Intrabank Funds Transfer

No	Items	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	**Fees and Charges (RM per transaction)**		
	Sole-proprietors, partnership and SME[1]	Waived	Waived
	Other corporates	Waived	Waived
(2)	**Daily transaction limit (RM per day)**		
	Sole-proprietors, partnership and SME[1]	No Limit	No Limit
	Other corporates	No Limit	No Limit
(3)	**Payment reference**		
	(i) Availibility of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	YES
	(ii) Availibility of beneficiaries' names and payment references in payers' bank statement	YES	YES
(4)	**Operating hours**	Mon - Fri (Business Days) : Cut-off time will depend on currency or up to 4pm for best effort basis	Banking Hour
		For all channels	
(5)	**Crediting time**		
	(i) Monday - Friday	Immediate	
	(ii) Non-business days	Not offering	
(6)	**Refund time**	Immediate	

Interbank GIRO (IBG)

No	Items	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	**Fees and Charges (RM per transaction)**		
	Sole-proprietors, partnership and SME[1]	0.10 *	2.00 *
	Other corporates	0.10 *	2.00 *
(2)	**Daily transaction limit (RM per day)**		
	Sole-proprietors, partnership and SME[1]	No Limit	No Limit
	Other corporates	No Limit	No Limit
(3)	**Payment reference**		
	(i) Availibility of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	YES
	(ii) Availibility of beneficiaries' names and payment references in payers' bank statement	YES	YES
(4)	**Future-dated payments**	YES	YES
(5)	**Operating hours**	Mon-Fri (Business Days) up to 5pm	Mon-Fri (Business Days) Banking Hour
		For all channels	
(6)	**Crediting time**		

Transaction initiated	Transaction Credited		Refund time / Return
(i) Monday - Friday			
Before 5:00am	Same business day	By 11:00am	By 5:00pm
5:01am-8:00 am	Same business day	By 2:00pm	By 8:20pm
8:01am-11:00am	Same business day	By 5:00pm	By 11:00pm
11:01am-2:00pm	Same business day	By 8:20pm	By 11:00am, next business day
2:01pm-5:00pm	Same business day	By 11:00pm	
After 5pm	Next business day	By 11:00am	By 5:00pm
(ii) Non-business days	Not offering	Not offering	

RENTAS

No	Items	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	**Fees and Charges (RM per transaction)**		
	Sole-proprietors, partnership and SME[1]	2.00 *	5.00 *
	Other corporates	5.00 *	9.00 *
(2)	**Payment reference**		
	(i) Availibility of payers' names and payment references in beneficiaries' bank statement	YES	YES
	(ii) Availibility of beneficiaries' names and payment references in payers' bank statement	YES	YES
(3)	**Operating hours**	Mon-Fri (Business Days) : Cut off time at 3.00pm on working days	Mon-Fri(Business Days) : Cut off time at 3.00pm on working days
		For all channels	
(4)	**Crediting time**		
	(i) Monday - Friday	1 hour	
	(ii) Non-business days	Not offering	
(5)	**Refund time**	Immediate, upon receiving return of fund	

Other related fees/charges for online banking (internet and mobile banking)

No	Items	Sole-proprietors, partnership and SME[1]	Other corporates
1	**Other related charges**		
	(i) Maintenance / subscription fee	Waived	Bank Report only - Waived Bank Report & Fund Transfer - MYR 200.00*
	(ii) Security tokens	Waived	Waived (Up to 2 tokens)
	(iii) Annual digital certificates	Not offering	Not offering
	(iv) Salary payment / payroll	RM0.10* per transaction	RM0.10* per transaction
	(v) Notification / SMS	Not offering	Not offering
	(vi) Training	Waived	Waived
2	**Incentives and packages**	NA	NA

Cheque and Current Account Services

	RM	Effective date
Fee per cheque issued	Nil	
	Type of accounts	**Interest rate/profit rate (% per annum)**
Interest rate/profit rate of current accounts	Standard	N/A

* Note: Effective from 1 April 2015, these fee and charges are subject to GST 6%