

(1) Individuals

Intrabank Fund 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 (ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	N/A	N/A	N/A
4	Operating hours	3.30am - 11.59pm	N/A	24 hours	9.30 am - 4.30pm
5	Crediting time (i) Monday - Friday (ii) Non-business days	Immediate	N/A	Immediate	Immediate
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)	FOC	N/A	0.10	2.00
2	Daily transaction limit (RM per day)	RM50,000	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 (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	9.30 am - 4.30pm
6	Crediting Time (i) Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 1.01am-2.00pm 2.01pm - 5.00pm After 5.00pm (ii) Non-business days	By 11.00am By 2.00pm By 5.00pm By 8.20pm By 11.00pm By 11.00am - Next business day By 11.00am - Next business day	N/A	By 11.00am By 2.00pm By 5.00pm By 8.20pm By 11.00pm By 11.00am - Next business day By 11.00am - Next business day	By 11.00am By 2.00pm By 5.00pm By 8.20pm Before 4.30pm - By 11.00pm 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 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm - 5.00pm After 5.00pm (ii) Non-business days	By 5.00pm By 8.20pm By 11.00pm By 11.00am - Next business day By 11.00am - Next business day By 5.00pm - Next business day By 5.00pm - Next business day	N/A	By 5.00pm By 8.20pm By 11.00pm By 11.00am - Next business day By 11.00am - Next business day By 5.00pm - Next business day By 5.00pm - Next business day	By 5.00pm By 8.20pm By 11.00pm By 11.00am - Next business day By 11.00am - Next business day By 5.00pm - Next business day By 5.00pm - Next business day

Instant Interbank Funds Transfer (IBFT)				
No	Items	Internet banking (DuitNow Pay to Account)	Mobile banking	ATM
1	Fees and Charges (RM per transaction)	FOC	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 (ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	N/A	YES
4	Operating hours	3.30am - 11.59pm	N/A	24 hours
5	Crediting time (i) Monday - Friday (ii) Non-business days	Immediate	N/A	Immediate
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 (ii) Availability of beneficiaries' names and payment references in payers' bank statement	N/A	N/A	YES
3	Operating hours	N/A	N/A	9.30am - 4.30am
4	Credit Time Monday - Friday Non-business days	N/A N/A	N/A N/A	Before 3pm - same day After 3pm - next business day Next business day
5	Refund Time	N/A	N/A	-

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	N/A N/A N/A N/A N/A N/A
2	Incentives and packages	N/A