

NOTICE ON INTERBANK GIRO (IBG) & INSTANT TRANSFER (IBFT) PAYMENT INITIATED VIA PBB/PIBB ATM/CRM, OVER-THE-COUNTER (OTC) AND INTERNET BANKING

A) CUT-OFF TIME AND CREDITING TIME

Payment Initiated by Customers		*Funds Received by Beneficiaries		
		IBG		IBFT
Business Days (Monday – Friday)	Before 5:00 a.m.	Same Business day	By 11:00 a.m.	Immediate Credit
	5:01 a.m. to 8:00 a.m.		By 2:00 p.m.	
	8:01 a.m. to 11:00 a.m.		By 5:00 p.m.	
	11:01 a.m. to 2:00 p.m.		By 8:20 p.m.	
	2:01 p.m. to 5:00 p.m.		By 11:00 p.m.	
	After 5:00 p.m.	Next Business day	By 11:00 a.m.	
Non-Business Days	(Saturday, Sunday and Federal Territory Holiday)	Next Business day	By 11:00 a.m.	

* Under normal circumstances.

B) RETURNED FUNDS

Payment Initiated by Customers		*Funds Returned by	
Business Days (Monday – Friday)	Before 5:00 a.m.	Same Business Day	By 5:00 p.m.
	5:01 a.m. to 8:00 a.m.		By 8:20 p.m.
	8:01 a.m. to 11:00 a.m.		By 11:00 p.m.
	11:01 a.m. to 2:00 p.m.	Next Business Day	By 11:00 a.m.
	2:01 p.m. to 5:00 p.m.		
Non-Business Days	(Saturday, Sunday and Federal Territory Holiday)	Next Business Day	By 11:00 a.m.

* Under normal circumstances.

C) TRANSACTION LIMIT AND TRANSACTION FEES

Channels	Transaction Limit		Transaction Fees
IBG via Over-the-Counter	Resident	Non Resident	RM2.00 For Basic Savings/Current Account: <ul style="list-style-type: none"> RM0.50 (First 2 transactions per month) RM2.00 (Exceeding Threshold) Note: Free for senior citizens (above the age of 60 years) and disabled persons.
	RM1,000,000.00 per transaction	RM10,000.00 per day	
Via Internet Banking	PBe	IBG	<ul style="list-style-type: none"> RM0.00 [For PBe, PB engage and PB enterprise (E-SI included)] RM0.10 [For PB Electronic Credit Payment (PB ECP)/Bulk payment via PBe and PB enterprise]
	Personal Banking Individual/Joint/Sole-Proprietor	<ul style="list-style-type: none"> RM20,000.00 (with PAC SMS) RM50,000.00 (with SecureSign Token) 	
	PB engage	<ul style="list-style-type: none"> Registered favourite account <ul style="list-style-type: none"> RM20,000.00 (with PAC SMS) Other accounts <ul style="list-style-type: none"> RM5,000.00 (iOS with PAC SMS) RM1,000.00 (Android with PAC SMS) 	
	PB enterprise	<ul style="list-style-type: none"> No daily limit RM1,000,000.00 per transaction 	
	Business Banking	<ul style="list-style-type: none"> No daily limit RM100,000.00 per transaction 	
IBG via ATM/CRM	RM30,000.00 per card per day.		RM0.00