

**SOALAN LAZIM: MENGEKALKAN PENDAPATAN BERSIH PENJAWAT AWAM
SEKURANG-KURANGNYA PADA PARAS MINIMUM 40%**

**1. APAKAH YANG DIMAKSUDKAN DENGAN KETERHUTANGAN SERIUS
PENJAWAT AWAM?**

Merujuk kepada Peraturan 13 (7), Peraturan-Peraturan Pegawai Awam (Kelakuan dan Tatatertib) 1993 (Pindaan 2002) ungkapan 'keterhutangan kewangan yang serius' bermaksud keadaan keterhutangan seseorang pegawai yang setelah diambil kira amaun hutang yang ditanggung olehnya, telah menyebabkan kesusahan kewangan yang serius kepadanya.

**2. KERAJAAN TELAH BERSETUJU SUPAYA JABATAN AKAUNTAN NEGARA
MALAYSIA (JANM) MENGUATKUASAKAN PERATURAN DAN PEKELILING
YANG DIKELUARKAN OLEH JPA DAN KEMENTERIAN KEWANGAN MENGENAI
HAD POTONGAN MAKSIMUM BAGI MEMASTIKAN PENDAPATAN BERSIH
PENJAWAT AWAM BERBAKI SEKURANG-KURANGNYA 40% DARIPADA GAJI
BULANAN. APAKAH PERATURAN DAN PEKELILING YANG
DIKUATKUASAKAN?**

- a. Surat Jabatan Perkhidmatan Awam rujukan JPA(S)TT.7082 Jld.6 (35) bertarikh 25 Disember 2005 berkaitan Peraturan Mengenai Larangan Meminjam Wang Dan Berada Dalam Keterhutangan Kewangan Yang Serius Ke Atas Pegawai Awam dan semua Ketua Setiausaha Kementerian membuat pemantauan berterusan ke atas pendapatan bersih Pegawai Awam bagi memastikan Penjawat Awam mempunyai **had pendapatan bersih minima 40%** supaya Penjawat Awam tidak berada dalam keterhutangan kewangan yang serius.
- b. Surat Jabatan Perkhidmatan Awam rujukan JPA.BK(S)328/2 Jld.13(9) bertarikh 24 Januari 2017 berkaitan Pemantauan Ke Atas Pegawai Yang Berada Dalam Keterhutangan Kewangan Yang Serius. Ketua-ketua Jabatan memantau pemotongan gaji pegawai masing-masing dengan tidak meluluskan pemotongan sekiranya akan mengakibatkan Pegawai Awam menerima **pendapatan bersih kurang daripada 40%** dan mengambil tindakan tatatertib ke atas Pegawai Awam yang didapati melakukan penipuan yang boleh menyebabkan Penjawat Awam mengalami masalah keberhutangan serius misalnya dengan memalsukan penyata gaji untuk mendapatkan pinjaman.
- c. 1Pekeliling Perbendaharaan (1PP) WP9.1, WP9.2, WP9.3, PR1.12013 berkaitan potongan 60%.

3. APAKAH YANG DIMAKSUDKAN DENGAN PELAKSANAAN SEKATAN BAYARAN POTONGAN GAJI PENJAWAT AWAM MAKSIMUM POTONGAN 60%?

Jabatan Akauntan Negara Malaysia (JANM) hanya akan menguruskan potongan Penjawat Awam kurang dari 60.00%. Tujuan pelaksanaan adalah bagi memastikan pendapatan bersih Penjawat Awam berada sekurang-kurangnya pada paras minimum 40%. Penjawat Awam adalah bertanggungjawab untuk membayar sendiri tanggungan/pinjaman yang tidak dibuat potongan oleh JANM kepada agensi berkaitan.

4. APAKAH FORMULA PENGIRAAN POTONGAN SEHINGGA 60%?

$$\frac{\text{Jumlah Potongan}}{\text{(Gaji Pokok + Elaun Tetap)}} \times 100$$

Contoh: $\frac{\text{RM 4,048.61}}{\text{RM 6,981.65}} \times 100 = 57.99\%$

5. SAYA MEMPUNYAI POTONGAN MELEBIHI 60%, KEUTAMAAN POTONGAN YANG MANAKAH YANG AKAN DIAMBILKIRA?

Keutamaan potongan dibuat secara automatik di dalam Sistem Gaji Berkomputer JANM. Susunan keutamaan potongan adalah seperti berikut:

- a. Potongan Berkaitan Perundangan (Contoh: Cukai/ Zakat/ Arahan Mahkamah);
- b. Potongan Berkaitan Kerajaan (Contoh: Bayaran Balik/ Perumahan/ Kenderaan);
- c. Takaful/ Insurans;
- d. Kelab Jabatan Kerajaan;
- e. Pinjaman;
- f. Persatuan/ Pertubuhan;
- g. Simpanan/ Derma/ Sumbangan

6. BAGAIMANAKAH PENJAWAT AWAM YANG MEMPUNYAI POTONGAN MELEBIHI 60% DAPAT MENGETAHUI POTONGAN YANG TIDAK DIAMBILKIRA?

- a. Penjawat Awam boleh membanding potongan di slip gaji terkini berbanding bulan sebelumnya; atau
- b. Penjawat Awam boleh mengesahkan amaun potongan yang tidak diambilkira di Unit Gaji tempat bertugas melalui Laporan ZRPY020 Potongan Yang Tidak Diambilkira

7. SEKIRANYA TERDAPAT KENAIKAN PADA GAJI SAYA DAN POTONGAN SAYA TIDAK MELEBIHI 60% DARI GAJI BAHARU SAYA, ADAKAH JANM AKAN MENGURUSKAN KEMBALI SEMUA POTONGAN SAYA?

Ya, potongan yang tidak melebihi 60% akan diuruskan potongannya oleh JANM seperti biasa.

8. BAGAIMANA PENJAWAT AWAM BOLEH MEMBUAT BAYARAN LEBIHAN POTONGAN YANG TIDAK DIURUSKAN OLEH JANM KEPADA AGENSI YANG BERKAITAN?

