Funds Transfer Using IBG and IBFT via Online Banking

Step-By-Step	Interbank	GIRO (IBG)		Interbank F	unds Transfer (IBFT)
Process		ame and password at the	1.		ername and password at the
Online	Login page on	your internet banking		Login page on y	our internet banking website
banking	website.		2.		and Banking' tab
(Note: Steps	2. Go to 'Accounts an	nd Banking' tab.	3.	Select 'Transfers Select 'Interbank	
may vary	 Select 'Transfers'. Select 'Interbank F 	und Transfer'	4. 5.		
between banks)	 Select 'Interbank Fund Transfer'. Choose recipient's bank. 		6.	The state of the s	
Daliks)	6. Key in amount, recipient's name, account		٠.	•	nce details (e.g. Tuition fee)
	number, reference details (e.g. Tuition fee)			and choose mode of transfer as 'Insta	
	and choose mode of transfer as 'Giro Interbank Fund Transfer'.			Interbank Fund Transfer'. (Note: Second validation is not required a	
	7		C. You will receive a message		
	•		ed mobile phone. Key in TAC		
	8. Request for Transaction Authorisation Code			and 'Confirm' the	
	(TAC). You will receive a message on your				
	registered mobile phone. Key in the TAC and 'Confirm' the transaction.				
	Fees		per transaction		Free to RM
Fee5	FIEE LO KINO. IL	b per transaction		Tree to Kinz	2.00 per transaction
(Diagon about					
(Please check					
with your					
•	Payment Initiated	Funds Received			
with your banks) Crediting	Payment Initiated Business Days (Monda	Funds Received			
with your banks)	Payment Initiated Business Days (Monda Before 5.00 am				
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am	By 11.00 am By 2.00 pm			
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am	By 11.00 am By 2.00 pm By 5.00 pm			
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm			
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 pm	(4		nmediately
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm	(1	to double confirm	with banks and include the
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 pm By 11.00 pm (Next business day)	(1	to double confirm	
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 pm By 11.00 pm (Next business day) By 11.00 am	(t	to double confirm	with banks and include the
with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 pm By 11.00 pm (Next business day)	(t	to double confirm	with banks and include the
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with your banks) Crediting	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 pm By 11.00 pm By 11.00 am (Next business day) By 11.00 am (Next business day)	Af	to double confirm d	with banks and include the lowntime)
with your banks) Crediting Period Participating	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 am (Next business day) Hong Leong Bank	Af Al	to double confirm d ffin Bank	with banks and include the lowntime) Kuwait Finance House
with your banks) Crediting Period Participating	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 am (Next business day) By 11.00 am (Next business day) Hong Leong Bank HSBC Bank	Af Al Ba	to double confirm d ffin Bank lliance Bank	with banks and include the lowntime) Kuwait Finance House Maybank Public Bank RHB Bank
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with your banks) Crediting Period Participating	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays) Affin Bank Agrobank Al-Rajhi Bank Alliance Bank	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 am (Next business day) By 11.00 am (Next business day) Hong Leong Bank HSBC Bank ICBC Bank Kuwait Finance House	Af Al Ba Ba	to double confirm d ffin Bank Iliance Bank ank Islam ank Muamalat	with banks and include the lowntime) Kuwait Finance House Maybank Public Bank RHB Bank
with your banks) Crediting Period Participating	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays) Affin Bank Agrobank Al-Rajhi Bank Alliance Bank AmBank	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 am (Next business day) By 11.00 am (Next business day) Hong Leong Bank HSBC Bank Kuwait Finance House Maybank	Af Al Ba Ba	to double confirm d ffin Bank lliance Bank ank Islam ank Muamalat IMB Bank	with banks and include the lowntime) Kuwait Finance House Maybank Public Bank RHB Bank
with your banks) Crediting Period Participating	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays) Affin Bank Agrobank Al-Rajhi Bank Alliance Bank AmBank Bank Islam	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 am (Next business day) Hong Leong Bank HSBC Bank Kuwait Finance House Maybank OCBC Bank	Af Al Ba Ba	to double confirm d ffin Bank lliance Bank ank Islam ank Muamalat IMB Bank	with banks and include the lowntime) Kuwait Finance House Maybank Public Bank RHB Bank
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with your banks) Crediting Period Participating	Business Days (Monda Before 5.00 am 5.01 am to 8.00 am 8.01 am to 11.00 am 11.01 am to 2.00 pm 2.01 pm to 5.00 pm After 5.00 pm Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays) Affin Bank Agrobank Al-Rajhi Bank Alliance Bank AmBank Bank Islam Bank Rakyat Bank Muamalat Bank Simpanan	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm By 11.00 am (Next business day) By 11.00 am (Next business day) Hong Leong Bank HSBC Bank ICBC Bank Kuwait Finance House Maybank OCBC Bank Public Bank RHB Bank	Af Al Ba Ba	to double confirm d ffin Bank lliance Bank ank Islam ank Muamalat IMB Bank	with banks and include the lowntime) Kuwait Finance House Maybank Public Bank RHB Bank