

**Intrabank Funds Transfer**

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

**Interbank GIRO (IBG)**

No	Items	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	0.10 * 0.10 *	2.00 * 2.00 *
(2)	<b>Daily transaction limit (RM per day)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	No Limit No Limit	No Limit No Limit
(3)	<b>Payment reference</b> (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES YES	YES YES
(4)	<b>Future-dated payments</b>	YES	YES
(5)	<b>Operating hours</b>	Mon-Fri ( Business Days) up to 5pm	Mon-Fri ( Business Days) Banking Hour
<b>For all channels</b>			
(6)	<b>Crediting time</b>		
	<b>Transaction initiated</b>	<b>Transaction Credited</b>	
	(i) Monday - Friday		
	Before 5:00am	Same business day	By 11:00am
	5:01am-8:00 am	Same business day	By 2:00pm
	8:01am-11:00am	Same business day	By 5:00pm
	11:01am-2:00pm	Same business day	By 8:20pm
	2:01pm-5:00pm	Same business day	By 11:00pm
	After 5pm	Next business day	By 11:00am
	(ii) Non-business days	Not offering	Not offering
			<b>Refund time / Return</b>
			By 5:00pm
			By 8:20pm
			By 11:00pm
			By 11:00am, next business day
			By 5:00pm

**RENTAS**

No	Items	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b>		
	Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	2.00 * 5.00 *	5.00 * 9.00 *
(2)	<b>Payment reference</b>		
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES YES	YES YES
(3)	<b>Operating hours</b>	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
		<b>For all channels</b>	
(4)	<b>Crediting time</b>		
	(i) Monday - Friday (ii) Non-business days	30 minutes Not offering	
(5)	<b>Refund time</b>	Immediate, upon receiving return of fund	

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

No	Items	Sole-proprietors, partnership and SME <sup>1</sup>	Other corporates
1	<b>Other related charges</b>		
	(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	<b>Incentives and packages</b>	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
Business Day	Transaction Credited	
Local Cheque deposited before 4pm	By 3.30pm on the next business day	

\* Note: Effective from 1 April 2015, these fee and charges are inclusive of GST 6%

v1.7 (Oct 2017)