Penjawat Awam perlu menjelaskan sendiri tanggungan/ pinjaman agensi yang tertera dalam Laporan ZRPY020 Potongan Yang Tidak Diambilkira seperti berikut:

- a. ANGKASA seperti di **Lampiran 1 (Pindaan 1/17)**;
- b. BANK SIMPANAN NASIONAL seperti di **Lampiran 2**;
- c. Yayasan Ihsan Rakyat seperti di **Lampiran 3**;
- d. COSHARE seperti di **Lampiran 4**;
- e. I.Destinasii seperti di **Lampiran 5**;
- f. MBSB seperti di **Lampiran 6**;

LAMPIRAN 1 (Pindaan1/17)

ANGKATAN KOPERASI KEBANGSAAN MALAYSIA BERHAD (ANGKASA)

1. Potongan yang tidak diambilkira melalui potongan ANGKASA perlu dibayar kepada ANGKASA. ANGKASA akan menyelaraskan bayaran kepada agensi pemberi pinjaman dibawah ANGKASA.
2. **Bermula pada 3 Mei 2017 bagi pembayaran gaji bulan April 2017**, Penjawat Awam boleh membuat semakan dan bayaran kepada ANGKASA dengan menghubungi ANGKASA di talian 03-78022400 (hot line – akan disambung ke 15 telefonis).
3. Bayaran potongan gaji yang terkurang boleh dibayar kepada ANGKASA ke akaun bank seperti berikut :-

NAMA: ANGKATAN KOPERASI KEBANGSAAN MALAYSIA BERHAD

NAMA BANK : **CIMB ISLAMIC BANK**

ALAMAT BANK : 60 & 62, Jalan SS6/14, Kelana Jaya, Petaling Jaya, 47301 Selangor

NOMBOR AKAUN BANK : **8602267758**

4. Kaedah bayaran yang dibenarkan adalah melalui perbankan internet (*internet banking*) seperti CIMBclicks/ maybank2u.com/ RHBnow/ myBSN. Bagi penggunaan lain-lain kaedah bayaran sila hubungi talian yang disediakan.
5. Semua maklumat bayaran mestilah diemail kepada **bpa2017@angkasa.coop** supaya resit boleh dikeluarkan oleh ANGKASA. Mohon pastikan tuan / puan menerima dan menyimpan resit ANGKASA bagi setiap pembayaran yang dibuat. Jika ANGKASA tidak menerima maklumat bayaran tersebut selepas 6 bulan maka bayaran tersebut akan dihantar ke Jabatan Akauntan Negara Malaysia, Bahagian Wang Tidak Dituntut.
6. Maklumat yang perlu diemail kepada **bpa2017@angkasa.coop** adalah seperti berikut :-
 - a. Slip bukti pembayaran;
 - b. Nama;
 - c. Nombor K/P;
 - d. Bulan Potongan Gaji;
 - e. Jumlah (RM);
 - f. Tarikh Bayaran Dibuat;
 - g. Nombor telefon Bimbit / Telefon Pejabat.
7. Sebarang pertanyaan tentang bayaran yang telah dibuat bolehlah menghubungi talian seperti berikut :-
 - 1) 03-78846418 (Hjh. Parizah)
 - 2) 03-78007838 (En. Rahman)
 - 3) 03-78007815 (Pn. Rozana)
 - 4) 03-78007843 (Pn.Noorlaila)

LAMPIRAN 2

BANK SIMPANAN NASIONAL (BSN)

1. Potongan yang tidak diambil kira melalui potongan Bank Simpanan Nasional (BSN) perlu dibayar kepada Bank Simpanan Nasional (BSN) **selepas tarikh gaji setiap bulan.**
2. Penjawat Awam perlu memasukkan jumlah potongan Bank Simpanan Nasional (BSN) yang tidak diambil kira dalam Akaun GIRO masing-masing.
3. Potongan akan dibuat oleh Bank Simpanan Nasional (BSN) melalui Akaun GIRO Penjawat Awam.
4. Pertanyaan boleh menghubungi talian 1-300-88-1900 atau emel ke customercare@bsn.com.my

LAMPIRAN 3

YAYASAN IHSAN RAKYAT

1. Potongan yang tidak diambilkira melalui potongan Yayasan Ihsan Rakyat perlu dibayar kepada Yayasan Ihsan Rakyat **selepas tarikh gaji setiap bulan**
2. Penjawat Awam perlu membuat bayaran potongan yang tidak diambilkira kepada Yayasan Ihsan Rakyat ke akaun bank seperti berikut :-

NAMA: YAYASAN IHSAN RAKYAT

NAMA BANK : **MAYBANK**

NOMBOR AKAUN BANK : **564146637082**

3. Maklumat yang perlu diemail kepada pertanyaan@yir.com.my atau faks ke **nombor 03-40470856** adalah seperti berikut :-
 - a. Slip bukti pembayaran;
 - b. Nama;
 - c. Nombor K/P;
 - d. Bulan Potongan Gaji;
 - e. Jumlah (RM);
 - f. Tarikh Bayaran Dibuat;
 - g. Nombor telefon Bimbit / Telefon Pejabat.
4. Sebarang pertanyaan tentang bayaran yang telah dibuat bolehlah menghubungi talian seperti berikut :-
 - a. 03-40470908 (En. Hakim)
 - b. 03-40470839 (Pn. Hayati)

