

IBG Member Banks Crediting and Depositing Time

No	Bank	Crediting Time (System)	Fund Availability
1.	Affin Bank	1) 3.00 pm – CASA/ Loan 2) Same day – Credit Card	1) Immediately upon system crediting – CASA/ Loan 2) Same day – Credit Card
2.	Agrobank	1) 7.00 pm – CASA/ Loan	Immediately upon system crediting
3.	Alliance Bank	1) 9.00 pm – CASA/ Loan 2) 8.00 am next day – Credit Card	1) Immediately upon system crediting 2) Next day – Credit Card
4.	Al Rajhi Bank	1) 11.00 am – CASA & Charge Card (1st crediting) 2) 4.00 pm – CASA & Charge Card (2nd crediting)	1 hour from crediting time
5.	AmBank	1) 6.00 pm – CASA 2) 10.00 pm – Loan/ Credit Card/ LOC/ AmSMART/ MBS	Immediately upon system crediting
6.	Bank Islam	1) 6.00 pm	Immediately upon system crediting
7.	Bank Rakyat	1) 6.00 pm	Immediately upon system crediting
8.	Bank Muamalat	1) 6.00 pm 2) After midnight – Loan	Immediately upon system crediting
9.	Bank of America	1) 12.00 pm – 1st crediting 2) 4.00 pm – 2nd crediting	Immediately upon system crediting
10.	Bank Simpanan Nasional	1) 7.00 pm – CASA/ Credit Card/ Loan	Immediately upon system crediting
11.	Bank of Tokyo-Mitsubishi UFJ	1) 7.00 pm	Immediately upon system crediting
12.	BNP Paribas Malaysia Berhad	1) 4.30 pm	Immediately upon system crediting
13.	CIMB Bank	1) 6.00 pm – CASA 2) Same Day – Loan/ Hire Purchase/ Credit card	Immediately upon system crediting
14.	Citibank	1) 4.00 pm	Immediately upon system crediting
15.	Deutsche Bank	1) 4.00 pm	Immediately upon system crediting
16.	Kuwait Finance House	1) 5.00 pm	Immediately upon system crediting
17.	Hong Leong Bank	1) Before 1.00 pm – 1st crediting 2) 5.00 pm – 2nd crediting	Immediately upon system crediting
18.	HSBC Bank	1) Online – CASA 2) 8.00 pm – Loan 3) 5.00 am next day – Credit Card	Immediately upon system crediting
19.	Industrial and Commercial Bank of China (Malaysia) Berhad	1) 7.00 pm	Immediately upon system crediting
20.	JP Morgan Chase	1) 9.00 pm	Immediately upon system crediting

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21.	Maybank	1) 11.30 am – CASA & Loan (1st crediting) 2) 4.30 pm – CASA & Loan (2nd crediting) 3) 4.00 pm-5.00pm – Hire Purchase 4) Same day – Credit Card	1) Immediately upon system crediting – CASA/ Loan/ Hire Purchase 2) Same Day – Credit Card
22.	Mizuho Corporate Bank (Malaysia) Berhad	1) 7.00 pm – Current Account	Immediately upon system crediting
23.	OCBC Bank	1) 12.00 pm – 1st crediting 2) 4.00 pm – 2nd crediting	Immediately upon system crediting
24.	Public Bank	1) 11.00 am – CASA/ Loan 2) 4.00 pm – CASA/ Loan 3) 3.00 pm – Credit card	Immediately upon system crediting
25.	RHB Bank	1) 5.45 pm – CASA/ Loan/ Hire Purchase 2) After midnight – Credit Card	1) 2 hours from crediting time – CASA/ Loan/ Hire Purchase 2) Next day – Credit Card
26.	Royal Bank of Scotland	1) 9.00 pm	Immediately upon system crediting
27.	Standard Chartered	1) 11.00 am-12.00 pm – CASA (1st crediting) 2) 2.00 pm-3.00 pm – CASA (2nd crediting) 3) After 7.00pm – Credit Card & Loan	Immediately upon system crediting
28.	Sumitomo Mitsui Banking Corporation	1) 11.00 am – 1st crediting 2) 2.30 pm – 2nd crediting	Immediately upon system crediting
29.	United Overseas Bank	1) 4.00 pm	Immediately upon system crediting

Disclaimer:-

The table above contains information provided by third parties and is subject to change from time to time. We are unable to verify whether or not the information is up to date. The information in the table is only intended as a general guide, we would advise you to confirm the latest information with the relevant bank before the transactions, to avoid inconvenience and disappointment.