

Crediting & return schedule

Payment Initiated by Customers		*Funds Received by Beneficiaries	
Business Days (Mon-Fri)	Before 5:00 am	Same business day	By 11:00 am
	5:00 am to 8:00 am		By 2:00 pm
	8:01 am to 11:00 am		By 5:00 pm
	11:01 am to 2:00 pm		By 8:20 pm
	2:01 pm to 5:00 pm		By 11:00 pm
	After 5:00pm	Next business day	By 11:00 am
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11:00 am

Note: For unsuccessful Interbank GIRO transaction that was performed on the same day by 5:00 pm, The customer will receive the fund on the next business day by 11:00 am, under normal circumstances.