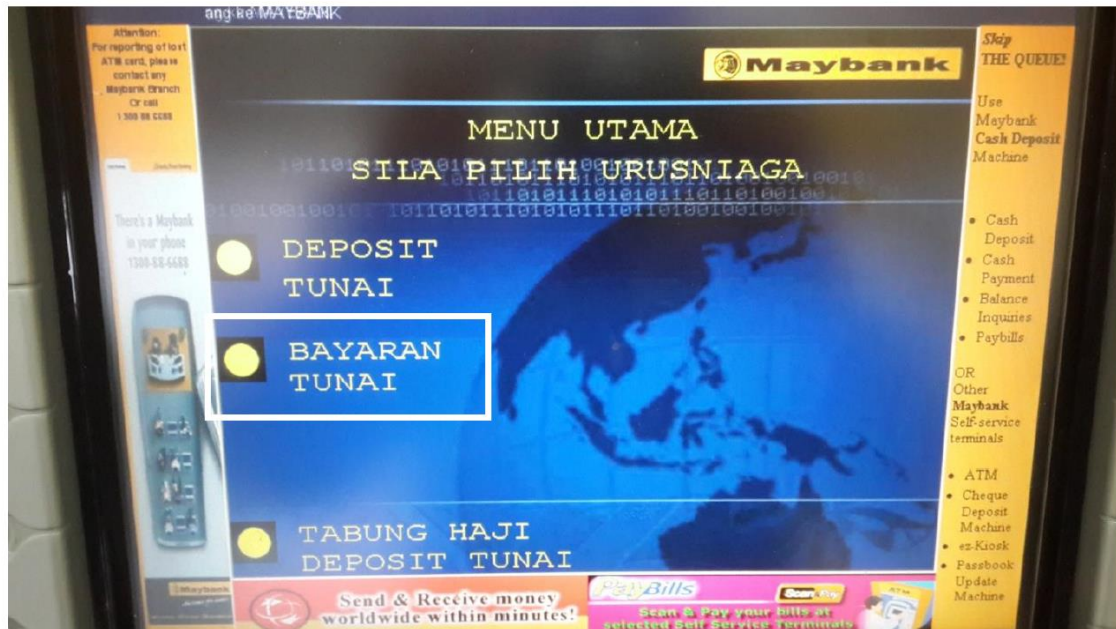
LAMPIRAN 4

COSHARE HOLDINGS BERHAD

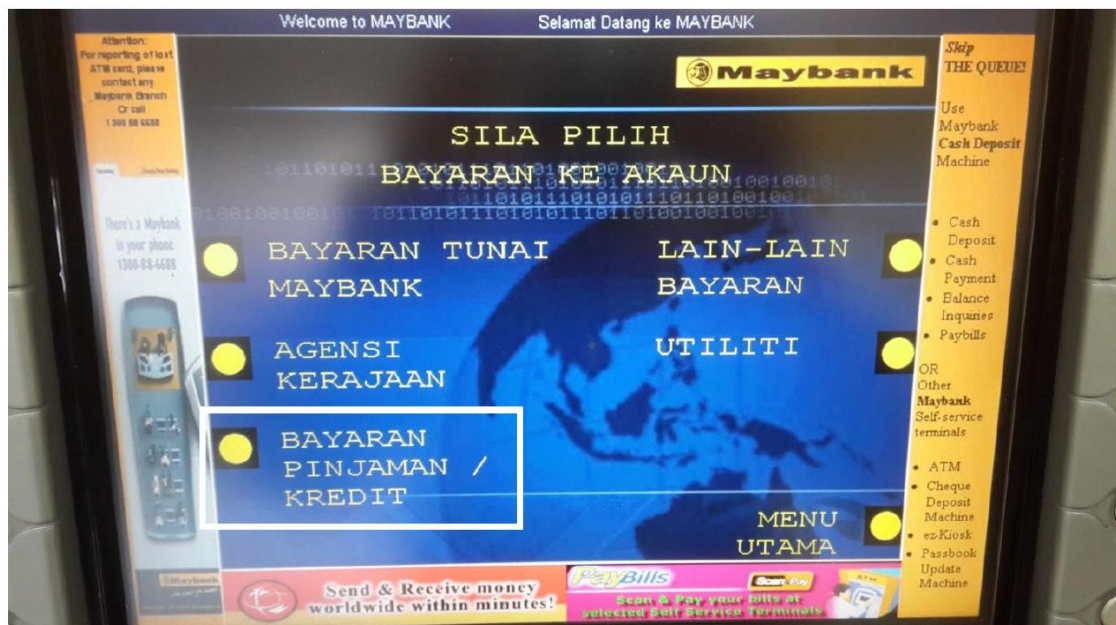
1. Potongan yang tidak diambil kira melalui potongan Coshare perlu dibayar kepada Coshare **pada atau sebelum 25hb setiap bulan**
2. Bayaran potongan gaji yang terkurang boleh dibayar kepada Cohare melalui mesin deposit tunai Maybank
3. Maklumat yang perlu diemail kepada mfaizal@coshare.my atau faks ke nombor **03-61428098 untuk perhatian Faizal** adalah seperti berikut :-
 - a. Slip bukti deposit;
 - b. Nama;
 - c. Nombor K/P;
 - d. Bulan Potongan Gaji;
 - e. Jumlah (RM);
 - f. Tarikh Bayaran Dibuat;
 - g. Nombor telefon Bimbit / Telefon Pejabat.
4. Sebarang pertanyaan tentang bayaran yang telah dibuat bolehlah menghubungi talian seperti berikut :-
 - a. 03-6142 9999 samb. 6210 (Mohd Faizal)
 - b. 03-6142 9999 samb. 6203 (Azreen Fatin)
 - c. 03-6142 9999 samb. 6211 (Rosliena)
 - d. 03-6142 9999 samb. 6205 (Syahrizad)

KAEDAH PEMBAYARAN MELALUI MESIN DEPOSIT TUNAI MAYBANK

1. Dari menu utama, sila pilih urusanniaga – **BAYARAN TUNAI**



2. Sila pilih bayaran ke akaun – **BAYARAN PINJAMAN / KREDIT**



3. Sila masukkan kod bayaran Coshare – 026, dan tekan – YA



4. Masukkan nombor rujukan (88) diikuti nombor kad pengenalan – 88791208115741 dan tekan – YA

No Rujukan

No Kad Pengenalan



5. Sila masukkan nombor telefon bimbit anda untuk dihubungi (contoh: 0126245514) dan tekan – YA



6. Sila pastikan maklumat yang diisi adalah betul dan tekan – YA



7. Tekan butang – **TERUSKAN** untuk memasukkan wang tunai ke dalam slot mesin



8. Sila masukkan jumlah wang tunai yang ingin dibayar ke dalam slot mesin



9. Sila sahkan jumlah wang tunai yang dimasukkan adalah tepat dan tekan – YA



10. Sila fax resit deposit yang diterima ke nombor 03-61428098, U/P: En Faizal atau emailkan ke mfaizal@coshare.my
Sila tuliskan nama dan nombor kad pengenalan untuk rujukan pihak kami.



LAMPIRAN 5

I.Destinas Sdn, Bhd

1. Potongan yang tidak diambil kira melalui potongan I.Destinas perlu dibayar kepada I.Destinas selewat-selewatnya pada **hari terakhir setiap bulan** bagi mengelakkan rekod tunggakan di dalam CCRIS.
2. Bagi membuat bayaran ansuran bulanan, terdapat beberapa kaedah seperti berikut:

Cara Bayaran	Keterangan
Online Banking	<p>Bank penerima : RHB Bank</p> <p>Jenis Transaksi : "Loan Payment"</p> <p>No. Akaun : Sila buat semakan di portal kami goo.gl/Jj1Jdk</p> <p>Maybank2u - New Interbank Fund Transfer > RHB Bank > Transaction Type "Loan Payment"</p> <p>RHB Online - Fund Transfer > Other RHB Account > Open Transfer</p> <p>Public Bank - Fund transfer > Other Bank account > Interbank GIRO (IBG) > To Other Account > Beneficiary Bank "RHB Islamik Bank Berhad"</p> <p>Lain-lain Bank - Fund Transfer > Interbank Giro (IBG)</p>
Cawangan RHBi	<p>Bayaran melalui kaunter cawangan-cawangan RHBi di seluruh Malaysia.</p> <p>Rujuk senarai cawangan di laman web RHB Bank.</p>

3. Untuk maklumat lanjut, hubungi kami di talian **03-40232266**.

LAMPIRAN 6

MALAYSIA BUILDING SOCIETY BERHAD (MBSB)

1. Potongan yang tidak diambilkira melalui potongan MBSB perlu dibayar kepada MBSB selewat-selewatnya pada **hari terakhir setiap bulan**
2. Kaedah bayaran :-
 - a. Kaunter cawangan MBSB seluruh Malaysia
 - b. Kaunter BSN- (perlu isi borang bayaran untuk MBSB)
 - c. Mayban2u (langkah-langkah disertakan)
 - d. CIMB-click (langkah-langka
 - e. RHBNow (langkah-langkah disertakan)
 - f. JomPay (langkah-langkah disertakan)
3. Penjawat Awam juga boleh menghubungi MBSB di talian 03- 20826128/
20826123/ 20826107 atau 20826127.
4. Penjawat Awam juga boleh emel ke ecu.careline@mbsb.com.my

CIMB Click - MBSB Payment Guide

1. Enter the details at the Bill Payment page and click submit.

Pay Bills / [Pay Bills](#)

Bill Payment

My list is denoted the list of bills that you have added in your My Active Bills.
* Indicate compulsory fields.

