

Supporting Document For Inward And Outward Foreign Telegraphic Transfer

Non-exhaustive

Friendly note:

- **Either ONE (1) or more (if necessary) Supporting Document listed is required to be obtained from customer according to the respective Types of Payment.**
- Supporting Documents **MUST** be relevant to the transactions.
- Transaction amount and date **MUST** tally with the Supporting Document, otherwise justification is required.

Transaction Type	Types of Payment	Supporting Documents
Education	<p>Education-related Payment to or receipts from Non-Resident for purchases and sales of travellers's cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by students during their stay for education-related purposes, i.e short courses, degree, etc.</p>	<ul style="list-style-type: none"> Invoice/ Official Letter from Overseas School, College, University, etc./ Valid Student Card.
	<p>Education services Covers charges relating to all levels of education whether delivered through correspondence courses, via television, satellite or the internet, or by teachers, among others, who supply services directly in host economies.</p>	<ul style="list-style-type: none"> Offer Letter/ Invoice/ Receipts/ Contract/ Agreement.
Payment / Transfer between Residents or Non-Residents	<p>Other current transfer Covers transfers not classified elsewhere including payments or receipts of membership fees and subscriptions to NGOs whether made on a regular or occasional basis</p>	<ul style="list-style-type: none"> Letter of declaration or written proof of relationship/ Death Certificate/ Will/ Grant of Probate/ Transfer of ownership forms and letters from the estate executor/ Sales & Purchase Agreement.
	<p>Grants and Gifts Transfers in the form of personal transfer, gifts and dowries to individuals and contributions, donations or grants to non profit organisations.</p>	
	<p>Legacies, inheritances, compensations and prizes Transfers on account of legacies, inheritances and court awards including alimony, fines and compensation for damages; compensation and other settlements for default in commercial contracts (not covered by insurance), prizes and winnings; pledging of security deposits and performance/tender bonds.</p>	
	<p>Migrant transfer</p>	<ul style="list-style-type: none"> Letter of Migration by Immigration Department
Goods	Food and live animals	<ul style="list-style-type: none"> Invoice/ Receipts/ Letter of Settlement/ Purchase Order/ Delivery Order/ Supply contract/ Agreement/ Payment Schedule/ Payment Advice/ Bill of Lading. Export/Import Declaration Form to Customs
	Beverages and tobacco	
	Crude materials, inedible, except fuels	
	Mineral fuels, lubricants and related materials	
	Animal and vegetable oils, fats and waxes	
	Chemicals and related products, not classified elsewhere	
	Manufactured goods	
	Machinery, non-customised packaged software and transport equipment	
	Power lines, pipelines and undersea communication cables	
	Miscellaneous manufactured articles	
	Commodities and miscellaneous transactions, not classified elsewhere	
	Refunds relating to goods transactions	
	Non-monetary gold	
	Merchanting trade (Malaysia / Abroad)	<ul style="list-style-type: none"> No export/import declaration forms to Custom Goods moved from a non-resident economy to another non-resident economy without entering Malaysia or transactions take place within Malaysia.
Travel and Transport	Freight or Passenger fare by: [Air] / [Sea] / [Other Modes of Transportation]	<ul style="list-style-type: none"> Invoice/ Receipts/ Letter of Settlement/ Purchase Order/ Delivery Order/ Supply Contract/ Agreement/ Payment Schedule/ Payment Advice/ Bill of Lading.
	Charter (Voyage and Slot) with crew : [Aircraft] / [ships and Vessels] / [other modes of transport]	
	Rentals/operating leasing (without crew) : [Aircraft] / [ships and Vessels] / [other modes of transport]	
	<p>Airport services Payments to or receipts from Non-resident for services relating to cargo handling, storage and warehousing charges, pilotage, navigational aid and towage, air traffic control, cleaning of transport equipment in airports and airport landing facilities which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services. <i>charges of transportation cost including airport and port services.</i></p>	

