

FAQ

SALARY PAYMENT WITH IBG

1. When is the contest promotion period?

Contest period is from 15th December 2018 to 30th April 2019.

2. Who is eligible to participate?

This contest opens to all non-individuals customer i.e. Small Medium Enterprises (SME) valid account maintains with IBG participating Bank in Malaysia.

3. How do we define the Small Medium Enterprises (SME) and Corporates?

The definition of SME will be referring to the Bank Negara Malaysia (BNM) Circular on New Definition of Small Medium Enterprises (SMEs). Below is the excerpt of the circular:

Category	Micro	Small	Medium
Manufacturing	Sales turnover of less than RM300,000 OR full-time employees less than 5	Sales turnover from RM300,000 to less than RM15 million OR full-time employees from 5 to less than 75	Sales turnover from RM15 million to not exceeding RM50 million OR full-time employees from 75 to not exceeding 200
Services & Other Sectors		Sales turnover from RM300,000 to less than RM3 million OR full-time employees from 5 to less than 30	Sales turnover from RM3 million to not exceeding RM20 million OR full-time employees from 30 to not exceeding 75

Source: Circular on New Definition of Small and Medium Enterprises (SMEs).

4. How do I participate in this Contest?

Customer is require to fill in registration form:

Click here for register <https://www.surveymonkey.com/r/97V33FP> . Once register, activate your payroll and payments via corporate online banking and meet the promotion criteria as stated in promotion's Terms and Conditions.

5. What are the prizes that I can win?

Prize (per winner)	Number of winners
Cash prize worth Ringgit Malaysia Five Hundred (RM500.00).	950

6. How will the winners be selected?

No	Criteria	Description
1	For Existing bank customers that have yet to utilize online payroll payment through Bank's services	<ul style="list-style-type: none">Start to pay payroll to its employees via online through Bank's services during the Registration Period; ANDMinimum usage of 20 IBG transactions (only for salary crediting) per month for 2 consecutive months at any time during the Promotion Period.
2	For New customer that register and use online payroll payment through Bank's services	<ul style="list-style-type: none">Register and to start pay payroll to its employees via online through Bank's services during the Registration Period; ANDMinimum usage of 20 IBG transactions (only for salary crediting) per month for 2 consecutive months at any time during the Promotion Period.

- Only IBG transaction made using the Internet Banking ("**the Channel**") are acceptable and eligible for this Promotion.
- There is no IBG transaction limit set to participate in this Promotion. However, the Banks may impose a maximum and minimum limit amount for each Channel which the Participant may be subjected to the Banks' terms and conditions.

Subsequently, winners shall be contacted by Banks with the presence of the Organiser via telephone and shall be required to answer two (2) questions correctly to win the prizes.

7. How and when will the winners be notified?

Winners will be notified via phone call by your Bank within sixty (60) days after the contest ends.

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

You may contact your bank or Payments Network Malaysia Sdn Bhd ("PayNet") to make enquiries or visit PayNet or bank website to view the promotion's Terms and Conditions.