Payment From*	:	14081203396055 Current Account RM1,327.82	▼
Payment To*	:	<input type="radio"/> My List <input type="text" value="Please Select"/> ▼	
	:	<input checked="" type="radio"/> Payee List <input type="text" value="Malaysia Building Society Berhad (MBSB)"/>	▼
Account No.*	:	<input type="text" value="000088500207607"/>	
IC *	:	<input type="text" value="800110011010"/>	
Bill Reference Number 2	:	<input type="text" value="Not Required"/>	
Amount*	:	RM <input type="text" value="4.12"/>	(Minimum RM 1)

2. Request for TAC after confirmed on the details.

Bill Payment

*Please check the details below before you confirm the payment

Amount	:	RM4.12
Bank Charges	:	RM0.00
Total Payable Amount	:	RM4.12
Payment From	:	14081203396055
Account Type	:	Current Account
Payment To	:	Malaysia Building Society Berhad (MBSB)
Account No.	:	000088500207607
IC	:	800110011010

Transaction Authorization Code (TAC) * :

if you have not requested for TAC.

Disclaimer: The success of this payment is dependent on the accuracy of the information provided by the customer.

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3. Enter the TAC number and click submit.

Bill Payment

*Please check the details below before you confirm the payment

Amount	:	RM4.12
Bank Charges	:	RM0.00
Total Payable Amount	:	RM4.12
Payment From	:	14081203396055
Account Type	:	Current Account
Payment To	:	Malaysia Building Society Berhad (MBSB)
Account No.	:	000088500207607
IC	:	800110011010
Transaction Authorization Code (TAC) *	:	<input type="text" value="....."/>


Disclaimer: The success of this payment is dependent on the accuracy of the information provided by the customer.

4. Receive acknowledgment page on transaction status.

Bill Payment Acknowledgement

*Kindly print this page for future reference

Reference Number	:	80002568
Transaction Status	:	Successful
Payment Alert SMS status	:	Rejected
Amount	:	RM4.12
Bank Charges	:	RM0.00
Total Payable Amount	:	RM4.12
Payment From	:	14081203396055
Account Type	:	Current Account
Payment To	:	Malaysia Building Society Berhad (MBSB)
Account No.	:	000088500207607 Add this to "My Active Bills"
IC	:	800110011010
Available Balance	:	RM1,323.70
Transaction Date, Time	:	23-Mar-2010 17:44:59 PM

 This is a computer generated receipt and no signature is required.

Process Flow-Maybank2U

Applicable for Retail Depositor, Home Loan, Home Financing-i and Personal Financing-i.



How to make the payment.

Step 1:

1 Login ke **Maybank2u.com**
Login to **Maybank2u.com**

Step 2:

2 Pilih "Open Payment" di
"Online Bill Payment" menu.
Select "Open Payment" under
"Online Bill payment" menu.

Step 3:

3 Pilih "*Leasing/Financing*" di senarai "*Payee Category*". Klik "*Next*".
Select "*Leasing/Financing*" from the "*Payee Category*" list. Click "*Next*".

Step 4:

4 Pilih "**Malaysia Building Society Berhad**" di senarai "*Corporation Name*". Klik "*Next*".
Select "**Malaysia Building Society Berhad**" from the "*Corporation Name*" list. Click "*Next*".



Figure 1: Customer select "Leasing/Financing" from the "Payee Category" list and "Malaysia Building Society Berhad" from the "Corporation Name" list. Click "Next".

Step 5:

5 Pilih "*Account*" untuk membuat pembayaran. Masukkan "*Bill Account Number*", "*Amount*" dan "*Effective Date*". Klik "*Next*".
Select "*Account*" to make your payment. Enter "*Bill Account Number*", "*Amount*" and "*Effective Date*". Click "*Next*".

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Step 6:

6 Masukkan TAC. Klik "Confirm"
Enter TAC. Click "Confirm".

Step 7:

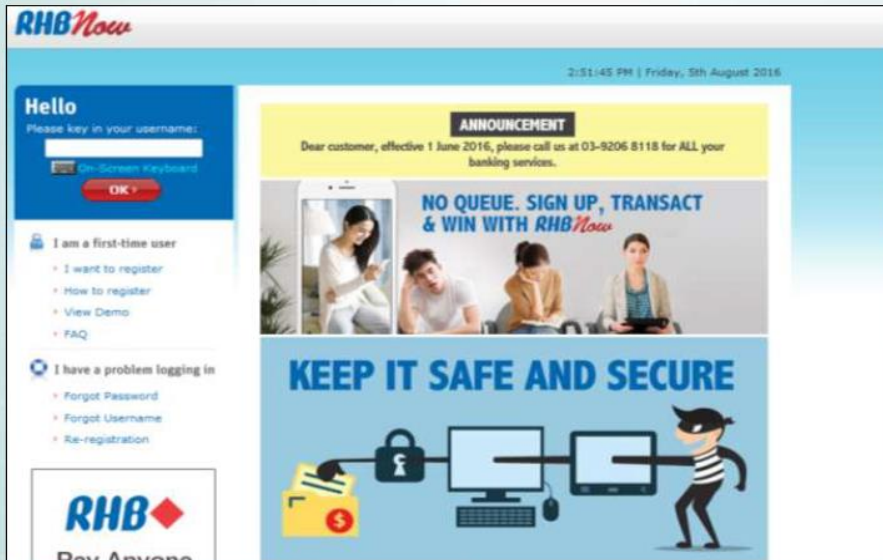
7 Paparan muka surat berjaya
akan muncul. Klik "Print Receipt"
untuk tujuan rujukan.
Successful Page will appear. Click
"Print Receipt" for record purposes.

*Alternatively, you can also register your MBSB bill at "Bill Registration". And then make the subsequent payments from the "Registered Payment" list.

