

## “FAQs on Self-service Banking Portal”

### **1. What is Self-service Banking Portal?**

Self-service Banking Portal is a Website portal which can be browsed by customers using Desktop and Mobile Device. It is a Website Portal designed for the benefits of customers enabling them to fill up information, apply bank accounts and credit cards which they desire to use, and know the status of the applied bank accounts and credit cards without visiting the bank.

### **2. How can I get bank account from Self-service Banking Portal?**

To apply a bank account, the customer must create a Portal Account first. Portal Account Registration can be made at Self-service Banking Portal (<https://selfservice.kbzbank.com/>). After that the customers can access to the account through own Portal Account, and then choose types of bank account which they desire. KBZ bank will verify the application of the customers and open the account. This means customer does not need to visit the Branch in person but can open the account. Customers can see the status of the bank account for which they applied in MyOrder contained in the Portal Account. Then a customer can get banking service with the use the account.

### **3. What type of accounts and Credit Card can be opened through Self-service Banking Portal?**

The following 8 types of accounts and Credit Cards can be opened through Self-service Banking Portal:

<b>No.</b>	<b>Account Type</b>	<b>Currency Type</b>
1	Normal Savings Account	MMK
2	Normal Current Account	MMK
3	Normal Call Account	MMK
4	CASH ACCOUNT – Savings which accepts only cash	MMK
5	CASH ACCOUNT – Current which accepts only cash	MMK
6	CASH ACCOUNT – Call which accepts only cash	MMK
7	Current Account - Myanmar Citizens	FE

8	Current Account - Resident Foreigners	FE
9	KBZ MPU Credit Card	MMK
10	KBZ VISA Credit Card	MMK
11	KBZ UnionPay Credit Card	MMK

Now, efforts are being made to open other types of account through Self-service Banking, and information on such services will be provided to customers in a timely manner.

**4. Who can use Self-service Banking?**

Those who are 18 years of age and above and those who have not opened bank accounts with KBZ Bank that means New to Bank (NTB) customers can use Self-service Banking. No need to visit the Bank they can open bank accounts through Self-service Banking Portal.

Those who have opened bank accounts with KBZ Bank, in other words Existing to Bank (ETB) Customers, are currently only eligible to apply for a Credit Card through the Self-service Banking Portal.

**5. Does it need to pay service fees when opening bank account through Self-service Banking**

No, it does not. No service fee will be charged to open bank account through Self-service Banking. Customers only need to make Portal Account Registration at Self-service Banking Portal and creating Portal Account also is Free of Charge.

**6. Is the Portal Account a Bank Account?**

No, Portal Account is not a Bank Account. It is an Account of Web Portal designed for the customers to be able to open Bank Account/Deposit Account/Credit Card at and when they are convenient. In other words, who wishes to apply/open new bank account through Self-service Banking shall have a Self-service Banking Portal Account.

**7. What is required to make Portal Account Registration?**

In making Portal Account Registration, customers need to fill in name, father's name, NRC number, (if a customer is a Resident Foreigner, passport number) gender (male/female), date of birth, current address, permanent address, mobile phone number, email and password for Portal Account.

**8. After opening Portal Account, what is required to apply new bank account?**

In addition to reciting agreement shown on Video Screen and making video recording, and uploading images of front and back of NRC, and Valid Visa and signature, customers need to submit the following data, and they are the same as the data to be filled in when new bank account is opened with the bank.

- Name, father's name, NRC number, (if a customer is a Resident Foreigner, passport number), gender (male/female), date of birth, current address, permanent address, mobile phone number, email and occupation of the Customer
- If there are any introducers, name, account number, NRC phone number and email of the introducers
- For 107 - Current Account Myanmar Citizen & 108 - Current Account Resident Foreigners, documents of Source of FCY Income
- If Resident Foreigners open MMK/FCY accounts, they are to fill Form QA-22 agreement and submit Source of Income document.

**9. To open bank account, can customers choose a branch which they prefer?**

Yes, they can. They can choose the nearest branch or a branch which they prefer to open new bank account through Self-service Banking Portal. But Passbook, Cheque Book , MPU Debit Card and Credit Card can be taken out only at the branch they chose, and thus they must choose the branch carefully.

**10. How a customer can know that whether his/her bank account has been opened successfully through Self-service Banking or whether the account can be used?**

Customers can see the status of the bank account for which they applied in MyOrder contained in the Portal Account, and they can instantly know that whether their accounts have been opened successfully or not in the Inbox. After knowing that the account has been opened successfully, a customer can use the new account.

**11. How to deposit the initial deposit into the bank account opened through Self-service Banking?**

If the account is Normal Account, the initial deposit can be paid by fund transfers made by other through Normal Account or CASH Account or through a branch or i/mBanking.

If the account is Cash Account, the initial deposit can be paid by fund transfers made by other through CASH Account or through a branch or i/mBanking.

For the account which can earn interests, if the initial deposit is less than minimum balance, interest cannot be earned. Therefore, to earn interest, the saving shall be higher than the minimum balance. When customers visit a Branch in person to take out their Passbook, Cheque Book and MPU Debit Card, they can deposit the initial deposit to their accounts; Cheque Book fee can be paid if they request Cheque book; and Card Registration Fee can be paid if they request MPU Debit Card. Normal CASA - Savings/ Current/ Call accounts can be linked to KBZPay to receive transfer amount from KBZPay Customers and Fund Transfer or KBZPay Agents and then transfer the transferred amount into customers' accounts..

**12. Before paying initial deposit, how the new bank account opened through Portal Account can be used?**

As there is no deposit in the new bank account, customer cannot make transactions to other. But the customer can receive transfers from other as he has Account No.

