

FREQUENTLY ASKED QUESTIONS (EXTERNAL FAQ)

BANK RAKYAT BANKING SYSTEM UPGRADE

1. When will the “planned downtime” take place?

From	Friday, 9 October 2020 (4:00 pm)
Until	Monday, 12 October 2020 (12:00 pm)

2. What happens during the “planned downtime”?

- We are upgrading our banking system to provide a better banking experience for our customers.

3. What is “planned downtime”?

- Planned downtime refers to the period when the banking system is not fully operational.

From	Friday, 9 October 2020 (4:00 pm)
Until	Monday, 12 October 2020 (12:00 pm)

4. Why is Bank Rakyat upgrading its current systems?

- Core Banking (CoBRa) initiative is one of the Bank’s pilot projects towards digital banking to enable customers to enjoy the best banking experience through improvement in high-scale automation systems.

5. During the mentioned system upgrade period, what are the services that will be unavailable?

- Counter services at all Bank Rakyat/Ar-Rahnu branches
- Internet Banking (iRakyat)
- iBizRakyat
- Debit Card-i
- Bank Rakyat Self-Service Terminal
 - Automatic Teller Machine (ATM)
 - Cash Deposit Machine (CDM)
 - Coin Deposit Machine (CoDM)
 - Cash-In Cash-Out Machine (CICO)
- Bank Agent (Rakyat Care)

6. What do customers need to do?

- Customers are advised to plan their banking transactions before the service disruption period.

7. Will Bank Rakyat branches operate?

- The operating hours for Bank Rakyat's branches, Rakyat Xcess, Ar Rahnū X'Change, Rakyat Xcess/X'Change, Auto Finance Center (AFC), Susulan Berpusat Wilayah (SBW) are as follows:

Date	Operating Hours
Friday, 9 October 2020 (except Kelantan and Terengganu)	9:00 am to 4:00 pm
Saturday, 10 October 2020	Not operating
Sunday, 11 October 2020	Not operating
Monday, 12 October 2020	Open from 12:00 pm

8. Are the customers informed prior the system upgrade?

- Yes.
- Public announcements have been made starting 14 September 2020 through the following platforms:

Online Media	Berita Harian
	Harian Metro
	The Star
	Sinar Harian
Others	Social Media @mybankrakyat (Facebook, Twitter, Instagram)
	iRakyat
	Notices at branches
	Corporate Website www.bankrakyat.com.my
	ATM, CDM, CICO
	Internal Digital Media (IDM)
	Email
	Short Message Service (SMS)
	LED Screen
	Bunting Digital Jalan Rakyat
Internal Voice Record (IVR)	

9. What should I do if I lost my ATM Card during the planned downtime?
- **If your card is lost or stolen, please contact Bank Rakyat Call Centre 1-300-80-5454.**
10. If I need to make an immediate transaction during the planned downtime, what should I do?
- **Customers are advised to plan their banking transactions before the service disruption period.**
11. What if I need information regarding Bank Rakyat services and products during the planned downtime?
- **Customers may contact;**
 - **Bank Rakyat Call Centre: 1-300-80-5454**
 - **Email: telerakyat@bankrakyat.com.my**
 - **Website: www.bankrakyat.com.my**
12. How will the Bank inform customers that the system is restored?
- **Bank Rakyat customers will be notified via:**
 - **All Bank Rakyat official media platforms**
 - **Social media @mybankrakyat (Facebook, Twitter, Instagram)**
 - **Notices at branches.**

DEPOSIT – SAVINGS ACCOUNT-i/CURRENT ACCOUNT-i/TERM-i

13. What if my Term Deposit-i (TD) matures during the planned downtime period?
- **Withdrawal of Term Deposit can be done on Monday, 12 October 2020 (12:00 pm).**
 - **Grant (hibah) will be taken into account.**
14. Will my account number(s) change?
- **Yes, from 12 digits to 10 digits.**
 - **Should you have any enquiry in relation to the above, please visit the nearest branch, internet banking iRakyat or contact Call Center 1-300-80-5454.**
15. Can I still use my old account number(s) after the system upgrade has completed?
- **Yes, your old account number is still valid until further notice.**
16. Will my regular instructions to third party accounts change after the system upgrade?
- **No.**
17. Will my standing instruction on Bank Rakyat account be impacted after the system upgrade?
- **No. You may continue using your old account.**
18. Will I be able to view my CASA account history (90 days duration) on ibizRAKYAT after the system upgrade?
- **Yes, account history is available for viewing starts from 10th October onwards. Should you require prior date, request can be made to the nearest branch.**
19. Will there be any difference on bulk payment processing after the system upgrade?
- **Yes, we have enhanced the bulk payment service to provide better stability and performance to our customers. All bulk payment on ibizRAKYAT will be processed within a maximum duration of 30 minutes upon submission to the Bank.**

20. Why do I need two separate ID for two different roles (maker-checker) after the system upgrade?
- **This requirement is taken to deliver services based on the industry's best practices.**
21. My company uses 1Pay. What should I do after the system upgrade?
- **All 1Pay customers (non-individual) will be migrated to ibizRAKYAT. Please call Bank Rakyat Call Center 1300 80 5454 for more details.**

FINANCING PRODUCT

22. What do I need to do if I want to subscribe to the products offered during the planned downtime?
- **Customers can make any application for the products offered online by visiting www.bankrakyat.com.my. Applications will be processed on 12 October 2020.**
23. If I need information on my financing application, how can I do so during the service downtime?
- **Customers may contact:**
 - **Call Center: 1-300-80-5454**
 - **Email telerakyat@bankrakyat.com.my**

BANK RAKYAT CREDIT CARD-i

24. Can I still use my Bank Rakyat Credit Card-i during the downtime period?
- **Yes, you may use your Bank Rakyat Credit Card-i for all transactions:**
 - **Over-the-counter purchase .**
 - **Online purchase.**
 - **Cash withdrawals at ATMs of other banks with the Mastercard logo.**
 - **EXCEPT for cash withdrawals at Bank Rakyat ATM machines.**
25. What should I do if I need information on Bank Rakyat Credit Card-i?
- **If your card is lost or stolen, please contact Bank Rakyat Card Centre 03-2692 4600.**
 - **For information regarding PIN number, please contact Bank Rakyat Card Centre 03-2693 6880.**
26. How can I activate/change my Bank Rakyat Credit Card-i PIN number?
- **You may activate/change your Bank Rakyat Credit Card-i PIN number after the system upgrade has completed.**

PAWN BROKING-i

27. Can any mortgage, redemption or payment transactions be made during the planned downtime period?
- **No.**
28. Will the auction be held during the planned downtime?
- **No.**
29. Are there any charges imposed if the financing maturity date is during the planned downtime?
- **No. Customers will not be charged during the planned downtime. Customers are advised to plan their banking transactions before the service disruption period.**