

**AmBank****Pricing Disclosure**

(Note: This is the specific information for each of the payment services in AmBank for individual customers and sole proprietors.)

Fund Transfer Within AmBank

No.	Items	Channels		
		AmOnline	ATM	Over-the-counter (OTC)
1	Fees & Charges (RM per transaction)	FOC	FOC	FOC
2	Daily transaction limit (RM per day)	RM50,000 (3 rd Party) Unlimited amount (Own account)	Unlimited amount (Own account) RM5,000 (3 rd party - (Shared with withdrawal limit)	No limit
3	Payment reference i) Availability of payers' names and payment references in beneficiaries' bank statement ii) Availability of beneficiaries' names and payment reference in payers' bank statement	YES NO	YES YES	YES NO
4	Operating hours	24 hours a day	24 hours a day	Banking hours
5	Crediting time i) Monday – Friday ii) Non business days	Immediate / Real time	Immediate / Real time	Immediate / Real time only on business day
6	Unsuccessful transaction	Immediate / Real time	Immediate / Real time	Immediate / Real time
7	Refund time	Next working day	Next working day	Immediate / Real time

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Interbank Giro (IBG)

No.	Items	Channels												
		AmOnline	ATM	Over-the-counter (OTC)										
1	Fees & Charges (RM per transaction)	FOC	RM0.10	<table border="1"> <tr> <td>BSA/BCA</td> <td></td> </tr> <tr> <td>- 1st & 2nd transactions</td> <td>0.50</td> </tr> <tr> <td>- 3rd transaction onwards</td> <td>2.00</td> </tr> <tr> <td>AmPartner</td> <td>2.00</td> </tr> <tr> <td>Other types of account</td> <td>2.00</td> </tr> </table> <p>*FOC for senior citizens and disabled persons</p>	BSA/BCA		- 1 st & 2 nd transactions	0.50	- 3 rd transaction onwards	2.00	AmPartner	2.00	Other types of account	2.00
BSA/BCA														
- 1 st & 2 nd transactions	0.50													
- 3 rd transaction onwards	2.00													
AmPartner	2.00													
Other types of account	2.00													
2	Daily transaction limit (RM per day)	*RM50,000 (Malaysian resident) RM10,000 (Non-resident)	*RM50,000 (Malaysia resident) RM10,000 (Non resident)	RM1 Million										
3	Payment reference i) Availability of payers' names and payment references in beneficiaries' bank statement ii) Availability of beneficiaries' names and payment reference in payers' bank statement	YES NO	YES YES	YES NO										
4	Future-dated payments	YES	NO	NO										
5	Operating hours	24 hours a day	24 hours a day	Banking hours										
6	Crediting time i) Monday – Friday • Before 5:00pm • After 5:00pm i) Non business days	Same day Next day Next working day	Same day Next day Next working day	Same day Next day Next working day										
7	Refund time	Refer to attachment												

*Note: IBG and IBFT combined transfer limit up to RM50,000 via AmOnline

IBG and IBFT combined transfer limit up to RM50,000 via ATM

BSA – Basic Savings Account BCA – Basic Current Account

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Interbank Funds Transfer (IBFT)

No.	Items	Channels	
		AmOnline	ATM
1	Fees & Charges (RM per transaction)	FOC	RM0.00 (Fee) for transaction amount from RM0.01 to RM5,000 RM0.50 (Fee) for transaction amount from RM5,000.01 and above
2	Daily transaction limit (RM per day)	*RM50,000	*RM50,000 (Malaysia resident) RM10,000 (Non resident)
3	Payment reference i) Availability of payers' names and payment references in beneficiaries' bank statement ii) Availability of beneficiaries' names and payment reference in payers' bank statement	YES YES	YES YES
4	Operating hours	24 hours a day	24 hours a day
5	Crediting time i) Monday – Friday ii) Non business days	Immediate / Real time	Immediate / Real time
7	Refund time	-	Within 14 working days

*Note: IBG and IBFT combined transfer limit up to RM50,000 via AmOnline

IBG and IBFT combined transfer limit up to RM50,000 via ATM



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No.	Items	Channel
		Over-the-counter (OTC)
1	Fees & Charges (RM per transaction)	RM4
3	Payment reference i) Availability of payers' names and payment references in beneficiaries' bank statement ii) Availability of beneficiaries' names and payment reference in payers' bank statement	NO NO
4	Operating hours	Cut-off time @ 3PM