

INFORMATION GUIDE ON E-PAYMENT SERVICES & FEES FOR INDIVIDUALS

(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)	Preferred and Personal Banking - RM60,000 combined limit with interbank funds transfer Priority Banking - RM150,000 combined limit with interbank funds transfer Non-resident - RM10,000 combined limit with interbank funds transfer		Personal banking - RM6,000 combined limit with IBFT Preferred banking - RM8,000 combined limit with IBFT 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) Personal Financial Consultant - 9.15am - 5pm (Mon - Thurs); 9.15am - 4pm (Fri)
For all channels					
(5)	Crediting time	IMMEDIATE			
	(i) Monday - Friday	IMMEDIATE			
	(ii) Non-business days	IMMEDIATE			
(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	RM0.53
(2)	Daily transaction limit (RM per day)	RM30,000 combined limit with IBFT and intrabank funds transfer 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) Personal Financial Consultant - 9.15am - 5pm (Mon - Thurs); 9.15am - 4pm (Fri)
For all channels					
(6)	Crediting time (under normal circumstances)	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			
	(i) Monday - Friday	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			
	Before 5.00am	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			
	5.01am - 8.00am	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			
	8.01am - 11.00am	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			
	11.01am - 2.00pm	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			
	2.01pm - 5.00pm	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			
	After 5.00pm	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			
	(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)	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			
	(i) Monday - Friday	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			
	Before 5.00am	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			
	5.01am - 8.00am	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			
	8.01am - 11.00am	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			
	11.01am - 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 Next business day by 5.00pm Next business day by 5.00pm			
	2.01pm - 5.00pm	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 Next business day by 5.00pm Next business day by 5.00pm			
	After 5.00pm	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 Next business day by 5.00pm Next business day by 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	Mobile banking	ATM	
(1)	Fees and Charges (RM per transaction)	FREE	FREE	At MEPS ATM RM0.53 At SCB ATM RM0.32	
(2)	Daily transaction limit (RM per day)	RM30,000 combined limit with IBG and intrabank funds transfer Non-resident - RM10,000 combined limit with IBG and intrabank funds transfer		Personal Banking - RM6,000 combined limit with intrabank funds transfer Preferred Banking - RM8,000 combined limit with intrabank funds transfer 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	IMMEDIATE			
(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	RM5.30 from 1st October 2014 onwards
(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)
(4)	Crediting time	Internet banking		Over-the-counter (OTC)
	(i) Monday - Friday	NOT APPLICABLE		SAME DAY
	(ii) Non-business days	NOT APPLICABLE		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)	NOT OFFERING	FREE

All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.