

## INFORMATION GUIDE ON E-PAYMENT SERVICES & FEES FOR INDIVIDUALS

### (1) Individuals

#### Intrabank Funds Transfer

No	Items	Channels			
		Online banking	SC Mobile (Mobile banking)	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)	FREE	FREE	FREE	FREE
(2)	Daily transaction limit (RM per day)	Personal Banking - RM60,000 Priority Banking - RM150,000 Non-resident - RM10,000		Personal & Priority banking - RM10,000 combined limit with IBFT	No limit for RM withdrawal.
(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	NO	YES
		YES	YES	NO	YES
(4)	Operating hours	24 HOURS	24 HOURS	24 HOURS	Banking hours as below: Teller - 9.15am - 3.45pm (Mon - Fri) Branch Sales and Service Manager - 9.15am - 5pm (Mon - Thurs); 9.15am - 4pm (Fri)
<b>For all channels</b>					
(5)	Crediting time (i) Monday - Friday (ii) Non-business days	IMMEDIATE IMMEDIATE			
(6)	Refund time	DAILY BY 4PM			

#### Interbank GIRO (IBG)

No	Items	Channels			
		Internet banking	SC Mobile (Mobile banking)	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)	FREE	FREE	NOT OFFERING	RM0.50
(2)	Daily transaction limit (RM per day)	RM50,000 combined limit with IBFT Non-resident - RM10,000 combined limit with IBFT and intrabank funds transfer		NOT APPLICABLE	RM1 MILLION
(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	NOT APPLICABLE	YES
		YES	YES	NOT APPLICABLE	YES
(4)	Future-dated payments	YES	YES	NOT APPLICABLE	NO
(5)	Operating hours	24 HOURS	24 HOURS	24 HOURS	Banking hours as below: Teller - 9.15am - 3.45pm (Mon - Fri) Branch Sales and Service Manager - 9.15am - 5pm (Mon - Thurs); 9.15am - 4pm (Fri)
<b>For all channels</b>					
(6)	Crediting time (under normal circumstances) (i) Monday - Friday Before 5.00am 5.01am - 8.00am 8.01am - 11.00am 11.01am - 2.00pm 2.01pm - 5.00pm After 5.00pm (ii) Non-business days	Same business day by 11.00am Same business day by 2.00pm Same business day by 5.00pm Same business day by 8.20pm Same business day by 11.00pm Next business day by 11.00am Next business day by 11.00am			
(7)	Refund time (under normal circumstances) (i) Monday - Friday Before 5.00am 5.01am - 8.00am 8.01am - 11.00am 11.01am - 2.00pm 2.01pm - 5.00pm After 5.00pm (ii) Non-business days	Same business day by 5.00pm Same business day by 8.20pm Same business day by 11.00pm Next business day by 11.00am Next business day by 11.00am Next business day by 5.00pm Next business day by 5.00pm			

#### Instant Interbank Funds Transfer (IBFT)

No	Items	Channels		
		Internet banking	SC Mobile (Mobile banking)	ATM
(1)	Fees and Charges (RM per transaction)	FREE	FREE	At MEPS ATM RM0.50 At SCB ATM RM0.30
(2)	Daily transaction limit (RM per day)	RM50,000 combined limit with IBFT Non-resident - RM10,000 combined limit with IBFT and intrabank funds transfer		Personal & Priority segment - RM10,000 combined limit with intrabank funds transfer
(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	NO
		YES	YES	NO
(4)	Operating hours	24 HOURS	24 HOURS	24 HOURS
<b>For all channels</b>				
(5)	Crediting time (i) Monday - Friday (ii) Non-business days	IMMEDIATE IMMEDIATE		
(6)	Refund time	3 - 7 BUSINESS DAYS. REAL TIME IF ACCOUNT NUMBER IS INVALID.		

#### RENTAS

No	Items	Channels		
		Internet banking	SC Mobile (Mobile banking)	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)	NOT OFFERING	NOT OFFERING	RM5.00
(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	NOT APPLICABLE	NOT APPLICABLE	YES
		NOT APPLICABLE	NOT APPLICABLE	YES
(3)	Operating hours	NOT APPLICABLE	NOT APPLICABLE	Banking hours as below: Teller - 9.15am - 3.45pm (Mon - Fri)
(4)	Crediting time (i) Monday - Friday (ii) Non-business days	Internet banking	SC Mobile (Mobile banking)	Over-the-counter (OTC)
		NOT APPLICABLE	NOT APPLICABLE	SAME DAY NOT AVAILABLE
(5)	Refund time	NOT APPLICABLE DAILY BY 4PM		

#### Financial Process Exchange (FPX) and Interbank Direct Debit

No	Items	FPX	Interbank Direct Debit
(1)	Fees and Charges (RM per transaction)	FREE	FREE