

Information Disclosure on  
E-Payment Services and Check Services

**1. Fees, Charges and Transaction Limit**

No	E-Payment Services	Channels	Client Group	Fees and Charges (RM)	Daily Transaction Limit (RM)
1	Intrabank Funds Transfer	Internet Banking	SMEs	Nil	Limit will be pre-defined by our corporate clients at time of onboarding
			Institutional Clients		
2	Interbank GIRO (IBG)	Internet Banking	SMEs	0.10	1,000,000.00
			Institutional Clients		
3	RENTAS	Internet Banking	SMEs	2.00	Minimum transaction limit of RM 10,000.00
			Institutional Clients	5.00	
		Over-the-counter (OTC)	SMEs	5.00	
			Institutional Clients	20.00	

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

No	Items	SMEs and Institutional Clients
<b>1</b>	<b>Other related charges</b>	
	(i) Maintenance/subscription fee	RM 217.00
	(ii) Security Tokens	Nil
	(iii) Annual Digital Certificates	Nil
	(iv) Salary Payment/Payroll	Depends on Payment Channel
	(v) Notification - SMS - E-mail	Not offering Nil
	(vi) Training	Nil
<b>2</b>	<b>Incentives and Packages</b>	<b>None</b>

For comparative fees, refer to any of the below links:

- Bank Negara Malaysia (BNM): [http://www.bnm.gov.my/index.php?ch=ps&pg=ps\\_epayment&ac=431&lang=en](http://www.bnm.gov.my/index.php?ch=ps&pg=ps_epayment&ac=431&lang=en)
- The Association of Banks in Malaysia (ABM): <http://www.abm.org.my/>
- Association of Islamic Banking Institutions Malaysia (AIBIM): <http://www.aibim.com/>

**2. Payment Reference**

No	E-Payment Services	Channels	Client Group	Availability of payers' names and payment references in beneficiaries' bank statement	Availability of beneficiaries' names and payment references in payers' bank statement
1	Intrabank Funds Transfer	Internet Banking	SMEs and Institutional Clients	Yes	Yes
2	Interbank GIRO (IBG)	Internet Banking		Yes	Yes
3	RENTAS	Internet Banking Over-the-counter (OTC)		Yes	Yes

**3. Operating Hours, Crediting Time and Return Time**

Operating hours are as follows:

Monday to Thursday : 8.45 am to 5.45 pm

Friday : 8.45 am to 4.45 pm

No	E-Payment Services	Crediting Time			Return Time
		Monday – Friday (before cut-off time)	Same Day	By 2.30pm	
1	Intrabank Funds Transfer	Monday – Friday (before cut-off time)	Same Day	By 2.30pm	Same day, if request is initiated before cut-off time
		Non-business Days	Next Business Day	By 2.30pm	
2	Interbank GIRO (IBG)	Monday – Friday	Same Day	By 10.30am	Next business day by 10.30am
		Before 5.00am	Same Day	By 1.00pm	
		5.00am-7.00am	Same Day	By 3.00pm	
		7.01am-9.30am	Same Day	By 5.45pm	
		9.31am-12.30pm	Same Day	By 10.30am	
		After 12.30pm	Next Business Day	By 10.30am	
		Non-business Days	Next Business Day	By 10.30am	
3	RENTAS	Monday – Friday (before cut-off time)	Same day	Within 30 minutes	Same day, if request is initiated before cut-off time

**4. Current Account Service**

Account Type	Interest rate/profit rate (% per annum)
Non-interest Bearing Demand Deposit Account	0%
Interest Bearing Demand Deposit Account	Please refer to local Sales representative