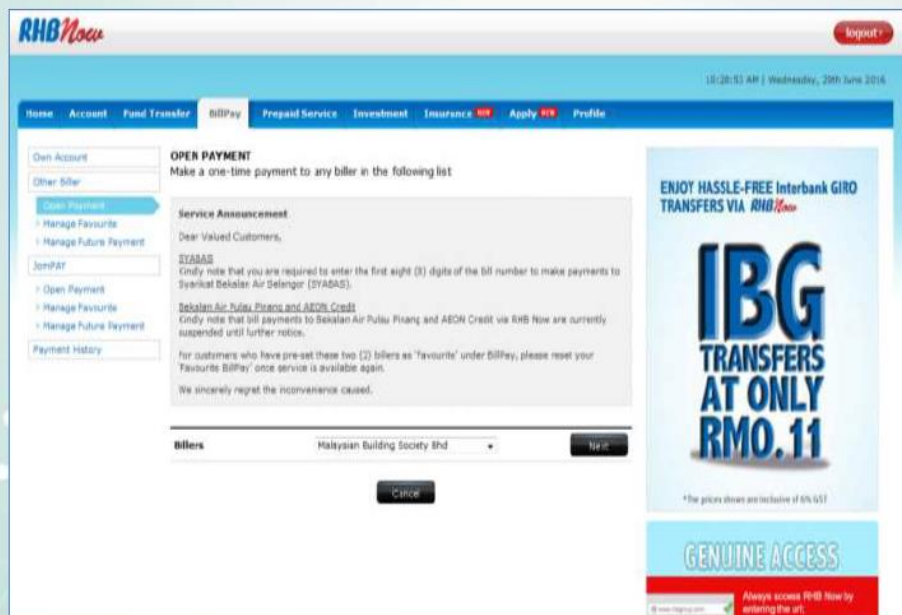
**Sebagai pilihan, anda boleh mendaftar bil MBSB anda di "Bill Registration" dan membuat pembayaran berikutnya melalui sanarai "Registered".*

User Guide for Bill Payment to MBSB via RHB Now Internet Banking

- Step 1:** Login to RHBNow Secure site : <https://logon.rhb.com.my/>
Enter Username and password
Select bill payment Tab, enter OTP to proceed



- Step 2:** Select Open payment for first time user
From the Biller drop down list, find and select “Malaysian Building Society Bhd”



Step 3: Enter payment details. Select from account, enter Payee name, MBSB Account Number (Deposit/Loan/Fixed Deposit), IC No., desired amount to pay and payment date
Click Preview to proceed to next page

The screenshot shows the RHB Now BillPay interface. The navigation bar includes Home, Account, Fund Transfer, BillPay, Prepaid Service, Investment, Insurance NEW, Apply NEW, and Profile. The BillPay section is active, showing 'OPEN PAYMENT' details. The 'From Account' is 'BASIC SAVINGS ACCOUNT-i Option 1-51012-0012130-3 MYR 11,516.88' with an 'Available Daily Limit' of 'MYR 49,941.90'. The payee is 'Malaysian Building Society Bhd' with details: Payee 'MBSB Loan', Account No. '40005000010900000', IC Number '761009135881', Amount '1,233.23', and Payment Date '22/09/2016'. Buttons for 'Preview', 'Clear', and 'Cancel' are at the bottom.

Step 4: At confirmation page, enter OTP to proceed. Click submit to complete the transaction.

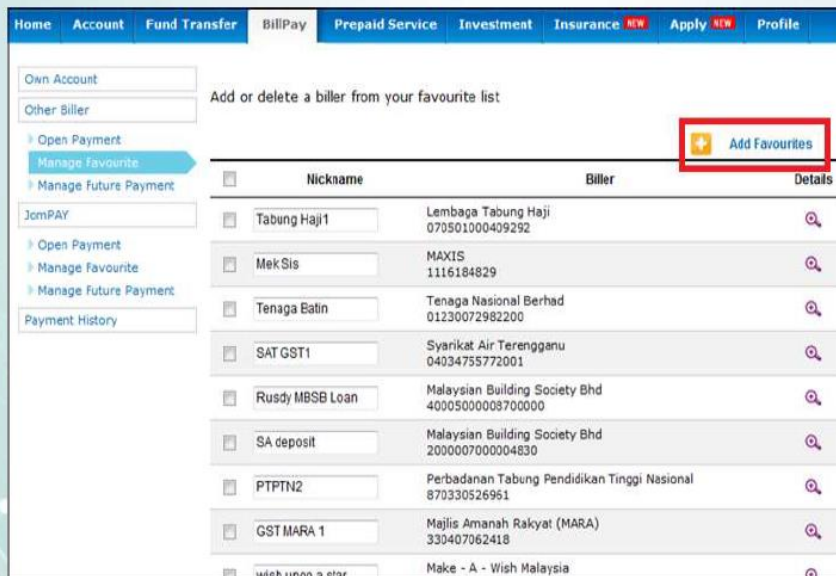
The screenshot shows the RHB Now BillPay confirmation page. The navigation bar is the same as in Step 3. The BillPay section is active, showing 'OPEN PAYMENT' details. The 'From Account' is 'BASIC SAVINGS ACCOUNT-i Option 1 1-51012-0012130-3' with an 'Available Daily Limit' of 'MYR 49,941.90'. The payee is 'Malaysian Building Society Bhd' with details: Payee 'MBSB', Account No. '40005000008700000', IC Number '761009135881', Amount 'MYR 688.92', Service Charge* 'MYR 0.00', GST Amount 'MYR 0.00', and Payment Date '22/09/2016'. A note states '* Fee / Charges is subjected to GST (if Applicable)'. The 'Authentication' section includes a 'Security Code' field with '082380' and a 'One Time Password' field.

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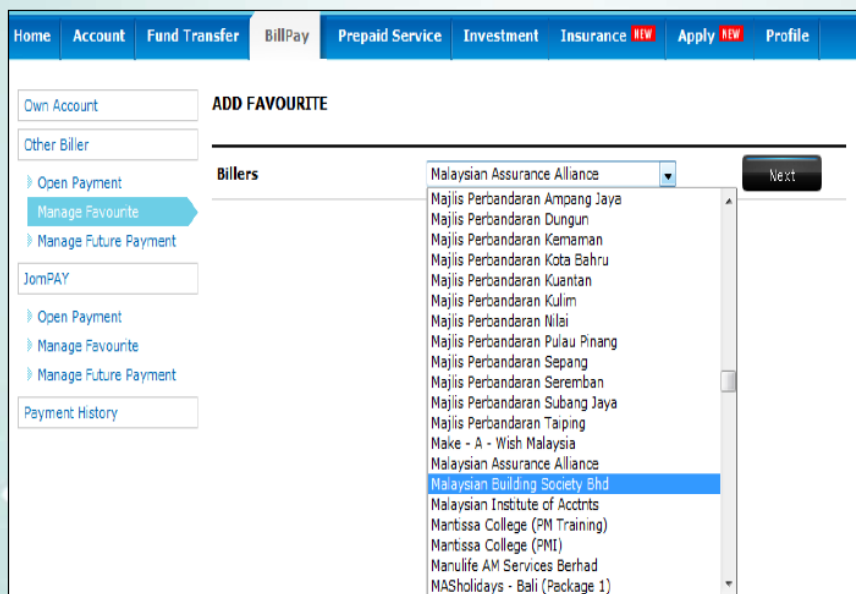
Step 5: The following are the step to perform registration of biller as favourite bill payment

Select BillPay tab, look for other biller and select Manage favourite

Screen will refresh and display add favourite menu. Select the add favourite option on the right.



