

Interbank GIRO (IBG)

		Channels				
		Internet Banking	GO Mobile Banking	TAP Mobile Banking-i	ATM	Branches
1	Fees and Charges	RM0.10	RM0.10	RM0.10	RM0.30	<ul style="list-style-type: none"> • First 2 transaction of the month RM0.50 • Subsequent Transaction RM2.00 Basic Current and Saving Acc <ul style="list-style-type: none"> • RM2.00 Other Current, Savings and Transactional Investment Account
2	Daily Limit	RM50,000 combined limit*	RM50,000 combined limit*	RM30,000 combined limit**	RM30,000 combined limit**	RM500,000
3	Operating Hours	24 hours	24 hours	24 hours	24 hours	Banking hours
4	Crediting Time					
	i. Business days	Before 5.00 a.m. : Same day by 11.00 a.m. 5.01 a.m. – 8.00 a.m. : Same day by 2.00 p.m. 8.01 a.m. – 11.00 a.m. : Same day by 5.00 p.m. 11.01 a.m. – 2.00 p.m. : Same day by 8.00 p.m. 2.01 p.m. – 5.00 p.m. : Same day by 11.00 p.m. After 5.00 p.m. : Next business day by 11.00 a.m.				
	ii. Non-business days	Next business day by 11.00 a.m.				
5	Refund time					
	i. Business days	Before 5.00 a.m. : Same day by 5.00 p.m				

	<p>5.01 a.m. – 8.00 a.m. : Same day by 8.00 p.m. 8.01 a.m. – 11.00 a.m. : Same day by 11.00 p.m. 11.01 a.m. – 2.00 p.m. : Next business day by 11.00 a.m. 2.01 p.m. – 5.00 p.m. : Next business day by 11.00 a.m. After 5.00 p.m. : Next business day by 5.00 p.m.</p>
ii. Non-business days	Next business day by 5.00 p.m.
<p><i>*RM50,000 combined limit with Third Party within Bank Islam, Interbank Giro (IBG), DuitNow, Tabung Haji to Bank Islam (Own/Third), Bank Islam to Tabung Haji (Own/Third), Tabung Haji to Third Party Tabung Haji, SSPN-i to Bank Islam (Own/Third), Bank Islam to SSPN-i (Own/Third), SSPN-i to Third Party SSPN-i</i></p> <p><i>**RM30,000 combined limit with Third Party within Bank Islam, Interbank Giro (IBG), DuitNow, Tabung Haji to Bank Islam (Own/Third), Bank Islam to Tabung Haji (Own/Third), Tabung Haji to Third Party Tabung Haji, SSPN-i to Bank Islam (Third), Bank Islam to SSPN-i (Own/Third), SSPN-i to Third Party SSPN-i</i></p>	