

### Transaction Fees

Channel	Transaction Fee
Internet & Mobile Banking	RM0.11 per transaction
Over the Counter	For the first two transactions of the month of each account RM0.53 per transaction.  Subsequent transactions during the same month RM2.12 per transaction.
Contact Centre	RM0.11 per transaction

#### Note:

- For IQ Elite and IQ Basic account holders, the above rates do not apply. The IBG transaction fee for IQ customers will be accorded under the IQ privileges.
- The above rates are inclusive of GST.

### Transaction Limit

Channel	Amount
Internet & Mobile Banking	RM10,000 per day <i>(shared limit with IBFT &amp; transfer/payments to third party OCBC accounts)</i>
Phone Banking	RM3,000 per account per day
Over the Counter	RM1,000,000 per InterBank GIRO transaction

### Cut-off Time

The funds will be available in the beneficiary's account based on the schedule stated below:

Payment Initiated by Customers		*Funds Received by Beneficiaries	*Refund for Unsuccessful Transactions	
Business Days (Mon - Fri)	Before 5:00 am	Same business day	By 11.00 am	
	5.01 am - 8.00 am		By 5.00 pm	
	8.01 am - 11.00 am		By 2.00 pm	
	11.01 am - 2.00 pm		By 8.20 pm	
	2.01 pm - 5.00 pm		By 11.00 pm	
After 5.00 pm	Next business day	By 11.00 pm	By 11:00 am, next business day	
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11.00 pm	By 5.00 pm

#### \* Under normal circumstances

- Applicable for all IBG payments and funds transfer to current accounts and savings accounts.
- For loan and credit card payments initiated up to and including 5.00 pm on same Business Days, funds will be available in the beneficiary's account before 12 midnight on the same day.

### Payment Types

#### Note:

- For Funds Transfer/Loan Payment to Industrial and Commercial Bank of China (Malaysia) Berhad, kindly input beneficiary account number from 3rd digit onwards.
- For Al-Rajhi Bank (M) Berhad Charge Cards payment only.
- For Maybank, credit card payment is meant for Maybank Credit Card & Maybank Amex Credit Card.
- For Ambank, credit card payment is meant for Ambank & MBF Credit Cards.
- Customers of the participating financial institutions may also transfer funds from their accounts to the other participating financial institutions, including OCBC Bank
- For Public Bank/Public Finance Loan Account/HP repayment, please enter 10 digit Account No. followed by 5 digit Note ID No.
- Bank Rakyat accepts Personal loan / Housing loan & other loans (except Ar-Rahnu / Az-Zahad).

### Guidance to Recipient's Reference & Other Payment Details

- Recipient's Reference (Mandatory): A reference to your recipient, which can be your invoice/bill no., insurance policy no., car registration no., etc. This reference appears in the payee's statement.
- Other Payment Details (Optional): Describe the purpose or other information related to your payment (e.g. Jan 14 loan payment). This also appears in the payee's statement.

### Enquiry Service Level Agreement (SLA)

Enquiry	SLA (Business Day)
Acknowledgement of Enquiry Received	1
Crediting Status at Beneficiary Bank	1
Simple Enquiries	3
Normal Enquiries	7
Complicated Enquiries	14

Note:

- Simple - can be resolved by the bank internally
- Normal - requires information from other parties
- Complicated - more investigation required
- Queries received after 5pm on a Business Day would be deemed as received at the start of next Business Day

### Steps to Conduct IBG via Internet Banking

#### IBG Transfer to Registered Beneficiary

Step	Description
Step 1	Log on to <a href="https://internet.ocbc.com.my/internet-banking/">https://internet.ocbc.com.my/internet-banking/</a> with ID and Password
Step 2	Click on "Payment & transfer > Transfer funds"
Step 3	Select option "Make a transfer to another bank account in Malaysia"
Step 4	Enter the required details of your transfer (i.e Amount, Recipient Reference and Other Payment Details)
Step 5	Select "Transfer Now > Interbank GIRO (IBG)"
Step 6	Select your account to transfer from
Step 7	Click "Next" after agreeing to the Terms & Conditions
Step 8	Confirm the Beneficiary Information
Step 9	Verify the details and click "Submit"
Step 10	Check your transaction history within 2 working days for rejections, if there is any

