

**INDIVIDUAL**

No	Items	INTRABANK				INTERBANK GIRO (IBG)				INSTANT INTERBANK FUNDS TRANSFER (IBFT)			RENTAS
		INTERNET BANKING	MOBILE BANKING	ATM	BRANCH COUNTER	INTERNET BANKING	MOBILE BANKING	ATM	BRANCH COUNTER ^	INTERNET BANKING	MOBILE BANKING	ATM	BRANCH COUNTER
(1)	<b>Fees and Charges (RM per transaction)</b>	FOC	FOC	NIL	NIL	0.10	0.10	0.10	2.00	0.50	N/A	0.50	5.00
(2)	<b>Daily transaction limit (RM per day)</b>	10,000 combined limit		RM10,000.00	No limit	30,000 combined limit with 3rd party fund transfer & Tabung Haji		RM30,000 (combined limit IBG & IBFT)	RM1mln	30,000 combined limit with IBG and intrabank funds transfer		RM30,000 (combined limit IBG & IBFT)	Unlimited
(3)	<b>Payment reference</b>												
	(i) Availability of payers' names and payment references in beneficiaries' bank statement	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
(4)	<b>Future-dated payments</b>	N/A				YES	NO	NO	NO	N/A			N/A
(5)	<b>Operating hours</b>	24 hours (except bet 12am-1230am)		6am to 12am daily	Banking hours	24 hours (except bet 12am - 4.30am)		6am to 12am daily	Banking hours	24 hours (except bet 12.00 am - 12.30 am)		4.30am to 11.55am daily* * Extended hours commence from 12.30am at 24 hours ATMs	Banking Hours
(6)	<b>Crediting time</b>	Immediate				<b>Business Day (Monday - Friday)</b> Before 5.00am: By 11:00am same business day 5.01am-8.00 am: By 2:00pm same business day 8.01am-11.00am: By 5:00pm same business day 11.01am-2.00pm: By 8.20pm same business day 2.01pm - 5.00pm : By 11:00pm same business day After 5.00pm: By 11.00am the Next business day  <b>Non-business days: Next business day by 11.00am</b>				Immediate			1. Mon- Fri: Before 3.30 pm: Same-day crediting After 3.30 pm: Next-business day crediting 2. Non-Business day: Next-business day crediting
(7)	<b>Refund time</b>	N/A				<b>Business Day (Monday - Friday)</b> Before 5.00am: By 5:00pm same business day 5.01am-8.00 am: By 8.20pm same business day 8.01am-11.00am: By 11:00pm same business day 11.01am-2.00pm: By 11.00am next business day 2.01pm - 5.00pm : By 11:00am next business day  <b>Non-business days: Next business day by 11.00am</b>				Immediate	Same day to 3 working days for MBB CASA customer Up to 10 working days for non-MBB customer		Same day to 3 business days depending on case to case

^ No IBG charges for senior citizens and disabled persons

All charges above are subject to GST

Note: Business and working day refers to business day in Federal Territory