

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

IBG Member Banks Normal Crediting Time					
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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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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25.	Public 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		
26.	RHB Bank	1	11.00 am	CASA/ Loan/ Credit Card/ HP/IHP & HP- i/IHP-i	Immediately upon system crediting
		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
27.	Royal Bank of Scotland	1	11.00 am	CASA	Immediately upon system crediting
		2	1.30 pm		
		3	4.00 pm		
		4	8.00 pm		
		5	10.30 pm		
28.	Standard Chartered	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		
29.	Sumitomo Mitsui Banking Corporation	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		
30.	United Overseas Bank	1	9.20 am	CASA/ Loan/ Credit Card	Immediately upon system crediting
		2	12.20 pm		
		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.

Interbank GIRO (IBG) - Service Level Agreement (SLA) (Last updated: 13 Oct 2015)

Enquiry	SLA (Business Days) ^a
Acknowledgement of Enquiry Received	1
Crediting Status at Beneficiary Bank	1
Simple Enquiries ^b	3
Normal Enquiries ^c	7
Complicated Enquiries ^d	14

Note:-

- a) Queries received after 5pm on a Business Day would be deemed as received at the start of next Business Day
- b) Simple – can be resolved by the bank internally
- c) Normal – requires information from other parties
- d) Complicated – more investigation required