

## 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
		For all channels	
(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
		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
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
*** Any IBG with future value date will be processed in Window 1 (before 5am) of next business day on the date set by the originator unless specified by originator to process the transaction in a different IBG window. *** Any return notification for transactions in Window 4 (11:01am-2pm) & Window 5 (2:01pm -5pm) will be notified through email in the next business day.			

## 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	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	<b>Effective Date</b>	<b>Fund Availability Duration**</b>
		1-Jan-19	7 Minutes
		1-Jan-20	2 Minutes
		** Applicable for Online Single Instruction only otherwise 30 minutes fund availability	
(5)	<b>Refund time</b>	Not offering	
		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
<b>1</b>	<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	
	(iii) Annual digital certificates	Not offering	Waived (Up to 2 tokens)
	(iv) Salary payment / payroll	RM0.10* per transaction	Not offering RM0.10* per transaction
	(v) Notification / SMS	Not offering	Not offering
	(vi) Training	Waived	Waived
<b>2</b>	<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 September 2018, these fees and charges are exclusive of service tax at 6% which may be charged where applicable

v1.9 (January 2020)