

IBG Member Banks Normal Crediting and Depositing Time

No	Bank	Normal Crediting Time (System)	Normal Fund Availability
1.	Affin Bank	1) 9.00 am – CASA/ Loan (1 st Crediting) 2) 11.00 am – CASA/ Loan (2 nd Crediting) 3) 1.30 pm – CASA/ Loan (3 rd Crediting) 4) 3.45 pm – CASA/ Loan (4 th Crediting) 5) Same day – Credit Card	1) Immediately upon system crediting – CASA/ Loan 2) Immediately upon system crediting – CASA/ Loan 3) Immediately upon system crediting – CASA/ Loan 4) Immediately upon system crediting – CASA/ Loan 5) Same day – Credit Card
2.	Agrobank	1) 10.00 am – CASA/ Loan 2) 12.00 pm – CASA/ Loan 3) 2.00 pm – CASA/ Loan 4) 4.30 pm – CASA/ Loan	Immediately upon system crediting
3.	Alliance Bank	1) 10.30 am – CASA/ Loan/Credit Card (1 st Crediting) 2) 1.00 pm – CASA/ Loan/Credit Card (2 nd Crediting) 3) 3.00 pm – CASA/ Loan/Credit Card (3 rd Crediting) 4) 5.45 pm – CASA/ Loan/Credit Card (4 th Crediting)	Immediately upon system crediting
4.	Al Rajhi Bank	1) 8.30 am – CASA & Charge Card (1 st crediting) 2) 11.00 am – CASA & Charge Card (2 nd crediting) 3) 1.00 pm – CASA & Charge Card (3 rd crediting) 4) 3.45 pm – CASA & Charge Card (4 th crediting)	Immediately upon system crediting
5.	AmBank	1) 9.30 am – CASA & Loan (1 st crediting) 2) 1.30 pm – CASA & Loan (2 nd crediting) 3) 3.00 pm – CASA & Loan (3 rd crediting) 4) 5.00 pm – CASA & Loan (4 th crediting) 5) 10.00 pm – Credit Card/ MBC/ LOC/ AmSMART	Immediately upon system crediting
6.	Bank Islam	1) 9.15 am – 1 st crediting 2) 11.00 am – 2 nd crediting 3) 2.00 pm – 3 rd crediting 4) 5.00 pm – 4 th crediting	Immediately upon system crediting
7.	Bank Rakyat	1) 10.30 am – 1 st crediting 2) 1.00 pm – 2 nd crediting 3) 3.00 pm – 3 rd crediting 4) 5.45 pm – 4 th crediting	Immediately upon system crediting
8.	Bank Muamalat	1) 8.50 am – CASA/ Loan & Hire Purchase (1 st crediting) 2) 11.20 am – CASA/ Loan & Hire Purchase (2 nd crediting) 3) 1.20 pm – CASA/ Loan & Hire Purchase (3 rd crediting) 4) 4.05 pm – CASA/ Loan & Hire Purchase (4 th crediting)	Immediately upon system crediting
9.	Bank of America	1) 9.00 am – 1 st crediting 2) 11.30 am – 2 nd crediting 3) 1.30 pm – 3 rd crediting 4) 4.15 pm – 4 th crediting	Immediately upon system crediting
10.	Bank Simpanan Nasional	1) 10.00 am – 1 st crediting 2) 11.30 am – 2 nd crediting 3) 1.30pm – 3 rd crediting 4) 6.00 pm – 4 th crediting	Immediately upon system crediting
11.	Bank of Tokyo-Mitsubishi UFJ	1) 10.30 am 2) 12.30 pm 3) 3.00 pm 4) 5.45 pm	Immediately upon system crediting
12.	BNP Paribas Malaysia Berhad	1) Online – CASA/ Loan	Immediately upon system crediting
13.	CIMB Bank	1) 10.30 am – 1 st crediting 2) 1.00 pm – 2 nd crediting 3) 3.00 pm – 3 rd crediting 4) 5.45 pm – 4 th crediting	Immediately upon system crediting