**13. What other services can a customer get in addition to opening of Self-service Banking?**

When a customer applies for bank account through Self-service Banking Portal, the following services can be applied FOC.

- Applying E-Statement and Monthly/Weekly/Daily E-Statement for the account which is desired.
- Applying i/mBanking
- Applying Passbook (for Normal Savings/Call or Cash Account - Savings/Call)
- Applying MPU Debit Card (for Normal Savings/Current)
- Applying Credit Card (KBZ MPU Credit Card, KBZ VISA Credit Card, KBZ UnionPay Credit Card)

**14. For what type of account can a cheque book is received? How much is it?**

If a customer takes out a cheque book in Yangon/Mandalay/Naypyidaw for Normal Current Account or CASH Account – Current opened with MMK , MICR Cheque Book will be issued, and if he takes out at branches in other towns, Non-MICR Cheque Book will be issued.

For Normal Current Account opened with FE, only Non-MICR Cheque Book will be issued even if he takes out the cheque in any branches in any towns.

The price of the cheque book is the same as the current price.

- For a leaf of Non-MICR cheque, stamp duty fee will be 5 MMK + Cheque Leaf Fee, 50 MMK, and a cheque book with 10 leaves will cost the customer 550 MMK. Stamp duty fee will be debited to the account of customer.
- For a leaf of MICR cheque, stamp duty fee will be 5 MMK + Cheque Leaf Fee, 100 MMK, and a cheque

book with 10 leaves will cost the customer 1050 MMK. Stamp duty fee will be debited to the account of customer.

**15. Can a cheque book be requested in advance through Self-service Banking? How to get it?**

Cheque book for Normal Current or Cash Account – Current can be achieved. After the customer gets Normal Current or Cash Account – Current account, he can credit initial deposit into such accounts. In crediting initial deposit into the account, cheque book can be requested in advance through Self-service Banking only after deposited amount is more than the cheque book fees.

If a cheque book is not requested through Self-service Banking for the account opened through Self-service Banking, the customer can visit the Branch in person to request the cheque book. In doing so, deposit can be made in accordance with the specification for minimum balance, and cheque book can be taken out after paying the cheque book fees. Non-MICR cheque book can be received instantly, but MICR cheque book cannot be. Only after another 3 banking days from the day on which a request is made, the customer shall visit the branch in person to take out the cheque book.

Therefore, if the customer desires to save the time, the initial deposit shall be surpass the amount of cheque book fees; and the cheque book can be requested in advance through Self-service Banking. After making such request in advance, the customer needs to visit the branch only once to take out the cheque book in person.

**16. After opening bank account through Self-service Banking, when and how can the customer get Passbook, Cheque Book, Credit Card and MPU Debit Card?**

After opening bank account through Self-service Banking, customers will be informed through Portal Inbox on how they can get their Passbook, Cheque Book, Credit Card and MPU Debit Card by bank account classes. Next, they, at their convenience, can go to the branch (which they have chosen in Self-service Banking) to take out Passbook, Cheque Book, Credit Card and MPU Debit Card.

**17. In opening bank account through Self-service Banking Portal, is there any difference with initial deposit or minimum balance set for the account opened in branches?**

No, Self-service Banking Portal is just a Portal to link the customer with the Bank to open new bank account. It is not related to initial deposit or minimum balance. Initial deposit or minimum balance is specified by the Bank by bank accounts, and thus there is no difference between opening the account at the branch or through Self-service Banking Portal.

**18. Before opening of an account through Self-service Banking how customers can know such information as details of initial deposit and interest rates to be able to choose bank accounts which are suitable for them?**

The information is mentioned on Self-service Banking Portal, and the updated information can be received from such other channels as KBZ Website, KBZ Viber or branches.

**19. What is important in filling in data in Self-service Banking Portal?**

In making Portal Registration or filling in data to open bank account, it is important to make sure that data are accurate and correct. (eg. Name and father's name are to be the same as mentioned in NRC.) To make sure that information are not to be hacked by others, the Web Portal to be used must be the Portal which is official announced by the Bank, and to do so such details as spellings should be checked thoroughly. It is important to check <https://selfservice.kbzbank.com/> instead of <https://self-service.kbzbank.com/> or <https://selfservices.kbzbank.com/>.

**20. Can NTB Customers under 18 make Portal Account Registration?**

No, they cannot. Only NTB customer above 18 years of age can make Portal Account Registration.

**21. How long Portal Account can be kept? Is there any tenor for Portal Account?**

No tenor is specified for the Portal Account. Customers can use it till they make request to cancel the account.

**22. How to amend the data filled in the Portal Account?**

If data filled in the Portal Account needs to be amended before a new account is applied, the customer him or herself contact Call Center (Phone No. +959 951018555) directly and tell them what is to be corrected. Call Center will ask some questions on data presented by the customer and it will contact Tech Service Desk to continue the process.

If data filled in the Portal Account needs to be amended after a new account is applied or account is approved, the customer shall visit the branch in person to amend it. Therefore, customer must be careful in filling data in portal to be correct and accurate.

**23. After new accounts were opened through Self-service Banking Portal, can Passbook/ Cheque Book/ Credit Card/ MPU Debit Card be taken out by a representative?**

For the account opened through Self-service Banking Portal or at a Branch, only the customer himself can take out Passbook/ Cheque Book/ MPU Debit Card showing original NRC. A customer, who has opened account through Self-service Banking Portal, will receive bank account number in his Portal Inbox. With the bank account number, the customer (if he is Myanmar citizen, with NRC, and if a foreigner, with original passport) shall visit the Branch which he has chosen to take out Passbook/Cheque Book/ **Credit Card**/MPU Debit Card.