Step 6: At the next page, select “Malaysian Building Society Bhd” from the drop down list. Click next to proceed...



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Step 7: At the next page, enter required details which include Preferred Name and MBSB Account Number.
Click preview to proceed.

Home Account Fund Transfer **BillPay** Prepaid Service Investment Insurance **NEW** Apply **NEW** Profile

Own Account **ADD FAVOURITE**

Other Biller

Open Payment
Manage Favourite
Manage Future Payment

JomPAY
Open Payment
Manage Favourite
Manage Future Payment

Payment History

Malaysian Building Society Bhd

Preferred Name	MBSB Loan
Account No.	40005000008700000
IC Number	761009135881

Preview Clear Cancel

Step 8: At the confirmation page, enter OTP to complete the transaction.

Home Account Fund Transfer **BillPay** Prepaid Service Investment Insurance **NEW** Apply **NEW** Profile

Own Account **ADD FAVOURITE**

Other Biller

Open Payment
Manage Favourite
Manage Future Payment

JomPAY
Open Payment
Manage Favourite
Manage Future Payment

Payment History

Please ensure that the details below are correct before proceeding

Malaysian Building Society Bhd

Preferred Name	MBSB Loan
Account No.	40005000008700000
IC Number	761009135881

Authentication

Security Code	294692	One Time Password	
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Your OTP has been sent to your registered mobile number for RHB Now. [Click here](#) if you have not received the OTP. To change the registered mobile number, please call our Customer Care Centre at 03-9206 8118.

Submit Edit Cancel

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Step 9: Favourite biller successfully added.

Home Account Fund Transfer **BillPay** Prepaid Service Investment Insurance **NEW** Apply **NEW** Profile

Own Account **ADD FAVOURITE**

Other Biller

Open Payment

Manage Favourite

Manage Future Payment

JomPAY

Open Payment

Manage Favourite

Manage Future Payment

Payment History

Your favourite has been added successfully (112171302)

Reference No. 20160922077947

Malaysian Building Society Bhd

Preferred Name	MBSB Loan
Account No.	40005000008700000
IC Number	761009135881

Print/Save OK

Step 10: To perform Favourite biller payment, select Other Biller option
Choose the registered biller from the displayed options

Home Account Fund Transfer **BillPay** Prepaid Service Investment Insurance **NEW** Apply **NEW** Profile

Own Account **PAY FAVOURITE**

Other Biller

Open Payment

Manage Favourite

Manage Future Payment

JomPAY

Open Payment

Manage Favourite

Manage Future Payment

Payment History

Make payment to a maximum of 3 favourite biller at one time. For single payment, click on each biller

Service Announcement

Dear Valued Customers,

SYABAS
Kindly note that you are required to enter the first eight (8) digits of the bill number to make payments to Syarikat Bekalan Air Selangor (SYABAS).

Bekalan Air Pulau Pinang and AEON Credit
Kindly note that bill payments to Bekalan Air Pulau Pinang and AEON Credit via RHB Now are currently suspended until further notice.

For customers who have pre-set these two (2) billers as 'Favourite' under BillPay, please reset your 'Favourite BillPay' once service is available again.

We sincerely regret the inconvenience caused.

+ Add Favourites >> Open Payment

<input type="checkbox"/> ASTRO Sekhmet	<input checked="" type="checkbox"/> FD MBSB Rusdy
<input type="checkbox"/> GST MARA 1	<input type="checkbox"/> Lea
<input type="checkbox"/> MBSB FD 1	<input type="checkbox"/> Mek Sis
<input type="checkbox"/> PTPTN2	<input type="checkbox"/> Rusdy MBSB Loan

PINDAAN 1/17 SOALAN LAZIM: MENGEKALKAN PENDAPATAN BERSIH PENJAWAT AWAM SEKURANG-KURANGNYA PADA PARAS MINIMUM 40%

Step 11: Select from account, enter amount and payment type. Click Preview to proceed

Home Account Fund Transfer BillPay Prepaid Service Investment Insurance **NEW** Apply **NEW** Profile

Own Account
Other Biller
Open Payment
Manage Favourite
Manage Future Payment
JomPAY
Open Payment
Manage Favourite
Manage Future Payment
Payment History

BILL PAYMENT

From Account BASIC SAVINGS ACCOUNT-i Option 1-51012-0012130-3 MYR 11,516.88

Available Daily Limit MYR 49,941.90

MBSB

Organisation	Malaysian Building Society Bhd
Account No.	45018214576600000
IC Number	720604085005
Amount (MYR)	<input type="text"/> (E.g. 1,000 or 1000 or 1000.00)

Payment Type

Immediate

Future Dated 23/09/2016 dd/mm/yyyy

Recurring

Pattern Every Monday

22 on Monthly basis

Start 23/09/2016 dd/mm/yyyy

End 22/12/2024 dd/mm/yyyy (Total number of transfers)

Preview Clear Cancel

Step 12: Verify transaction details, click submit to complete payment

Home Account Fund Transfer BillPay Prepaid Service Investment Insurance **NEW** Apply **NEW** Profile

Own Account
Other Biller
Open Payment
Manage Favourite
Manage Future Payment
JomPAY
Open Payment
Manage Favourite
Manage Future Payment
Payment History

PAY FAVOURITE

Please ensure that the details below are correct before proceeding

From Account BASIC SAVINGS ACCOUNT-i Option 1-51012-0012130-3

Available Daily Limit MYR 49,941.90

MBSB

Organisation	Malaysian Building Society Bhd
Account No.	45018214576600000
IC Number	720604085005
Amount	MYR 299.34
Service Charge*	MYR 0.00
GST Amount	MYR 0.00
Payment Type	Immediate

* Fee / Charges is subjected to GST (if Applicable)

Submit Edit Cancel

Step 13: Transaction complete

The screenshot shows the RHB Now mobile banking interface. The top navigation bar includes Home, Account, Fund Transfer, BillPay, Prepaid Service, Investment, Insurance NEW, Apply NEW, and Profile. The main content area is titled 'PAY FAVOURITE' and displays a confirmation message: 'Transaction is successfully completed'. Below this, transaction details are listed:

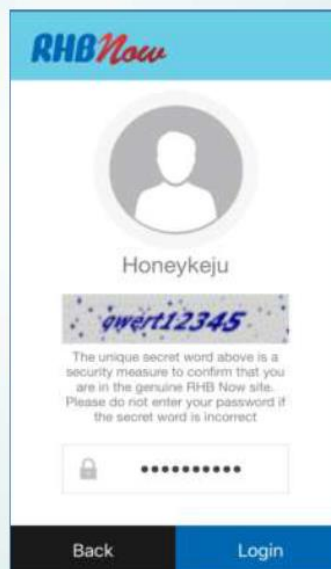
Reference No.	20160922077976
Date	22/09/2016 09:50
From Account	BASIC SAVINGS ACCOUNT-i Option 1 1-51012-0012130-3
Available Daily Limit	MYR 49,642.55

