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

IBG I	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			
		1 2	10.00 am 12.00 pm			
2.	Agrobank	2	3.00 pm	CASA/ Loan	Immediately upon system crediting	
	, grooding	4	7.00 pm			
		5	10.00 pm			
		1	11.00 am			
		2	2.00 pm			
3.	Alliance Bank	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	CASA/Charge Coul		
4.	Al Rajhi Bank	3	4.00 pm	CASA/ Charge Card	Immediately upon system crediting	
		4	7.30 pm			
		5	10.00 pm 11.00 am	CASA/ Loan		
		1	1.30 pm	CASA/ Loan		
		3	4.00 pm	CASA/ Loan		
5.	AmBank	4	8.00 pm	CASA/ Loan	Immediately upon system crediting	
		5	10.30 pm	Credit Card/ MBS/LOC/		
		Ū	20100 p	AmSMART		
		1	11.00 am			
		2	2.00 pm			
6.	Bank Islam	3	5.00 pm	CASA/ Loan/ Credit Card/ HP	Immediately upon system crediting	
		4	8.00 pm			
		5	11.00 pm			
		1	11.00 am			
		2	2.00 pm			
7.	Bank Rakyat	3	5.00 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting	
		4	8.20 pm			
		5	11.00 pm			
	Bank Muamalat	1 2	11.00 am 2.00 pm			
3.		2	5.00 pm	CASA/ Loan/ Hire Purchase	Immediately upon system crediting	
٥.		4	8.20 pm	CASAy Loany Time Furchase	initiately upon system creating	
		5	11.00 pm			
		1	9.15 am			
	Bank of America	2	12.15 pm			
Э.		3	3.15 pm	CASA	Immediately upon system crediting	
		4	6.35 pm			
		5	9.15 pm			
		1	11.00 am			
	Bank of China	2	2.00 pm			
10.	(Malaysia) Berhad	3	5.00 pm	CASA	Immediately upon system crediting	
	(Malaysia) Dernad	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 users sustain an alth	
		3 4	4.00 pm 7.00 pm	CASA CASA	Immediately upon system crediting	
		4 5	10.00 pm	CASA CASA/Loan		
		5	10.00 pm 11.00 am			
		1 2	2.00 pm			
12.	Bank of Tokyo-	2	5.00 pm	CASA/Loan	Immediately upon system crediting	
. 2.	Mitsubishi UFJ	4	8.20 pm			
		5	11.00 pm			
		5	11.00 pm			

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

<u>IBG</u>	IBG Member Banks Normal Crediting Time						
No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability		
	Public Bank	1	11.00 am		Immediately upon system crediting		
		2	2.00 pm				
25.		3	5.00 pm	CASA/ Loan/ Credit Card			
		4	8.20 pm				
		5	11.00 pm				
		1	11.00 am		Immediately upon system crediting		
		2	2.00 pm	CASA/ Loan/ Credit Card/ HP/IHP			
26.	RHB Bank	3	5.00 pm	& HP- i/IHP-i	initiately upon system creating		
		4	8.20 pm	& IIF- 1/11F-1			
		5	11.00 pm				
		1	11.00 am		Immediately upon system crediting		
	Royal Bank of	2	1.30 pm				
27.	Scotland	3	4.00 pm	CASA			
		4	8.00 pm				
		5	10.30 pm				
	Standard Chartered	1	11.00 am				
		2	2.00 pm		Immediately upon system crediting		
28.		3	5.00 pm	CASA/ Loan/ Credit Card			
		4	8.20 pm				
		5	11.00 pm				
	Sumitomo Mitsui Banking Corporation	1	11.00 am				
		2	2.00 pm	CASA	Immediately upon system crediting		
29.		3	5.00 pm				
		4	8.20 pm				
		5	11.00 pm				
	United Overseas Bank	1	9.20 am				
		2	12.20 pm				
30.		3	3.20 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting		
		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.

# Interbank GIRO (IBG) – Cut-Off Time

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

Payment Init	tiated by Customers	*Funds Received by Beneficiaries		*Refund for Unsuccessful Transactions
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:

Payment Ini	tiated by Customers	*Funds Received by	*Refund for Unsuccessful Transactions	
Business Days	Before 5:00 am	Same business day	By 11:00 am	By 5:00 pm
(Mon - Fri)	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,
	2:01 pm – 5:00 pm		By 11:00 pm	next business day
	After 5:00 pm	Next business day	By 11:00 am	By 5:00 pm
Non-Business Day	S	Next business day	By 11:00 am	By 5:00 pm
(Saturday, Sunday Public Holidays)	and Federal Territory			

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