

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 Other corporates	Waived Waived	Waived Waived
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	No Limit No Limit	No Limit No Limit
(3)	Payment reference (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)	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 (ii) Non-business days		Immediate 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 Other corporates	0.10 * 0.10 *	2.00 * 2.00 *
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	No Limit No Limit	No Limit No Limit
(3)	Payment reference (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)	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	
	(i) Monday - Friday		Refund time / Return
	Before 5:00am	Same business day	By 5:00pm
	5:01am-8:00 am	Same business day	By 8:20pm
	8:01am-11:00am	Same business day	By 11:00pm
	11:01am-2:00pm	Same business day	By 11:00am, next business day
	2:01pm-5:00pm	Same business day	
	After 5pm	Next business day	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		
	Availability of payers' names and payment references in beneficiaries' bank statement	YES	YES
	Availability 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	
		Effective Date	Fund Availability Duration**
		1-Jan-19	7 Minutes
	1-Jan-20	2 Minutes	
	(ii) Non-business days	** Applicable for Online Single Instruction only otherwise 30 minutes fund availability 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
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

v1.8.2 (July 2019)