

**Internet Banking**

No	Items	GCMS Plus				
		Intrabank Fund Transfer	Interbank GIRO (IBG)	RENTAS	Foreign Remittance	
(1)	<b>Fees and Charges (RM per transaction)</b>					
	Sole-proprietors, partnership and SME <sup>1</sup>	NIL	0.00	2.00	Subject to bank's standard tariffs & Charges	
Other corporates						
(2)	<b>Transaction limit ( per transaction)</b>					
	Sole-proprietors, partnership and SME <sup>1</sup>	No limit <sup>3</sup>	Maximum RM 1.0 mil per transaction	Minimum RM10k per transaction	No limit <sup>3</sup>	
Other corporates						
(3)	<b>Payment reference</b>					
	(i) Availability of payers' names and payment references in beneficiaries' bank statement	YES	YES	Not offering	Not offering	
(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES				
(4)	<b>Future-dated payments<sup>2</sup></b>	20 days	14 days	20 days	20 days	
(5)	<b>Operating hours</b>					
	Monday - Friday	24 hours	24 hours	24 hours	24 hours	
(6)	<b>Cut-off time</b>					
	(i) Monday - Friday	4.00 pm	5.00 pm	3.00 pm	4.00 pm	
	Same day value					
	Next business day	after 4.00 pm	after 5.00pm	after 3.00 pm	after 4.00 pm	
(ii) Non-business days	Not offering	Not offering	Not offering	Not offering		
(7)	<b>Crediting time</b>		<b>Crediting time<sup>4</sup></b>	<b>Refund time<sup>5</sup></b>		
	(i) Monday - Friday					
	Before 5.00am	Based on Cut-Off Time	Same Day	By 11.00am	By 5.00pm	Based on Cut-Off Time
	5.00am- 8.00 am			By 2.00pm	By 8.20pm	
	8.01am-11.00am			By 5.00pm	By 11.00pm	
	11.01am-2.00pm			By 8.20pm	By 11.00am, next business day	
	2.01 pm - 5.00pm			By 11.00pm		
	After 5.00pm			Next Business Day	By 11.00am	
(ii) Non-business days	Not offering	Next Business Day	Not offering	Not offering	Not offering	
(8)	<b>Refund time</b>	Same business day	Please refer to the table above		Same business day	Subject to the availability of funds returned in our respective NOSTRO account

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers.

<sup>2</sup> Future dated payments are based on calendar days. Please ensure that your transaction value date falls on business day.

<sup>3</sup> Subject to customers transaction limit set in GCMS Plus.

<sup>4</sup> Crediting Time : The payments made through GCMS Plus (Internet Banking channel) under normal circumstances.

<sup>5</sup> Refund Time is based on BTMU Malaysia as OFI under normal circumstances

**Over-the-Counter (OTC)**

No	Items	Over-the-counter (OTC)					
		Intrabank Fund Transfer	Interbank GIRO (IBG)	RENTAS	Foreign Remittance		
(1)	<b>Fees and Charges (RM per transaction)</b>						
	Sole-proprietors, partnership and SME <sup>1</sup>	NIL	0.30	5.00	Subject to bank's standard tariffs & Charges		
Other corporates							
(2)	<b>Transaction limit ( per transaction)</b>						
	Sole-proprietors, partnership and SME <sup>1</sup>	No limit <sup>3</sup>	Maximum RM 50 k per transaction	Minimum RM10k per transaction	No limit <sup>3</sup>		
Other corporates							
(3)	<b>Payment reference</b>						
	(i) Availability of payers' names and payment references in beneficiaries' bank statement	YES	YES	Not offering	Not offering		
(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	YES					
(4)	<b>Future-dated payments</b>	Not offering	Not offering	Not offering	Not offering		
(5)	<b>Operating hours</b>						
	Monday - Friday	9.30 am to 4.00 pm	9.30 am to 4.00 pm	9.30 am to 4.00 pm	9.30 am to 4.00 pm		
(6)	<b>Cut-off time</b>						
	(i) Monday - Friday Same day value	4.00 pm	4.00 pm	3.00 pm	4.00 pm		
	Next business day	after 4.00 pm	after 4.00pm	after 3.00 pm	after 4.00 pm		
(ii) Non-business days	Not offering	Not offering	Not offering	Not offering			
(7)	<b>Crediting time</b>		<b>Crediting time<sup>4</sup></b>	<b>Refund time<sup>5</sup></b>			
	(i) Monday - Friday						
	Before 5.00am	Based on Cut-Off Time	Same Day	By 11.00am	By 5.00pm	Based on Cut-Off Time	Based on Cut-Off Time
	5.00am- 8.00 am			By 2.00pm	By 8.20pm		
	8.01am-11.00am			By 5.00pm	By 11.00pm		
	11.01am-2.00pm			By 8.20pm	By 11.00am, next business day		
	2.01 pm - 5.00pm			By 11.00pm			
	After 5.00pm			Next Business Day	By 11.00am		
(ii) Non-business days	Not offering	Next Business Day	Not offering	Not offering	Not offering	Not offering	
(8)	<b>Refund time</b>	Same business day	Please refer to the table above		Same business day	Subject to the availability of funds returned in our respective NOSTRO account	

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers.

<sup>2</sup> Future dated payments are based on calendar days. Please ensure that your transaction value date falls on business day.

<sup>3</sup> Subject to customers transaction limit based on the company board resolution.

<sup>4</sup> Crediting Time : The payments made through OTC under normal circumstances.

<sup>5</sup> Refund Time is based on BTMU Malaysia as OFI under normal circumstances

**Other related fees/charges for online banking (GCMS Plus)**

No	Items	Sole-proprietors, partnership and SME <sup>1</sup>	Other corporates
<b>(1)</b>	<b>Other related charges</b>		
	(i) Subscription fee	F.O.C	Initial Contract Fees RM200. Monthly Fee RM100 (For the first 3 accounts), additional account RM50/account
	(ii) Security tokens	F.O.C	F.O.C for first 5 token, additional token RM30/token per month
	(iii) Annual digital certificates	F.O.C	F.O.C
	(iv) Salary payment / payroll	Based on product pricing	Based on product pricing
	(v) Notification / SMS	F.O.C for Email Notification	F.O.C for Email Notification
	(vi) Training	F.O.C	F.O.C
<b>(2)</b>	<b>Incentives and packages</b>	Waiver or fees reduction subject to approval	Waiver or fees reduction subject to approval

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers.

**Cheque, Current & Saving Account Services**

	RM	Effective date
Fee per cheque issued	<b>0.50*</b>	02-Jan-15

	Type of accounts	Interest rate/profit rate (% per annum)
Interest rate/profit rate of Current account	Current	NIL
Interest rate/profit rate of Saving account	Saving	2.00% for balance above RM200.00

\* Exclude stamp-duty.