Interbank GIRO (IBG) – Crediting Time (Last updated: 13 Oct 2015)

IBG	IBG Member Banks Normal Crediting Time						
No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability		
_		1	10.30 am				
		2	1.30 pm				
1.	Affin Bank	3	4.30 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting		
		4	7.30 pm				
		5	10.30 pm				
	Agrobank	1	10.00 am	CASA/ Loan	Immediately upon system crediting		
2.		2	12.00 pm 3.00 pm				
Ζ.		3 4	7.00 pm				
		4 5	10.00 pm				
		1	11.00 am				
	Alliance Bank	2	2.00 pm				
3.		3	5.00 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting		
		4	8.20 pm				
		5	11.00 pm				
		1	10.00 am				
		2	1.00 pm				
4.	Al Rajhi Bank	3	4.00 pm	CASA/ Charge Card	Immediately upon system crediting		
		4	7.30 pm				
		5	10.00 pm				
		1	11.00 am	CASA/ Loan			
		2	1.30 pm	CASA/ Loan			
5.	AmBank	3	4.00 pm	CASA/ Loan	Immediately upon system crediting		
		4	8.00 pm	CASA/ Loan	, , , ,		
		5	10.30 pm	Credit Card/ MBS/LOC/ AmSMART			
		1	11.00 am				
	Bank Islam	2	2.00 pm				
6.		3	5.00 pm	CASA/ Loan/ Credit Card/ HP Immediately upon syste	Immediately upon system crediting		
		4	8.00 pm				
		5	11.00 pm				
	Bank Rakyat	1	11.00 am				
		2	2.00 pm				
7.		3	5.00 pm	CASA/ Loan/ Credit Card Immediately upo	Immediately upon system crediting		
		4	8.20 pm				
		5	11.00 pm				
	Bank Muamalat	1	11.00 am				
8.		2 3	2.00 pm 5.00 pm	CASA/ Loan/ Hire Purchase Immediately upon syste	Immediately upon system crediting		
0.		4	8.20 pm	CASAY LOany Three Furchase			
		5	11.00 pm				
		1	9.15 am				
	Bank of America	2	12.15 pm				
9.		3	3.15 pm	CASA Immediately upon syste	Immediately upon system crediting		
		4	6.35 pm				
		5	9.15 pm				
	Bank of China (Malaysia) Berhad	1	11.00 am				
		2	2.00 pm		Immediately upon system crediting		
10.		3	5.00 pm	CASA			
		4	8.20 pm				
		5	11.00 pm				
	Bank Simpanan Nasional	1	10.00 am	CASA/ Credit Card			
11		2	1.00 pm	CASA	Immediately upon system crediting		
11.		3 4	4.00 pm 7.00 pm	CASA CASA			
		4 5	10.00 pm	CASA/Loan			
		1	11.00 am				
	Bank of Tokyo-	1 2	2.00 pm		Immediately upon system crediting		
12.		3	5.00 pm	CASA/Loan			
	Mitsubishi UFJ	4	8.20 pm				
		•	11.00 pm				

IBG	IBG Member Banks Normal Crediting Time						
No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability		
13.	BNP Paribas	1 2		CASA/Loan	Immediately upon system crediting		
		3	Online				
		4					
	CIMB Bank	5	11.00 am	CASA/Loan/Credit Card	Immediately upon system crediting		
		2	2.00 pm				
14.		3	5.00 pm				
		4 5	8.00 pm 11.00 pm				
	Citibank	1	11.00 am	CASA/ Flexi- Loan/Term/Mortgage Loan/ Imi Credit Card & Ready Credit			
15.		2	2.00 pm				
15.		3 4	5.00 pm 8.00 pm		Immediately upon system crediting		
		5	11.00 pm				
		1	10.00 am				
16.	Deutsche Bank	2 3	1.00 pm 4.00 pm	CASA/ Loan	Immediately upon system crediting		
10.	Deutseine Dunik	4	7.20 pm		initiation of the system creating		
		5	9.30 pm				
		1 2	11.00 am 2.00 pm	CASA Immediately upon sys	Immediately upon system crediting		
17.	Kuwait Finance House	3	5.00 pm				
	nouse	4	8.20 pm				
		5	11.00 pm 11.00 am	CASA/ Loan/ HP			
		2	2.00 pm	CASA/ Loan/ HP			
18.	Hong Leong Bank	3	5.00 pm	CASA/ Loan/ HP	Immediately upon system crediting		
		4 5	8.20 pm 11.00 pm	CASA/ Loan/ HP CASA/ Loan/ HP	, , , , , , , , , , , , , , , , , , , ,		
		5	Midnight	Credit Card			
		1	11.00 am				
19.	HSBC Bank	2 3	2.00 pm 5.00 pm	CASA/ Loan/ Credit Card Im	Immediately upon system crediting		
15.		4	8.20 pm				
		5	11.00 pm				
	Industrial and Commercial Bank of China (ICBC)	1 2	9.30 am 12.30 pm	CASA/ Loan/ Credit Card Imm			
20.		3	3.30 pm		Immediately upon system crediting		
		4	6.45 pm				
		5	9.30 pm 11.00 am				
	JP Morgan Chase	2	2.00 pm	CASA/ Loan	Immediately upon system crediting		
21.		3	5.00 pm				
		4 5	8.20 pm 11.00 pm				
		1	11.00 am	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting		
	Maybank	2	2.00 pm				
22.		3 4	5.00 pm 8.20 pm				
		5	11.00 pm				
	Mizuho Bank (Malaysia) Berhad	1	11.00 am	Current Account	Immediately upon system crediting		
23.		2 3	2.00 pm 5.00 pm				
25.		4	11.00 am (next business day)				
		5	11.00 am (next business day)				
	OCBC Bank	1 2	11.00 am 2.00 pm	(ASA/Loan/Credit Card			
24.		3	5.00 pm		Immediately upon system		
		4	8.20 pm		crediting		
		5	11.00 pm				

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No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability		
	Public Bank	1	11.00 am	CASA/ Loan/ Credit Card	Immediately upon system crediting		
		2	2.00 pm				
25.		3	5.00 pm				
		4	8.20 pm				
		5	11.00 pm				
	RHB Bank	1	11.00 am	CASA/ Loan/ Credit Card/ HP/IHP & HP- i/IHP-i	Immediately upon system crediting		
26.		2	2.00 pm				
		3	5.00 pm				
		4	8.20 pm				
		5	11.00 pm				
	Royal Bank of Scotland	1	11.00 am	CASA	Immediately upon system crediting		
		2	1.30 pm				
27.		3	4.00 pm				
		4	8.00 pm				
		5	10.30 pm				
	Standard Chartered	1	11.00 am	CASA/ Loan/ Credit Card	Immediately upon system crediting		
		2	2.00 pm				
28.		3	5.00 pm				
		4	8.20 pm				
		5	11.00 pm				
	Sumitomo Mitsui Banking Corporation	1	11.00 am	CASA	Immediately upon system crediting		
		2	2.00 pm				
29.		3	5.00 pm				
		4	8.20 pm				
		5	11.00 pm				
	United Overseas Bank	1	9.20 am	CASA/ Loan/ Credit Card	Immediately upon system crediting		
		2	12.20 pm				
30.		3	3.20 pm				
		4	6.40 pm				
		5	9.20 pm				

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.