

(1) Individuals

Intrabank Funds Transfer

No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)	NIL	NIL	NIL	1st party fund transfer - free 3rd party fund transfer - RM2.00
(2)	Daily transaction limit (RM per day)	1) First party transfer no limit. 2) Third party transfer RM50,000 combined limit with IBG interbank funds transfer	RM 50,000 (Combined limit with Internet banking)	RM 10,000 per day	No limit
(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	Banking hours	Banking hours
		For all channels			
(5)	Crediting time				
	(i) Monday - Friday (ii) Non-business days	Immediate Immediate	Immediate Immediate		
(6)	Refund time	Not applicable	Not applicable		

Interbank GIRO (IBG)

No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC) ¹
(1)	Fees and Charges (RM per transaction)	NIL	NIL	NIL	0.30
(2)	Daily transaction limit (RM per day)	RM50,000 combined limit with third party intrabank funds transfer	RM 50,000 (Combined limit with Internet banking)	RM 10,000 per day	RM 500,000 per transaction
(3)	Payment reference				
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	YES	Not offering	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES	Not offering	YES
(4)	Future-dated payments	YES	YES	Not offering	YES
(5)	Operating hours	24 hours	24 hours	Not offering	Banking hours
		For all channels			
(6)	IBG Fund Transfer Initiated Time	Crediting Time			
	(i) Monday - Friday (Business Days) 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	Same day by 11.00am Same day by 2.00pm Same day by 5.00pm Same day by 8.20pm Same day by 11.00pm Next business day by 11.00am Next business day by 11.00am	Same day by 11.00am Same day by 2.00pm Same day by 5.00pm Same day by 8.20pm Same day by 11.00pm Next business day by 11.00am Next business day by 11.00am		
(7)	Refund time	If a customer initiates an IBG transaction after 11.00am on a business day, the paying customer will receive the returned funds on the next business day by 11.00am under normal circumstances.			

¹ FOC for senior citizens and the disabled persons

Instant Interbank Funds Transfer (IBFT)

No	Items	Channels		
		Internet banking	Mobile banking	ATM
(1)	Fees and Charges (RM per transaction)	NIL	NIL	Not offering
(2)	Daily transaction limit (RM per day)	RM 50,000	RM 50,000 (Combined limit with Internet banking)	Not offering
(3)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	YES	Not offering
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES	Not offering
(4)	Operating hours	24 hours	24 hours	Not offering
	For all channels			
(5)	Crediting time			
	(i) Monday - Friday (ii) Non-business days	Immediate Immediate	Immediate Immediate	
(6)	Refund time	Not applicable	Not applicable	

RENTAS

No	Items	Channels		
		Internet banking	Mobile banking	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)	RM 4.00	Not offering	RM 4.00
(2)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	Not offering	YES (If provided by the remitting bank)
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	Not offering	YES
(3)	Operating hours	8:30 am - 3:30 pm during Business Days	Not offering	Banking hours
	For all channels			
(4)	Crediting time			
	(i) Monday - Friday (ii) Non-business days	Within 30 minutes Not applicable	Not offering Not offering	Within 30 minutes Not applicable
(5)	Refund time		Not offering	

Financial Process Exchange (FPX) and Interbank Direct Debit

No	Items	FPX	Interbank Direct Debit
(1)	Fees and Charges (RM per transaction)	Not offering	Not offering
(2)	Merchants	Not offering	Not offering

Other related fees/charges for online banking (internet and mobile banking)

No	Items	RM
1	Other related charges	
	(i) Maintenance / subscription fee	NIL
	(ii) Security tokens	NIL
	(iii) Annual digital certificates	Not applicable
	(iv) Salary payment / payroll	Not applicable
	(v) Notification / SMS	NIL
	(vi) Training	NIL
2	Incentives and packages	NIL

(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	Not offering Not offering	Not offering Not offering	1st party fund transfer - free 3rd party fund transfer - RM 2.00 1st party fund transfer - free 3rd party fund transfer - RM 2.00
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	No Limit No Limit	Not offering Not offering	Not offering Not offering	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	Not offering Not offering	Not offering Not offering	YES YES
(4)	Operating hours	24 hours	Not offering	Not offering	Banking hours
		For all channels			
(5)	Crediting time (i) Monday - Friday (ii) Non-business days	Immediate Immediate	Not applicable Not applicable		
(6)	Refund time	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

