

(1) Individuals

Intrabank Funds Transfer					
No	Items	Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
1	Fees and Charges (RM per transaction)	FOC	N/A	FOC	FOC
2	Daily transaction limit (RM per day)	RM30,000	N/A	RM10,000	Unlimited
3	Payment reference				
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	N/A	N/A	N/A
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement				
4	Operating hours	3.30am - 11.59pm	N/A	24 hours	9.30am - 4.30pm
5	Crediting time				
	(i) Monday - Friday	Immediate	N/A	Immediate	Immediate
	(ii) Non-business days				
6	Refund time	-	N/A	-	-

Interbank GIRO (IBG)					
No	Items	Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
1	Fees and Charges (RM per transaction)	0.10	N/A	0.10	2.00
2	Daily transaction limit (RM per day)	RM30,000	N/A	RM10,000	Max RM500K
3	Payment reference				
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	N/A	YES	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	N/A	YES	YES
4	Future-dated payments	YES	N/A	N/A	N/A
5	Operating hours	3.30am - 11.59pm	N/A	24 hours	9.30am - 4.30pm
6	Crediting time				
	(i) Monday - Friday				
	Before 5.00am	By 11.00am	N/A	By 11.00am	By 11.00am
	5.01am-8.00 am	By 2.00pm		By 2.00pm	By 2.00pm
	8.01am-11.00am	By 5.00pm		By 5.00pm	By 5.00pm
	11.01am-2.00pm	By 8.20pm		By 8.20pm	By 8.20pm
	2.01pm - 5.00pm	By 11.00pm		By 11.00pm	By 11.00pm
	After 5.00pm	By 11am - Next business day		By 11am - Next business day	Before 4.30pm - By 11.00pm
	(ii) Non-business days	By 11am - Next business day		By 11am - Next business day	After 4.30pm - Next business day
					By 11am - Next business day
					By 11am - Next business day
7	Refund time				
	(i) Monday - Friday				
	Before 5.00am	By 5.00pm	N/A	By 5.00pm	By 5.00pm
	5.01am-8.00 am	By 8.20pm		By 8.20pm	By 8.20pm
	8.01am-11.00am	By 11.00pm		By 11.00pm	By 11.00pm
	11.01am-2.00pm	By 11.00am - Next business day		By 11.00am - Next business day	By 11.00am - Next business day
	2.01pm - 5.00pm	By 11.00am - Next business day		By 11.00am - Next business day	By 11.00am - Next business day
	After 5.00pm	By 5.00pm - Next business day		By 5.00pm - Next business day	By 5.00pm - Next business day
	(ii) Non-business days	By 5.00pm - Next business day		By 5.00pm - Next business day	By 5.00pm - Next business day

Instant Interbank Funds Transfer (IBFT)					
No	Items	Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
1	Fees and Charges (RM per transaction)	0.50	N/A	0.50	
2	Daily transaction limit (RM per day)	RM10,000	N/A	RM10,000	
3	Payment reference				
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	N/A	YES	
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement				
4	Operating hours	3.30am - 11.59pm	N/A	24 hours	
5	Crediting time				
	(i) Monday - Friday	Immediate	N/A	Immediate	
	(ii) Non-business days				
6	Refund time	N/A	N/A	N/A	

RENTAS					
No	Items	Internet banking	Mobile banking	Over-the-counter (OTC)	
1	Fees and Charges (RM per transaction)	N/A	N/A	5.00	
2	Payment reference				
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	N/A	N/A	YES	
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement				
3	Operating hours	N/A	N/A	9.30am - 4.30pm	
4	Crediting time				
	(i) Monday - Friday	N/A	N/A	Before 3pm - same day	
	(ii) Non-business days	N/A	N/A	After 3pm - next business day	
5	Refund time	N/A	N/A	Next Business Day	

Other related fees/charges for online banking	
No	Items
1	Other related charges
	(i) Maintenance / subscription fee
	(ii) Security tokens
	(iii) Annual digital certificates
	(iv) Salary payment / payroll
	(v) Notification / SMS
	(vi) Training
2	Incentives and packages