

Intrabank Funds Transfer

No	Items	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)		
	Sole-proprietors, partnership and SME	Waived	Waived
	Other corporates	Waived	Waived
	Service Tax ^(Note1)	Not Taxable	
(2)	Daily transaction limit (RM per day)		
	Sole-proprietors, partnership and SME	No Limit	No Limit
	Other corporates	No Limit	No Limit
(3)	Payment reference		
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES
(4)	Operating hours	Mon - Fri (Business Days): Cut-off time will depend on currency or up to 4pm for best effort basis	Banking Hour
		For all channels	
(5)	Crediting time		
	(i) Monday - Friday	Immediate	
	(ii) Non-business days	Not offering	
(6)	Refund time	Immediate	

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No	Items ^(Note2)	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)		
	Sole-proprietors, partnership and SME	Waived	2.00
	Other corporates	Waived	2.00
	Service Tax ^(Note1)	Not Taxable	
(2)	Daily transaction limit (RM per day)		
	Sole-proprietors, partnership and SME	No Limit	No Limit
	Other corporates	No Limit	No Limit
(3)	Payment reference		
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES

No	Items (Note2)	Channels	
		Internet banking	Over-the-counter (OTC)
(4)	Future-dated payments	YES	YES
(5)	Operating hours	Mon-Fri (Business Days) up to 5pm	Mon-Fri (Business Days) Banking Hour
For all channels			
(6)	Crediting time		
	Transaction initiated	Transaction Credited	Refund time / Return
	(i) Monday - Friday *** Before 5:00am	Same business day By 11:00am	By 5:00pm
	5:01am-8:00 am	Same business day By 2:00pm	By 8:20pm
	8:01am-11:00am	Same business day By 5:00pm	By 11:00pm
	11:01am-2:00pm 2:01pm-5:00pm	Same business day By 8:20pm By 11:00pm	By 11:00am, next business day
	After 5pm	Next business day By 11:00am	By 5:00pm, next business day
	(ii) Non-business days	Not offering	Not offering
	*** Any IBG with future value date will be processed in Window 1 (before 5am) of next business day on the date set by the originator unless specified by originator to process the transaction in a different IBG window. *** Any return notification for transactions in Window 4 (11:01am-2pm) & Window 5 (2:01pm -5pm) will be notified through email in the next business day.		

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No	Items (Note2)	Channels	
		Internet banking	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)		
	Sole-proprietors, partnership and SME	2.00	5.00
	Other corporates	5.00	9.00
	Service Tax (Note1)	Not Taxable	
(2)	Payment reference		
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES
(3)	Operating hours	Mon-Fri (Business Days): Cut off time at 3.00pm on working days	Mon-Fri (Business Days): Cut off time at 3.00pm on working days
For all channels			
(4)	Crediting time		
	(i) Monday - Friday	Effective Date	Fund Availability Duration**
		1-Jan-19	7 Minutes
		1-Jan-20	2 Minutes
		** Applicable for Online Single Instruction only otherwise 30 minutes fund availability	
	(ii) Non-business days	Not offering	
(5)	Refund time	Immediate, upon receiving return of fund	

Other related fees/charges for online banking (internet and mobile banking)

No	Items	Sole-proprietors, partnership and SME ¹	Other corporates	Service Tax ^(Note1)
(1)	Other related charges			
	(i) Maintenance / subscription fee	Waived	- Bank Report only (Waived) - Bank Report & Fund Transfer (MYR 200.00)	Not Taxable Taxable
	(ii) Mobile Security Tokens	No Charges	No Charges	NA
	(iii) Annual Digital Certificates	Not Offering	Not Offering	NA
	(iv) Salary Payment / Payroll	Waived	Waived	Not Taxable
	(v) Notification / SMS	Not Offering	Not Offering	NA
	(vi) Training	No Charges	No Charges	NA
(2)	Incentives and packages	NA	NA	NA

Cheque and Current Account Services

	RM	
Fee per Bankers Cheque issued		
- Commission	2.00	
- Stamp Duty	1.00 (Effective 1 Jan 2025)	
- Processing Fee	0.50	
Service Tax ^(Note1)	Not Taxable	
	Type of accounts	Interest rate/profit rate (% per annum)
Interest rate/profit rate of current accounts	Standard	N/A
Business Day	Transaction Credited	
Local Cheque deposited before 4pm	By 3.30pm on the next business day	

Note1: Effective 1 October 2025, a service tax of 8% is payable by the customers on taxable services in addition to and at the same as payment for the fees and charges listed above. Service tax may not be applicable to certain services stipulated in Service Tax Act 2018 and/or Service Tax Policy 1/2025.

Note2: Kindly contact the Bank on fees and charges for remittance or settlement not arising from current account maintained with the Bank.