Below the transaction details, the recipient's information for MBSB is shown:

Organisation	Malaysian Building Society Bhd
Account No.	45018214576600000
IC Number	720604085005
Amount (MYR)	MYR 299.34
Service Charge*	MYR 0.00
GST Amount	MYR 0.00
Payment Type	Immediate
Status	Successful

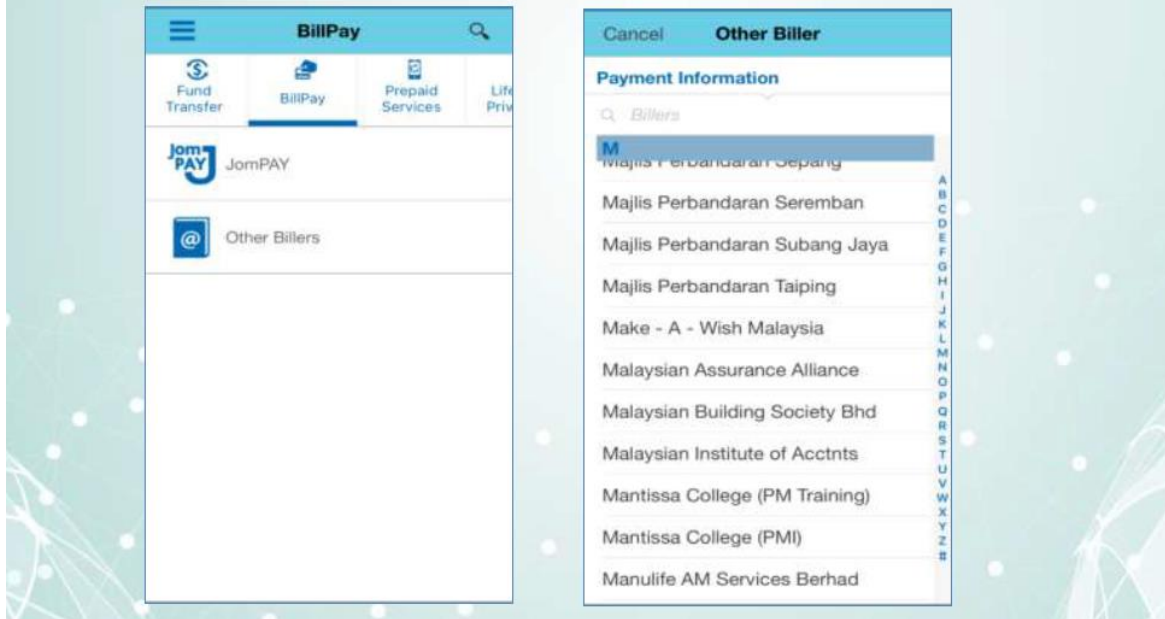
User Guide for Bill Payment to MBSB via RHB Now Mobile Banking

Step 1: Login to RHBNow apps (for iOS and Android) by tapping on the app icon on your phone.

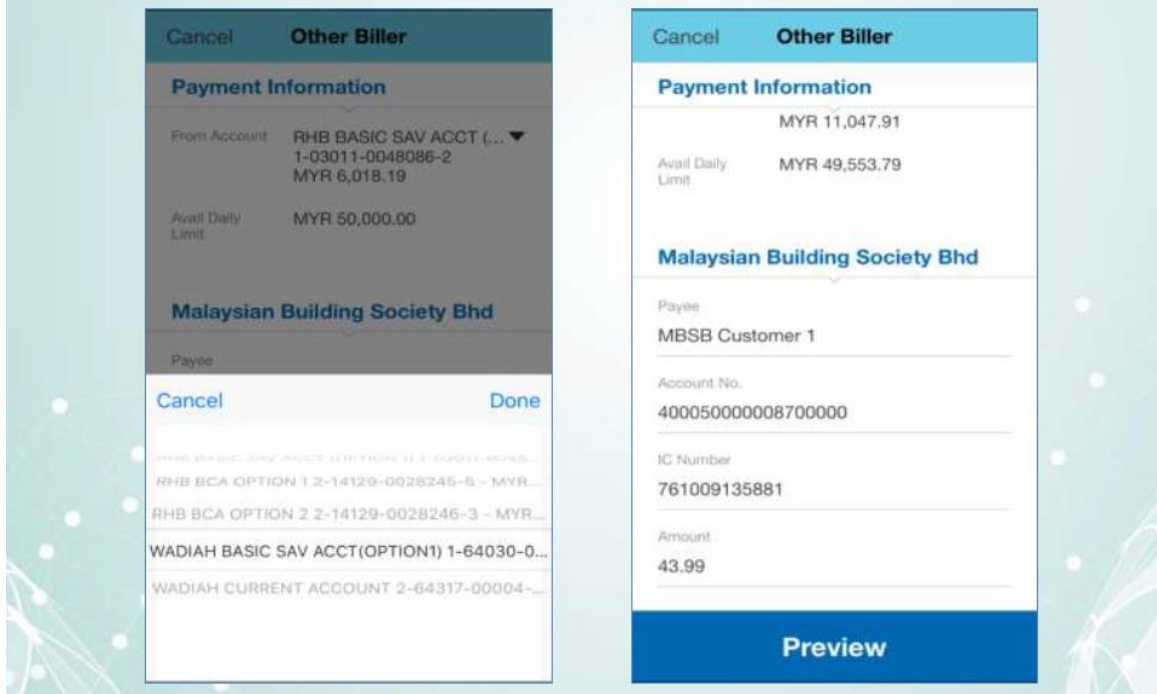


PINDAAN 1/17 SOALAN LAZIM: MENGEKALKAN PENDAPATAN BERSIH PENJAWAT AWAM SEKURANG-KURANGNYA PADA PARAS MINIMUM 40%

Step 2: Open payment is applicable only to Mobile Banking for iOS device. Select billPay tab to perform payment. Choose Other Billers option. Select Malaysian Building Society Bhd from the list (user can tap on the alphabet M for quickly scroll)

