

**Interbank GIRO (IBG) – Crediting Time (Effective Date: 24 February 2022)**

<b>IBG Member Banks Normal Crediting Time</b>					
<b>No</b>	<b>Bank</b>	<b>Window</b>	<b>Normal Crediting Time</b>	<b>Product</b>	<b>Normal Fund Availability</b>
1.	Affin Bank	1 2 3 4 5	10.30 am 1.30 pm 4.30 pm 7.30 pm 10.30 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting
2.	Agrobank	1 2 3 4 5	10.00 am 12.00 pm 3.00 pm 7.00 pm 10.00 pm	SA/ Loan	Immediately upon system crediting
3.	Alliance Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
4.	Al Rajhi Bank	1 2 3 4 5	10.00 am 1.00 pm 4.00 pm 7.30 pm 10.00 pm	CASA/ Charge Card	Immediately upon system crediting
5.	AmBank	1 2 3 4 5	11.00 am 1.30 pm 4.00 pm 8.00 pm 10.30 pm	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
6.	Bangkok Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA	Immediately upon system crediting
7.	Bank Islam	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.00 pm 11.00 pm	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
8.	Bank Rakyat	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
9.	Bank Muamalat	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ Hire Purchase	Immediately upon system crediting
10.	Bank of America	1 2 3 4 5	9.15 am 12.15 pm 3.15 pm 6.35 pm 9.15 pm	CASA	Immediately upon system crediting
11.	Bank of China	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Credit Card	Immediately upon system crediting
12.	Bank Simpanan Nasional	1 2 3 4 5	10.00 am 1.00 pm 4.00 pm 7.00 pm 10.00 pm	SA/ Loan/ Credit Card/ HP	Immediately upon system crediting

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No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability
13.	Bank of Tokyo-Mitsubishi UFJ	1	11.00 am	CASA/ Loan	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
14.	BNP Paribas	1	Online	CA/ Loan	Immediately upon system crediting
		2			
		3			
		4			
		5			
15.	China Construction Bank	1	11.00 am	CASA	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
16.	CIMB Bank	1	11.00 am	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.00 pm		
		5	11.00 pm		
17.	Citibank	1	11.00 am	CASA/ Loan/ Credit Card	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.00 pm		
		5	11.00 pm		
18.	Deutsche Bank	1	10.00 am	CASA/ Loan	Immediately upon system crediting
		2	1.00 pm		
		3	4.00 pm		
		4	7.20 pm		
		5	9.30 pm		
19.	Kuwait Finance House	1	11.00 am	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
20.	Hong Leong Bank	1	11.00 am	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm Midnight		
21.	HSBC Bank	1	11.00 am	CASA/ Loan/ Credit Card	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
22.	Industrial and Commercial Bank of China (ICBC)	1	9.30 am	CASA/ Loan/ Credit Card	Immediately upon system crediting
		2	12.30 pm		
		3	3.30 pm		
		4	6.45 pm		
		5	9.30 pm		
23.	JP Morgan Chase	1	11.00 am	CASA/ Loan	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
24.	Maybank	1	11.00 am	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		

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No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability
25.	MBSB Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ HP	Immediately upon system crediting
26.	Mizuho Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 11.00 am (next business day) 11.00 am (next business day)	CA	Immediately upon system crediting
27.	OCBC Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting
28.	Public Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
29.	RHB Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting
30.	Standard Chartered Bank	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting
31.	Sumitomo Mitsui Banking Corporation	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CA	Immediately upon system crediting
32.	United Overseas Bank	1 2 3 4 5	9.20 am 12.20 pm 3.20 pm 6.40 pm 9.20 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting

### **Disclaimer:-**

The time 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.

## **Interbank GIRO (IBG) – Cut-off Time**

<b>Payment Initiated by Customers</b>		<b>*Funds Received by Beneficiaries</b>		<b>*Refund for Unsuccessful Transactions</b>
Business Days (Mon - Fri)	Before 5:00 am	Same business day	By 11:00 am	By 5:00 pm
	5:01 am – 8:00 am		By 2:00 pm	By 8:20 pm
	8:01 am – 11:00 am		By 5:00 pm	By 11:00 pm
	11:01 am – 2:00 pm		By 8:20 pm	By 11:00 am, next business day
	2:01 pm – 5:00 pm		By 11:00 pm	
	After 5:00 pm	Next business day	By 11:00 am	By 5:00 pm
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11:00 am	By 5:00 pm

\* Indicated times are for IBG transactions under normal circumstances.

\* For future dated transfer via OCBC Velocity, the fund will be available in the beneficiary's account by 11am on the date as specified by the customer.