**List of IBG Banks & Payment Types**

<b>N</b>	<b>Bank Name</b>	<b>Payment Type</b>	<b>Account Number Length</b>
1	Affin Bank / Affin Islamic Bank	Funds Transfer	12 digits
		Credit Card Payment	16 digits
		Loan Payment	12 digits
2	Alliance Bank	Funds Transfer	15 digits
		Credit Card Payment	16 digits
		Loan Payment	15 digits
3	Al-Rajhi Banking & Investment	Funds Transfer	15 digits
		Credit Card Payment	16 digits
4	AmBank	Funds Transfer	13 digits
		Credit Card Payment	12 -16digits
		Loan Payment	14 digits
5	Bank Islam	Funds Transfer	14 digits
		Credit Card Payment	16 digits
		Loan Payment	14 digits
6	Bank Muamalat	Funds Transfer	14 digits
		Loan Payment - Islamic	14 - 17digits
7	Bank of America (M) Berhad	Funds Transfer	5 - 17 digits
8	Bank of China (M) Berhad	Funds Transfer	13 -15 digits
9	Bank of Tokyo-Mitsubishi UFJ	Funds Transfer	6 digits
		Loan Payment	6 digits
10	Bank Kerjasama Rakyat	Funds Transfer	12 digits
		Credit Card Payment	16 digits
		Loan Payment	12 digits
11	Bank Pertanian Malaysia Berhad	Funds Transfer	16 digits
		Loan Payment	17 digits
12	Bank Simpanan Nasional Berhad	Funds Transfer	16 digits
		Credit Card Payment	16 digits
		Loan Payment	15 digits
13	BNP Paribas Malaysia Berhad	Funds Transfer	6 -16 digits
		Loan Payment	16 digits
14	CIMB Bank	Funds Transfer	10 - 14 digits
		Credit Card Payment	16 digits
		Loan Payment	10 - 17 digits
15	Citibank	Funds Transfer	9 -16 digits
		Credit Card Payment	15 -16 digits
		Loan Payment	10 - 14 digits
16	Deutsche Bank (M) Berhad	Funds Transfer	10 - 14 digits
		Loan Payment	10 - 14 digits
17	Hong Leong Bank	Funds Transfer	11 - 13 digits
		Credit Card Payment	15 -16 digits
		Loan Payment	11 - 13 digits
18	HSBC Bank	Funds Transfer	12 digits
		Credit Card Payment	16 digits
		Loan Payment	12 digits
		Loan Payment - Islamic	12 - 14 digits
19	ICBC (Malaysia) Berhad	Funds Transfer	17 -19 digits
		Credit Card Payment	16 digits
		Loan Payment	17 -19 digits
20	J.P. Morgan Chase Bank	Funds Transfer	10 digits
		Loan Payment	10 digits
21	Kuwait Finance House (M) Bhd	Funds Transfer	12 digits
		Loan Payment	12 digits
22	Maybank	Funds Transfer	12 digits
		Credit Card Payment	15 - 16digits
		Loan Payment	12 digits
23	Mizuho Bank (M) Bhd	Funds Transfer	10 Digits
24	OCBC Bank (M) Berhad	Funds Transfer	10 Digits
25	Public Bank	Funds Transfer	10 digits
		Credit Card Payment	16 digits
		Loan Payment	15 digits
26	RHB Bank	Funds Transfer	14 digits
		Credit Card Payment	14 - 16 digits
		Loan Payment	12- 14 digits
27	Standard Chartered Bank	Funds Transfer	12 digits
		Credit Card Payment	16 digits
		Loan Payment	8 Digits
28	Sumitomo Mitsui Banking Corp	Funds Transfer	8 Digits

29	The Royal Bank of Scotland Bhd	Funds Transfer	7-10 digits
30	UOB Bank	Funds Transfer	10 - 11 digits
		Credit Card Payment	16 digits
		Loan Payment	10 - 15 digits