Transaction Type	Types of Payment	Supporting Documents	
Travel and Transport (Cont.)	<u>Port services</u> Payments to or receipts from Non-resident for services relating to stevedoring and cargo handling, storage and warehousing charges, harbour dues and fees, anchorage and berthing facilities, tug boat services, pilotage, navigational aid and towage, cleaning of transport equipment at ports which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services. <i>charges of transportation cost including airport and port services.</i>	<ul style="list-style-type: none"> ▶ Invoice/ ▶ Receipts/ ▶ Letter of Settlement/ ▶ Purchase Order/ ▶ Delivery Order/ ▶ Supply Contract/ ▶ Agreement/ ▶ Payment Schedule/ ▶ Payment Advice/ ▶ Bill of Lading. 	
	<u>Other terminal facilities</u> Payments to or receipts from Non-resident for services relating to the process of recovering a ship, its cargo or other property after a shipwreck or other casualty. Inclusive of towing, re-floating, patching or repairing of sunken or grounded vessels or ships. <i>charges of transportation cost including airport and port services.</i>		
	<u>Salvage Operations</u> Payments to/receipts from Non-resident for services provided at terminal facilities for coaches, trucks or other mode of transport not classified elsewhere which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services		
	<u>Postal and courier services</u> Payments to or receipts from Non-resident for services of pickup, transport and delivery of letters, newspapers, periodicals, brochures, other printed matter, parcels and packages. Also include post office counter services such as sales of stamps, poste restante services, telegram services and mailbox rental services. <i>Exclude financial services rendered by postal administration entities, mail preparation services (other business services) and services related to postal communication systems (telecommunication services).</i>		
	<u>Personal travel</u> Goods and services purchased by travellers		
	Travel for pilgrimage and religious observances		
	Travel for medical treatment		
	Goods and services purchased through business and official travel		
	Goods and services purchased by short term workers		
	<u>Repair and maintenance of aircraft, ships and other transport equipment</u> Exclude cleaning of transport equipment, construction maintenance and repairs, and maintenance and repairs of computers. Exclude buying or selling of transport equipment (should be reported under goods purpose code).		
Credit Facilities	Interest paid to/ received from related/non-related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases.	<ul style="list-style-type: none"> ▶ Letter Offer/ ▶ Loan Agreement/ ▶ Payment Schedule/ ▶ Letter of Demand/ ▶ Letter from financial institutions/ ▶ Board Minutes of Meeting/ ▶ Sales & Purchase Agreement/ ▶ Receipt for Purchase or Sales/ ▶ Notice of Resolution by Members of Company. 	
	Term Loan		
	Repayment of principal to/by Non-resident on long-term term loan. ¹		
	Prepayment of principal to/by Non-resident on long-term term loan. ¹		
	¹ <i>Principal long-term loan payment by Non-residents</i>		
	Repayment of principal to/by Non-resident on short-term term loan. ²		
	Prepayment of principal to/by Non-resident on short-term term loan. ²		
	² <i>Principal short-term loan payment by Non-residents</i>		
	Inter-company lending by Resident to Non-Resident in foreign currency.		
	Repayment of loan by Non-Resident to Resident in foreign currency.		
	Prepayment of loan by Non-Resident to Resident in foreign currency.		
	Financial lease		
	Financial lease extension to/receipt from Non-residents		
Repayment of financial lease to/receipt from Non-residents			
Prepayment of financial lease to/receipt from Non-residents			
Revolving credit/overdraft facilities [Short term facilities]			
Credit facilities extension to/receipt from Non-resident			
Repayment of credit facilities to/by Non-resident			
Prepayment of credit facilities to/by Non-resident			
Deposit	Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs)	<ul style="list-style-type: none"> ▶ Letter of Account Opening/ ▶ Welcome letter/ ▶ Receipt of Fixed Deposit/ ▶ Slip of interest for Fixed Deposit/ ▶ Letter of interest for Fixed Deposit/ 	
	Placement/withdrawal of deposits of residents with/from financial institutions abroad.		
	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan.		
	Transfer by a company to/from its own current account overseas.		<ul style="list-style-type: none"> ▶ To request from company for their monthly submission of Overseas Account Report to the BNM.
	Transfer by a resident (exclude bank) to/from current account overseas of another resident company		
	Inter-company settlement for offsetting payables against receivables.		<ul style="list-style-type: none"> ▶ To request from company for their monthly submission of Intercompany Account Report to the BNM/

