

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

<b>IBG Member Banks Normal Crediting Time</b>					
No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability
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	CASA/ 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	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 CASA/ Loan CASA/ Loan CASA/ Loan Credit Card/ MBS/LOC/ AmSMART	Immediately upon system crediting
6.	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
7.	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	Immediately upon system crediting
8.	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
9.	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
10.	Bank of China (Malaysia) Berhad	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
11.	Bank Simpanan Nasional	1 2 3 4 5	10.00 am 1.00 pm 4.00 pm 7.00 pm 10.00 pm	CASA/ Credit Card CASA CASA CASA CASA/Loan	Immediately upon system crediting
12.	Bank of Tokyo-Mitsubishi UFJ	1 2 3 4 5	11.00 am 2.00 pm 5.00 pm 8.20 pm 11.00 pm	CASA/Loan	Immediately upon system crediting

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

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No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability
25.	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	Immediately upon system crediting
26.	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/IHP & HP- i/IHP-i	Immediately upon system crediting
27.	Royal Bank of Scotland	1 2 3 4 5	11.00 am 1.30 pm 4.00 pm 8.00 pm 10.30 pm	CASA	Immediately upon system crediting
28.	Standard Chartered	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
29.	Sumitomo Mitsui Banking Corporation	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
30.	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**

### **A. For bulk payment initiated by customer through Branch Upload & Velocity@OCBC:**

<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 pm	Same business day	By 11:00 pm	By 11:00 am, next business day
	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.

### **B. For single payment initiated by customers at OCBC Branches:**

<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.