



INTERBANK GIRO (IBG) CUT OFF TIME

When will the funds reach the recipient banks account?

Transfer Day/Time		Recipient Banks		*Refund Time	
		Crediting Time			
Business Days (Mon – Fri)	Before 5:00 am	Same day	By 11:00 am	Same day	By 5:00 pm
	5:01 am - 8:00 am	Same day	By 2:00 pm	Same day	By 8:20 pm
	8:01 am - 11:00 am	Same day	By 5:00 pm	Same day	By 11:00 pm
	11:01 am - 2:00 pm	Same day	By 8:20 pm	Next business day	By 11:00 am
	2:01 pm - 5.00 pm	Same day	By 11:00 pm	Next business day	By 11:00 am
	After 5.00 pm	Next business day	By 11:00 am	Next business day	By 5:00 pm
Non-business Days		Next business day	By 11:00 am	Next business day	By 5:00 pm

Is there a maximum amount that I can transfer?

You may perform IBG Transfer up to RM50,000 per day.

Note:

- IBG maximum limit for external account still remain RM10,000.
- If customer initiates an IBG transfer today up to and including 5.00 pm, the paying customer will receive the returned funds on the *next business day by 11.00 am
- Scheduled IBG transfers will still follow the Transfer date set by customer, however,
 - If Transfer date falls on a Business Day, crediting time will be same day by 11:00am and refund time will be same day by 5:00pm.
 - If Transfer date falls on a Non-business Day, crediting time will be next business day by 11:00am and refund time will be next business day by 5:00pm.

**Under normal circumstance*