

(1) Individuals

Intrabank Funds Transfer

No	Items	Channels			
		Online banking	Breeze (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	YES	YES	NO	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	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)
For all channels					
(5)	Crediting time			IMMEDIATE	
	(i) Monday - Friday			IMMEDIATE	
	(ii) Non-business days				
(6)	Refund time			DAILY BY 4PM	

Interbank GIRO (IBG)

No	Items	Channels			
		Internet banking	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	YES	YES	NOT APPLICABLE	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	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)
For all channels					
(6)	Crediting time				
	(i) Monday - Friday			Same business day by 11.00am	
	Before 5.00am			Same business day by 2.00pm	
	5.01am - 8.00am			Same business day by 5.00pm	
	8.01am - 11.00am			Same business day by 8.20pm	
	11.01am - 2.00pm			Same business day by 11.00pm	
	2.01pm - 5.00pm			Next business day by 11.00am	
	After 5.00pm			Next business day by 11.00am	
	(ii) Non-business days				
(7)	Refund time (under normal circumstances)				
	(i) Monday - Friday			Same business day by 5.00pm	
	Before 5.00am			Same business day by 8.20pm	
	5.01am - 8.00am			Same business day by 11.00pm	
	8.01am - 11.00am			Next business day by 11.00am	
	11.01am - 2.00pm			Next business day by 11.00am	
	2.01pm - 5.00pm			Next business day by 5.00pm	
	After 5.00pm			Next business day by 5.00pm	
	(ii) Non-business days				

Instant Interbank Funds Transfer (IBFT)

No	Items	Channels		
		Internet banking	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	YES	YES	NO
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES	NO
(4)	Operating hours	24 HOURS	24 HOURS	24 HOURS
For all channels				
(5)	Crediting time			IMMEDIATE
	(i) Monday - Friday			IMMEDIATE
	(ii) Non-business days			
(6)	Refund time	3 - 7 BUSINESS DAYS. REAL TIME IF ACCOUNT NUMBER IS INVALID.		

RENTAS

No	Items	Channels		
		Internet banking	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	NOT APPLICABLE	NOT APPLICABLE	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	NOT APPLICABLE	NOT APPLICABLE	YES
(3)	Operating hours	NOT APPLICABLE	NOT APPLICABLE	Banking hours as below: Teller - 9.15am - 3.45pm (Mon - Fri)
For all channels				
(4)	Crediting time			
	(i) Monday - Friday	NOT APPLICABLE	NOT APPLICABLE	SAME DAY
	(ii) Non-business days	NOT APPLICABLE	NOT APPLICABLE	NOT AVAILABLE
(5)	Refund time	NOT APPLICABLE	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