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	10.30 am		
	ACC: D. I	2	1.30 pm	0.00 / 0.00 / 0.00	
1.	Affin Bank	3 4	4.30 pm 7.30 pm	CASA/ Loan/ Credit Card	Immediately upon system crediting
		5	10.30 pm		
		1	10.00 am		
		2	12.00 pm		
2.	Agrobank	3	3.00 pm	CASA/ Loan	Immediately upon system crediting
		4 5	7.00 pm 10.00 pm		
		1	11.00 pm		
		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		
4.	Al Rajhi Bank	2 3	1.00 pm 4.00 pm	CASA/ Charge Card	Immediately upon system crediting
٦.	Ai Najili balik	4	7.30 pm	CASA, Charge card	ininiculately upon system eleuting
		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 5	8.00 pm 10.30 pm	CASA/ Loan Credit Card/ MBS/LOC/	
		3	10.30 μπ	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 1	11.00 pm 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		
		1	11.00 am		
8.	Bank Muamalat	2 3	2.00 pm 5.00 pm	CASA/ Loan/ Hire Purchase	Immediately upon system crediting
0.	Barik Waamalac	4	8.20 pm	Crory Eddin Fine Farenase	ininiculately upon system elecuting
		5	11.00 pm		
		1	9.15 am		
0	Bank of A	2	12.15 pm	CASA	
9.	Bank of America	3	3.15 pm 6.35 pm	CASA	Immediately upon system crediting
		4 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
	(Walaysia) Bernaa	4	8.20 pm		
		5 1	11.00 pm 10.00 am	CASA/ Credit Card	
		2	1.00 pm	CASA/ Credit Card	
11.	Bank Simpanan Nasional	3	4.00 pm	CASA	Immediately upon system crediting
		4	7.00 pm	CASA	
		5	10.00 pm	CASA/Loan	
		1	11.00 am		
12	Bank of Tokyo-	2	2.00 pm	CASA/Loan	Immediately upon system crediting
12.	Mitsubishi UFJ	3 4	5.00 pm 8.20 pm	CASA/Loan Immediately upon system cr	Immediately upon system crediting
		5			
		4 5	8.20 pm 11.00 pm		

IBG/CT_SLA/201501/v1.0 Last updated: 13 Oct 2015

<u>IBG</u>	IBG Member Banks Normal Crediting Time					
No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability	
13.	BNP Paribas	1 2				
		3	Online	CASA/Loan	Immediately upon system crediting	
		4				
		5 1	11.00 am			
		2	2.00 pm	CASA/Loan/Credit Card Immediately upo		
14.	CIMB Bank	3	5.00 pm		Immediately upon system crediting	
		4	8.00 pm			
		5 1	11.00 pm 11.00 am			
		2	2.00 pm	CASA/ Flexi-		
15.	Citibank	3	5.00 pm	Loan/Term/Mortgage Loan/	Immediately upon system crediting	
		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	
10.	Deatsone bank	4	7.20 pm	Crory Loan	immediately apon system or earting	
		5	9.30 pm			
		1	11.00 am			
. =	Kuwait Finance	2	2.00 pm	CASA		
17.	House	3 4	5.00 pm 8.20 pm	CASA	Immediately upon system crediting	
		5	11.00 pm			
		1	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	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			
	HSBC Bank	2	2.00 pm			
19.		3	5.00 pm	CASA/ Loan/ Credit Card Immediately u	Immediately upon system crediting	
		4 5	8.20 pm 11.00 pm			
		1	9.30 am			
	Industrial and	2	12.30 pm	CASA/ Loan/ Credit Card Immediately		
20.	Commercial Bank of China (ICBC)	3	3.30 pm		Immediately upon system crediting	
		4	6.45 pm			
		5	9.30 pm			
		1 2	11.00 am 2.00 pm			
21.	JP Morgan Chase	3	5.00 pm	CASA/ Loan	Immediately upon system crediting	
		4	8.20 pm			
		5	11.00 pm			
	Maybank	1	11.00 am	CASA/ Loan/ Credit Card/ HP In		
22.		2 3	2.00 pm 5.00 pm		Immediately upon system crediting	
22.		4	8.20 pm		inimediately upon system crediting	
		5	11.00 pm			
		1	11.00 am	Current Account Immediately upon syste		
23.	Mizuho Bank (Malaysia) Berhad	2	2.00 pm			
		3	5.00 pm		Immediately upon system crediting	
		4 5	11.00 am (next business day) 11.00 am (next business day)			
		1	11.00 am (next business day)			
	OCBC Bank	2	2.00 pm		Immediately upon system	
24.		3	5.00 pm	CASA/ Loan/ Credit Card Immediately upon system	crediting	
		4	8.20 pm			
		5	11.00 pm			

IBG/CT_SLA/201501/v1.0 Last updated: 13 Oct 2015

IBG Member Banks Normal Crediting Time					
No	Bank	Window	Normal Crediting Time	Product	Normal Fund Availability
	Public Bank	1	11.00 am	CASA/ Loan/ Credit Card	Immediately upon system crediting
25.		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
		1	11.00 am	CASA/ Loan/ Credit Card/ HP/IHP & HP- i/IHP-i	Immediately upon system crediting
		2	2.00 pm		
26.	RHB Bank	3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
		1	11.00 am		Immediately upon system crediting
27.	Royal Bank of Scotland	2	1.30 pm	CASA Immediately upon system	
		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
29.		2	2.00 pm		
		3	5.00 pm		
		4	8.20 pm		
		5	11.00 pm		
	United Overseas Bank	1	9.20 am	CASA/ Loan/ Credit Card Imm	Immediately upon system crediting
30.		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

IBG/CT_SLA/201501/v1.0 Last updated: 13 Oct 2015