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	RM 0.10 RM 0.10	Not offering Not offering	Not offering Not offering	RM 0.30 RM 0.30
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	RM 500,000 per transaction RM 500,000 per transaction	Not offering Not offering	Not applicable Not applicable	RM 500,000 per transaction RM 500,000 per transaction
(3)	Payment reference Availability of payers' names and payment references in beneficiaries' bank statement (i) payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES YES	Not offering Not offering	Not offering Not offering	YES YES
(4)	Future-dated payments	YES	Not offering	Not offering	YES
(5)	Operating hours	24 hours	Not offering	Not offering	Banking hours
For all channels					
(6)	IBG Fund Transfer Initiated Time (i) Monday - Friday (Business Days) 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	Crediting Time Same day by 11.00am Same day by 2.00pm Same day by 5.00pm Same day by 8.20pm Same day by 11.00pm Next business day by 11.00am Next business day by 11.00am	Not offering Not offering Not offering Not offering Not offering Not offering Not offering		
(7)	Refund time	If a customer initiates an IBG transaction after 11.00am on a business day, the paying customer will receive the returned funds on the next business day by 11.00am under normal circumstances.		Not offering	

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	NIL	Not offering	Not offering
	Other corporates	NIL	Not offering	Not offering
(2)	Daily transaction limit (RM per day)			
	Sole-proprietors, partnership and SME ¹	RM 10 millions	Not offering	Not offering
	Other corporates	RM 10 millions	Not offering	Not offering
(3)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	Not offering	Not offering
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	Not offering	Not offering
(4)	Operating hours	24 hours	Not offering	Not offering
		For all channels		
(5)	Crediting time			
	(i) Monday - Friday	Immediate	Not offering	
	(ii) Non-business days	Immediate	Not offering	
(6)	Refund time	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

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	RM 4.00	Not offering	RM 4.00
	Other corporates	RM 4.00	Not offering	RM 4.00
(2)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	Not offering	YES (If provided by the remitting bank)
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	Not offering	YES
(3)	Operating hours	8:30 am - 3:30 pm during Business Days	Not offering	Banking hours
		For all channels		
(4)	Crediting time			
	(i) Monday - Friday	Within 30 minutes	Not offering	Within 30 minutes
	(ii) Non-business days	Not Applicable	Not offering	Not Applicable
(5)	Refund time		Not offering	

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 offering Not offering	Not offering Not offering	Not offering Not offering
(2)	Merchants	Not offering	Not offering	Not offering

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	NIL	NIL
	(ii) Security tokens	NIL	NIL
	(iii) Annual digital certificates	Not applicable	Not applicable
	(iv) Salary payment / payroll	NIL	NIL
	(v) Notification / SMS	NIL	NIL
	(vi) Training	NIL	NIL
2	Incentives and packages	NIL	NIL

Cheque and Current Account Services

	RM	Effective date
Fee per cheque issued	0.50	2/1/2015
	Type of accounts	Interest rate/profit rate (% per annum)
Interest rate/profit rate of current accounts	Basic Normal	NIL NIL

Description of selected payment services

No	Payment services	Description
1	Intrabank funds transfer	A payment system that provides funds transfer services to accounts within the same financial institution.
2	Interbank GIRO (IBG)	A payment system, which is operated by MyClear, that provides funds transfer services amongst its participating financial institutions.
3	Instant Interbank Fund Transfer (IBFT)	A payment system, which is operated by MEPS, that provides immediate funds transfer services amongst its participating financial institutions.
4	Financial Process Exchange (FPX)	An internet-based multi-bank payment platform that leverages on the Internet banking services of banking institutions to offer online payment for electronic commerce (e-commerce) transactions. Similarly, companies can easily extend their businesses online by offering a quick and safe payment method to their customers.
5	Interbank Direct Debit	An interbank collection service for regular and recurring payments enabling automated collection directly from a customer's bank account at multiple banks with a single authorisation.
6	RENTAS	Interbank funds transfer made via RENTAS, with a minimum amount of RM10,000
7	Debit card	A payment instrument that is linked to a deposit account at a financial institution that can be used: (i) to pay for goods and services; (ii) to withdraw cash from automated teller machine or withdraw cash at participating retail outlets through debit card usage by debiting the user's account; or (iii) for the purpose of (i) and (ii).
8	Cheque	A paper based payment instrument. It is a form of written order directing a bank to pay money to the beneficiary.