

The following Specific Terms and Conditions shall be specifically applicable for the Sweeping Facility and are in addition to the *General Terms and Conditions for Accounts and Services*.

### **1.0 Definitions**

- 1.1 All capitalised terms defined in the General Terms and Conditions shall have the same meaning when used in this Specific Terms and Conditions.
- 1.2 The following capitalised terms shall have the meaning assigned hereto:
  - '*Cheque*' means cheque issued from the Current Account.
  - '*Current Account*' means the current account / current account-i operated by an Accountholder, from which Accountholder had issued a cheque which is presented for payment at the Bank.
  - '*Debiting Account*' means the Account (either savings / current account) belonging to an Accountholder, from which funds will be debited by the Bank pursuant to this Sweeping Facility, to honour the cheque issued by the Accountholder from the Current Account.

### **2.0 Operation of the Sweeping Facility**

- 2.1 The Accountholder shall fill the relevant application form in order to commence the instruction for the Sweeping Facility.
- 2.2 When a Cheque is presented for payment and there is an insufficient Available Balance in the Current Account to honour the Cheque, Accountholder authorises the Bank to debit from the Debiting Account the relevant funds and credit the same to the Current Account in order to honour the Cheque.
- 2.3 Accountholder undertake to ensure that there would be sufficient Available Balance in the Debiting Account in order to meet the automatic debiting of the required funds and transferring the same to the Current Account.
- 2.4 Accountholder shall credit funds directly to the Current Account in the event there are insufficient funds in the Debiting Account to debit funds to honour the Cheque.
- 2.5 The Bank shall not be held responsible for any dishonour / non-payment of the Cheque due to insufficient funds in the Current Account / the Debiting Account.
- 2.6 Accountholder provides authority to the Bank to continue debiting the Debiting Account for this Sweeping Facility as long as the Available Balance in the Current Account are insufficient to honour the cheque issued from the Current Account, until the Bank receives a written instruction revoking this authority.
- 2.7 A Joint Account maintained by an Accountholder with others can be used as a Debiting Account for this facility, provided the Accountholder shall obtain authorization from other Accountholder in the Joint Account.
- 2.8 The maximum limit for debiting from Debiting Account to Current Account for the honouring of the Cheque is RM10,000.00 for each Cheque.

### **3.0 Fees and Charges**

- 3.1 There shall be fees and charges which shall be applicable for this Sweeping Facility and the same is available in the Bank branch's notice board / the Bank's Website.