public Bank Berhad
Public Islamic Bank Berhad	RHB Bank Berhad	RHB Islamic Bank Berhad
Standard Chartered Bank Malaysia Berhad	Standard Chartered Saadiq Berhad	United Overseas Bank Berhad (UOB)

### 9. Do I need to register for DuitNow?

Registration is not required to send money via DuitNow.

### 10. Where to DuitNow?

DuitNow is available at the Internet and Mobile Banking channels of 44 banks in Malaysia, as well as participating e-money mobile apps.



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**11. Are there any fees or charges to use DuitNow?**

No, it is absolutely FREE for consumers to send and receive money up to RM 5,000. For transaction above RM 5,000, a 50 sen fee may be applicable. However, some banks are waiving this fee.

**12. How do I make a payment via JomPAY?**

Just look for the JomPAY logo on your bill or invoice and logon to your preferred Internet or Mobile banking and pay.

**13. Is JomPAY free?**

Yes, JomPAY is absolutely FREE for customers who are making bill payments.

**14. Do I have to register before making payments with JomPAY?**

No registration is required with JomPAY. However, you must have Internet or Mobile Banking access at one of the 44 Banks. For more information on obtaining Internet or Mobile Banking access, please contact your Bank.

**15. How can I identify if a merchant accepts payment with FPX?**

The FPX logo or wordmark is displayed at the merchant's website or checkout page.

**16. What is the minimum and maximum transaction limit for FPX?**

For retail/personal banking account, the minimum limit per transaction is RM1.00 and maximum amount is limited up to RM30,000\* per transaction.

*\*The above limit is subject to your internet banking withdrawal limit with your bank, whichever is lower.*

**17. I have made a payment using FPX, how can I know that my payment is successful?**

There are 3 methods in which you will be able to know that your FPX transaction is successful:

- i. Online receipt provided by FPX
- ii. Email notification sent by FPX system (provided you have entered your email address at FPX bank selection page)
- iii. Online receipt provided by your merchant

**18. How will the winners be selected?**

Eligible winners will be selected by the Organiser via a random draw from the pool of eligible DuitNow, JomPAY and FPX Transactions throughout the Promotion Period.

**19. How do I know if I am already in the running to win the prizes?**

As long as you have made a successful DuitNow or JomPAY or FPX Transaction during the Promotion Period, you will be amongst the pool of eligible winners.



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**20. How and when will the winners be notified?**

The Grand Prize and Consolation Prize winners will be contacted via telephone by the winner's respective bank in order to answer (2) two questions within (3) three business days after the winner selection as specified in the Promotion Terms and Conditions.

**21. Who should I refer to if I have further queries on the campaign?**

You may contact your bank to make enquiries or visit [www.paynet.my](http://www.paynet.my) to view the Promotion Terms and Conditions.