

(2) Businesses

Intrabank Funds Transfer

No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction) Sole-proprietors, partnership and SME ¹ Other corporates	NIL NIL	NIL NIL	NIL NOT OFFERED	NIL NIL
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	NO LIMIT NO LIMIT	NO LIMIT NO LIMIT	NO DEFAULT LIMIT - MUST BE SET BY BUSINESS NOT OFFERED	NO LIMIT NO LIMIT
(3)	Payment reference (i) Availability of payers' names and payment references in beneficiaries' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	NO NO	NO NO	NO NO	YES YES
(4)	Operating hours	24 HOURS	24 HOURS	24 HOURS	Banking hours as below: Teller - 9.15am - 3.45pm (Mon - Fri) Personal Financial Consultant - 9.15am - 5pm (Mon - Thurs); 9.15am - 4pm (Fri)
For all channels					
(5)	Crediting time (i) Monday - Friday (ii) Non-business days	IMMEDIATE IMMEDIATE			
(6)	Refund time	DAILY BY 4PM			

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

Interbank GIRO (IBG)

No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction) Sole-proprietors, partnership and SME ¹ Other corporates	NIL RM0.10	NOT OFFERED NOT OFFERED	NOT OFFERED NOT OFFERED	RM0.50 RM2.00
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	NO DAILY LIMIT - RM1 MILLION CAP PER TRANSACTION	NOT OFFERED NOT OFFERED	NOT OFFERED NOT OFFERED	NO DAILY LIMIT - RM1 MILLION CAP PER TRANSACTION
(3)	Payment reference (i) Availability of payers' names and payment references in beneficiaries' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES YES	NOT OFFERED NOT OFFERED	NOT OFFERED NOT OFFERED	YES YES
(4)	Future-dated payments	YES	NOT OFFERED	NOT OFFERED	NO
(5)	Operating hours	24 HOURS	NOT OFFERED	NOT OFFERED	Banking hours as below: Teller - 9.15am - 3.45pm (Mon - Fri) Personal Financial Consultant - 9.15am - 5pm (Mon - Thurs); 9.15am - 4pm (Fri)
For all channels					
(6)	Crediting time (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			

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

Instant Interbank Funds Transfer (IBFT)

No	Items	Channels		
		Internet banking	Mobile banking	ATM
(1)	Fees and Charges (RM per transaction) Sole-proprietors, partnership and SME ¹ Other corporates	NOT OFFERED NOT OFFERED	NOT OFFERED NOT OFFERED	AT MEPS ATM RM0.50 AT SCB ATM RM0.30
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	NOT OFFERED NOT OFFERED	NOT OFFERED NOT OFFERED	NO DEFAULT LIMIT - MUST BE SET BY BUSINESS NOT OFFERED
(3)	Operating hours	NOT OFFERED	NOT OFFERED	24 HOURS
For all channels				
(4)	Crediting time (i) Monday - Friday (ii) Non-business days	IMMEDIATE IMMEDIATE		
(5)	Refund time	3 - 7 BUSINESS DAYS. REAL TIME IF ACCOUNT NUMBER IS INVALID.		

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

RENTAS

No	Items	Channels		
		Internet banking	Mobile banking	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction) Sole-proprietors, partnership and SME ¹ Other corporates	RM2.00 RM7.00	NOT OFFERED NOT OFFERED	RM5.00 RM9.00
(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	YES YES	YES YES	YES YES
(3)	Operating hours	24 HOURS	24 HOURS	Banking hours as below: Teller - 9.15am - 3.45pm (Mon - Fri)
For all channels				
(4)	Crediting time (i) Monday - Friday (ii) Non-business days	IMMEDIATE IMMEDIATE	IMMEDIATE IMMEDIATE	SAME DAY NOT AVAILABLE
(5)	Refund time	DAILY BY 4PM		

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

Financial Process Exchange (FPX) and Interbank Direct Debit

No	Items	FPX		Interbank Direct Debit
		B2C	B2B	
(1)	Fees and Charges (RM per transaction) Sole-proprietors, partnership and SME ¹ Other corporates	NOT OFFERED NOT OFFERED	NOT OFFERED NOT OFFERED	RM2.00 RM2.00
(2)	Merchants	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

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 (ii) Security tokens	WAIVED WAIVED	EVALUATED ON A DEAL-BY-DEAL BASIS