Transaction Type	Types of Payment	Supporting Documents
Investment Income	Direct Investment Income	<ul style="list-style-type: none"> ▶ Credit Note/ ▶ Board Minutes of Meeting/ ▶ Dividend Voucher/ ▶ Agreement/ ▶ Contract.
	Portfolio Investment Income	<ul style="list-style-type: none"> ▶ Instrument of Bond & Notes/ ▶ Finance Documents and all Agreements, Certificates and instruments delivered in connection with the Finance Documents.
	Interest paid to/received from Non-residents on investment in bonds and notes.	<ul style="list-style-type: none"> ▶ Instrument of Money Market or financial derivatives.
	Interest paid to/received from Non-residents on money market instruments/financial derivatives.	<ul style="list-style-type: none"> ▶ Instrument of Money Market or financial derivatives.
Investment	Direct Investment	
	Acquisition/ disposal of non-produced, non-financial assets	<ul style="list-style-type: none"> ▶ Sale & Purchase Agreement/ ▶ Board resolutions or Board Minutes of Meeting/ ▶ Credit Note/ ▶ Agreement/ ▶ Contract.
	Mergers and acquisitions	
	Paid-up Capital or Issuance of New Share Capital in Overseas Investment	
	Liquidation of investment	
	Working Capital/Cash call	
	Non-participating redeemable/non-redeemable preference shares [Issuance/ Redemption]	
	Portfolio Investment	
	Purchase/sale of listed and unlisted equity shares, unit trusts units, Transferable Subscription Right (TSR) and any rights issue or option in respect of such rights. Also include participating preference shares. [Issued by Resident/Non-resident in International market/domestic Market]	<ul style="list-style-type: none"> ▶ Instrument of Shares, Stock, Unit Trust, TSR, Bond, Notes, Money Market, Government Security, Sukuk Bond, etc./ ▶ Finance Documents and all Agreements, Certificates, Contract, Notice of Payment delivered in connection with the Finance Documents.
	Bonds and Notes [Issued by Resident/Non-resident in International market/domestic Market]	
	Money Market Instruments [Issued by Resident/Non-resident in International market/domestic Market]	
	Debt securities issued by governments and government-related agencies with original tenure of more than one year. [Malaysian Government securities/ Foreign Government securities]	
	Financial Derivatives	
	Swaps	<ul style="list-style-type: none"> ▶ Instrument of financial derivatives/ ▶ Financing Documents and all Agreements, Certificates, Contract, Notice of Payment delivered in connection with the Finance Documents.
Forwards		
Futures		
Options		
Other Derivatives		
Employee stock options		
Taxes		
Taxes/ Subsidies on products and productions	<ul style="list-style-type: none"> ▶ Invoice/ 	
Taxes on income, wealth and other taxable assets (government/ private sector)	<ul style="list-style-type: none"> ▶ Tax forms. 	
Fine and Penalties		
Fines and penalties (government sector/ private sector)	<ul style="list-style-type: none"> ▶ Government Letter, Court Letter, etc. 	
Services	Manufacturing Services	
	Manufacturing services on physical inputs that owned by others (goods for processing)	<ul style="list-style-type: none"> ▶ Invoice/ ▶ Receipts/ ▶ Letter of Settlement/ ▶ Purchase Order/ ▶ Delivery Order.
	Financial Services	
	Explicitly-charged financial services	<ul style="list-style-type: none"> ▶ Offer Letter/ ▶ Contract/ ▶ Agreement/ ▶ Invoice/ ▶ Receipts.
	Explicit margins on buying and selling of financial instruments	
	Explicitly-charged asset management services	
	Financial intermediation service charges indirectly measured (FISIM)	
	Insurance and Takaful	
	Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc.	<ul style="list-style-type: none"> ▶ The Beneficiary of Receipt Declaration Form for premium paid to insurance company/ ▶ The Remitter of the Payment Declaration Form for premium paid to insurance company/ ▶ Insurance Policy/ ▶ Letter/ ▶ Receipts.
	Premiums paid/received on other general insurance/takaful	
	Premium paid/received on life insurance/takaful	
	Premiums paid/received on reinsurance/retakaful	
	Premium paid/received on insurance/takaful on goods in the process of being exported/imported	
	Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.	
	Claims settlements on other general insurance/takaful	
	Claims settlements on life insurance/takaful	
	Claims paid/received on reinsurance/retakaful	
	Claims paid/received on insurance/takaful on goods	
	Investment income attributable to Non-resident policyholders in insurance, pension schemes and standardised guarantees	
	Auxiliary insurance services	
	Net premiums on non-life insurance and standardised guarantees	
	Non-life insurance claims and calls under standardised guarantees	