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14.	Citibank	1) 10.30 am – CASA/ Flexi-Loan/ Term/ Mortgage Loan/ Credit Card & Ready Credit (1 st crediting) 2) 1.00 pm – CASA/ Flexi-Loan/ Term/ Mortgage Loan/ Credit Card & Ready Credit (2 nd crediting) 3) 3.45 pm – CASA/ Flexi-Loan/ Term/ Mortgage Loan/ Credit Card & Ready Credit (3 rd crediting) 4) 5.45 pm – CASA/ Flexi-Loan/ Term/ Mortgage Loan/ Credit Card & Ready Credit (4 th crediting)	Immediately upon system crediting
15.	Deutsche Bank	1) 9.00 am – 1 st crediting 2) 11.00 am – 2 nd crediting 3) 1.30 pm – 3 rd crediting 4) 4.15 pm – 4 th crediting	Immediately upon system crediting
16.	Kuwait Finance House	1) 9.30 am – 1 st crediting 2) 12.00 pm – 2 nd crediting 3) 2.00 pm – 3 rd crediting 4) 4.15 pm – 4 th crediting	Immediately upon system crediting
17.	Hong Leong Bank	1) 9.30 am – 1 st crediting 2) 11.30 am – 2 nd crediting 3) 1.30 pm – 3 rd crediting 4) 4.15 pm – 4 th crediting 5) Mid night – Credit Card	Immediately upon system crediting
18.	HSBC Bank	1) Online – CASA 2) 8.00 pm – Loan 3) Online – Credit Card	Immediately upon system crediting
19.	Industrial and Commercial Bank of China (Malaysia) Berhad	1) 8.30 am 2) 11.00 am 3) 1.00 pm 4) 3.45 pm	Immediately upon system crediting
20.	JP Morgan Chase	1) 10.30 am 2) 1.00 pm 3) 3.00 pm 4) 5.45 pm	Immediately upon system crediting
21.	Maybank	1) 9.00 am – 10.00 am – CASA/ Loan/ CCC & Hire Purchase (1 st crediting) 2) 11.00 am – 12.00 pm – CASA/ Loan/ CCC & Hire Purchase (2 nd crediting) 3) 2.00 pm – 3.00 pm – CASA/ Loan/ CCC & Hire Purchase (3 rd crediting) 4) 4.30 pm – 5.30 pm – CASA/Loan/ CCC & Hire Purchase (4 th crediting)	Immediately upon system crediting
22.	Mizuho Bank (Malaysia) Berhad	1) 9.30 am – Current Account 2) 11.30 am – Current Account 3) 2.00 pm – Current Account 4) 4.45 pm – Current Account	Immediately upon system crediting
23.	OCBC Bank	1) 10.30 am – 1st crediting 2) 1.00 pm – 2nd crediting 3) 3.00 pm – 3rd crediting 4) 5.45 pm – 4th crediting	Immediately upon system crediting
24.	Public Bank	1) 8.30 am – CASA/ Loans/ HP/ Credit Card 2) 10.30 am – CASA/ Loans/ HP/ Credit Card 3) 1.00 pm – CASA/ Loans/ HP/ Credit Card 4) 3.45 pm – CASA/Loans/HP/Credit Card	Immediately upon system crediting

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25.	RHB Bank	1) 9.00 am – CASA/ Loan/ Credit Card & Hire Purchase (1 st crediting) 2) 1.00 pm – CASA/ Loan/ Credit Card & Hire Purchase (2 nd Crediting) 3) 3.00 pm – CASA/ Loan/ Credit Card & Hire Purchase (3 rd Crediting) 4) 4.30 pm – CASA/ Loan/ Credit Card & Hire Purchase (4 th Crediting)	Immediately upon system crediting
26.	Royal Bank of Scotland	1) 9.00 am – CASA/ Loan (1 st crediting) 2) 11.30 am – CASA/ Loan (2 nd crediting) 3) 1.00 pm – CASA/ Loan (3 rd crediting) 4) 3.45 pm – CASA/ Loan (4 th crediting)	Immediately upon system crediting
27.	Standard Chartered	1) 8.30 am – CASA 2) 10.30 am – CASA 3) 1.00 pm – CASA 4) 3.45 pm – CASA 5) After 7.00 pm – Credit Card & Loan	Immediately upon system crediting
28.	Sumitomo Mitsui Banking Corporation	1) 8.30 am – 1 st crediting 2) 11.00 am – 2 nd crediting 3) 1.00 pm – 3 rd crediting 4) 3.45pm – 4 th crediting	Immediately upon system crediting
29.	United Overseas Bank	1) 9.00 am – CASA/ Loan/ Credit Card 2) 11.00 am – CASA/ Loan/ Credit Card 3) 1.30 pm – CASA/ Loan/ Credit Card 4) 4.00 pm – CASA/ Loan/ Credit Card	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.