



MUFG Bank (Malaysia) Berhad
199401016638 (302316-U)
Level 22, 23 & 24, Plaza Conlay
No. 18, Jalan Conlay
50450 Kuala Lumpur

November 10, 2025

Dear Valued Customer,

Important notice: Migration of SWIFT to ISO 20022 in November 2025

Thank you for choosing MUFG Bank and for your continuous support.

We would like to inform and remind you of the upcoming industry-wide important changes related to the ISO 20022 transition, effective starting November 2025.

Important Changes Related to SWIFT Migration for Foreign Remittance Payment

1. For GCMS Plus Customers

- Starting from 14 November 2025, the Bank will no longer accept non-ISO 20022-compliant instruction uploads via electronic channels (GCMS Plus).
- Starting from 22 November 2025, GCMS Plus will add "Address Line" (Optional Fields) to the address information sections on the entry screen for ISO20022-compliant payments for majority of our branches.

2. For Paper Application Customers

- Starting 22 November 2025, SWIFT MT messages for payments will be replaced by ISO 20022-compliant SWIFT MX message formats.

Due to these industry changes, processing time for both domestic and international payments may take longer than usual. To avoid any potential delays, we recommend ensuring that any critical payments are scheduled either before or after this migration period.

Thank you once again for your cooperation and continued partnership as we move together towards the ISO20022 standard. Should you have any questions, please do not hesitate to reach out to your respective relationship managers.

Yours Sincerely,

MUFG Bank (Malaysia) Berhad