Transaction Type	Types of Payment	Supporting Documents	
Services (Cont.)	Construction and Installation		
	Construction and installation services in Malaysia	<ul style="list-style-type: none"> ▶ Construction Documentation/ ▶ Agreements/ ▶ Service Contract. 	
	Construction and installation services abroad		
	Legal Services and Other Investment		
	Legal Services	<ul style="list-style-type: none"> ▶ Obtain all information from lawyer e.g. Sales & Purchase Agreement and invoices for the transaction/ ▶ Official Letter from Lawyer/ ▶ Obtain details from respective firms on the underlying purposes involving their clients/ ▶ Legal firm to clarify cases e.g. escrow funds, SPA on shares liquidation and other unique cases other than real estate SPA. 	
	Purchase/sale of real estate in Malaysia (commercial).		
	Purchase/sale of real estate in Malaysia (residential).		
	Purchase/sale of real estate abroad (commercial).		
	Purchase/sale of real estate abroad (residential).		
	Cases/transactions handled by legal firms (other than legal fee items)		
	Cases/transactions handled by trustee companies		
	Rental services		
	Rentals/ operating leasing of dwellings, other buildings and machinery	<ul style="list-style-type: none"> ▶ Tenancy or Rental Agreement/ ▶ Payment Advice. 	
	Rental on natural resources	<ul style="list-style-type: none"> ▶ Tenancy or Rental Agreement/ ▶ Payment Advice/ ▶ Government Letter. 	
	Charges Associated with Intellectual Property Rights	<ul style="list-style-type: none"> ▶ Invoice/ ▶ Receipts/ ▶ License Agreement/ ▶ Intellectual Property/ ▶ Copyright or Patent/ ▶ Trademark License Agreement. 	
	License fees to reproduce and distribute intellectual property		
	Other Services		
	Telecommunication services	<ul style="list-style-type: none"> ▶ Official Receipt/ ▶ Bills/ ▶ Invoices/ ▶ Contract/ ▶ Agreement. 	
	Computer services		
	Information services		
	Advertising, market research and public opinion polling services		
	Accounting services		
	Management consulting services		
	Refunds relating to services transactions		
	Research and development		
	Covers charges for services associated with basic research, applied research, and experimental development of new products and processes. Activities in the physical sciences, social sciences and humanities are covered. This include the development of operating systems that represent technological advances and commercial research related to electronics, pharmaceuticals and biotechnology. It also include other product development that may give rise to patents. Outright sales of the results of research and development (such as patents, copyrights and sale of information about industrial processes) are also included. Exclude of proprietary rights arising from research and development are included under 'charges for use of intellectual property'.		
	Architectural, engineering, and other technical services		
	Agricultural, mining, and on-site processing		
Trade-related services			
Waste treatment services			
Audio-visual and artistic related services			
Health services			
Heritage and recreational services			
Other business/personal services			
Covers distribution services related to water, steam, gas and other petroleum products and air-conditioning supply, where these are identified separately from transmission services; placements of personnel, security and investigative services, translation and interpretation; photographic services, publishing, building cleaning and real estate services.Covers charges relating to services relating to social services, membership dues of business associations, domestic services, etc.			

Transaction Type	Types of Payment	Supporting Documents
Business Administrative	Wages and salaries in cash	<ul style="list-style-type: none"> ▶ Staff Work Permit/
	Wages and salaries in kind/benefits attributable to employees	<ul style="list-style-type: none"> ▶ Staff ID/
	Employer's social contributions	<ul style="list-style-type: none"> ▶ Letter of Offer/
	Sharing of administrative expenses	<ul style="list-style-type: none"> ▶ Employment letter/
	<u>Social contributions and benefits (Private Sector)</u> Covers transfers on payments or receipts of actual contributions made by households to social security schemes and employment related schemes to Malaysia Government and actual claims by policyholders of social security schemes and employment related schemes from Malaysia Government excluding pensions and gratuity.	<ul style="list-style-type: none"> ▶ Contract of Service/ ▶ Pay Slip/ ▶ Letter from Employer or Company Letter.
	Workers' remittances	
	Inter-company settlement for offsetting payables against receivables.	<ul style="list-style-type: none"> ▶ To request from company for their monthly submission of Intercompany Account Report to the BNM
Government Services/ Sector	Transfer by a company to/from its own current account overseas.	<ul style="list-style-type: none"> ▶ To request from company for their monthly submission of Overseas Account Report to the BNM
	Transfer by a resident (exclude bank) to/from current account overseas of another resident company	
	Settlement between Remittance Services Providers (RSPs) with resident financial institutions	<ul style="list-style-type: none"> ▶ To request letter issued by BNM for company submitting monthly Settlement RSP Report to BNM (for company not in RSP listing).
	Malaysian government offices abroad and foreign offices in Malaysia International organisations Trade missions Commission & other charges relating to loan obligations of the Malaysian Government The Bank minting of coins and printing of notes Grants, aid, donations and unclaimed monies Pension, gratuity Social contributions and benefits Compensation and pledging Debt forgiveness <u>Other capital transfers</u> Includes investment grants, in cash or in kind, made by governments to Non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by government to Non-residents for damages to capital assets or serious injuries.	<ul style="list-style-type: none"> ▶ Agreement/ ▶ Contract/ ▶ Government Letter, Court Letter, etc.