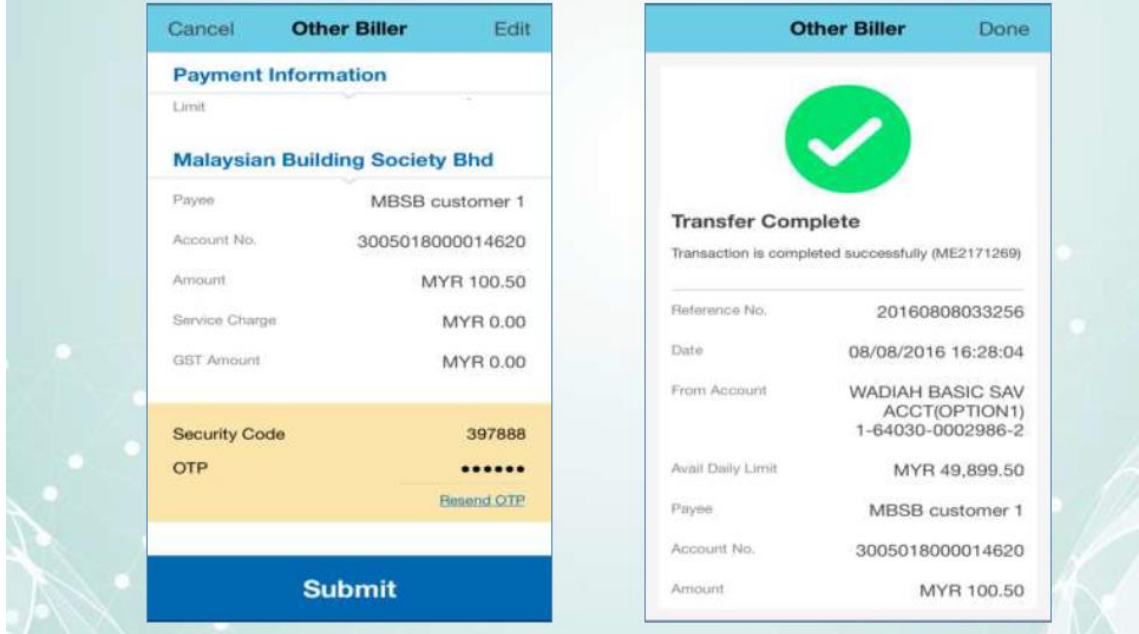


Step 3: Customer to select from account, enter Payee name, account number, IC No. and amount. To click on Preview button to proceed to next screen.

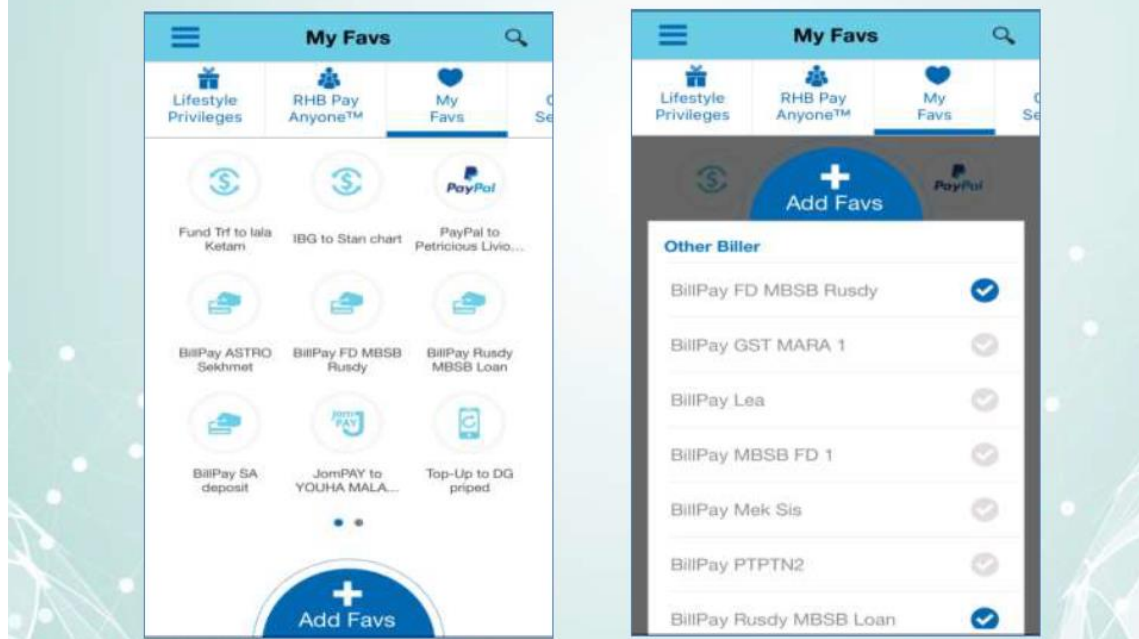


PINDAAN 1/17 SOALAN LAZIM: MENGEKALKAN PENDAPATAN BERSIH PENJAWAT AWAM SEKURANG-KURANGNYA PADA PARAS MINIMUM 40%

Step 4: At confirmation page, enter OTP to proceed. Click submit to complete the transaction. An acknowledgment screen will be shown to confirm the payment is successful.



Step 5: To perform Favourite biller payment, select My Favs tab to access the registered bill. If the bill is not shown, customer to tap on Add Favs and select from the list to be displayed on the screen.



Step 6: Select from account and enter amount. Click Preview to proceed

The left screenshot shows the 'Payment Information' screen with the following details:

- From Account: RHB BASIC SAV ACCT (...)
- Avail Daily Limit: MYR 49,899.50
- Payee: Malaysian Building Society Bhd

The right screenshot shows the 'Preview' screen with the following details:

- Payment Information: MYR 11,047.91
- Avail Daily Limit: MYR 49,553.79
- Payee: MBSB Customer 1
- Account No.: 40005000008700000
- IC Number: 761009135881
- Amount: 43.99

Step 7: Verify transaction details, click submit to complete payment. A confirmation screen will be displayed for successful favourite Billpay transaction.

The left screenshot shows the 'Payment Information' screen with the following details:

- Payee: MBSB Customer 4
- Account No.: 40005000008700000
- IC Number: 761009135881
- Amount: MYR 58.81
- Service Charge: MYR 0.00
- GST Amount: MYR 0.00
- Security Code: 791040
- OTP: [Redacted]

The right screenshot shows the 'Transfer Complete' confirmation screen with the following details:

- Transaction is completed successfully (ME2171269)
- Reference No.: 20160808033269
- Date: 08/08/2016 16:28:48
- From Account: RHB BCA OPTION 2 2-14129-0028246-3
- Avail Daily Limit: MYR 49,699.50
- Payee: Malaysian Building Society Bhd
- Account No.: 3005018000014430
- Amount: MYR 200.00



JomPAY



JomPAY is a National Bill Payment Scheme under the auspices of Bank Negara Malaysia (BNM) with the participation of Banks and Billers.

JomPAY allows you to pay your MBSB's financing/loan via Internet and Mobile Banking of **40 banks** using your current/savings accounts.

Benefit for Customers

- Pay anytime and anywhere with preferred Internet or Mobile Banking
- Fast, Convenient and Secure
- No fees or hidden costs

How to Make Payment with JomPAY?

1. Log on to your preferred internet or mobile banking and look for JomPAY
2. Enter the following details:



Biller Code: 6072

Ref-1: <Your MBSB account no.>

Ref-2: <Your I.C. no.>