



BNP PARIBAS

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A. Interbank GIRO (IBG) Offering Channel, Transaction Fee, Transaction Limit and Cut Off Time

Items	Channels
	Internet Banking
Fees and Charges (RM per transaction)	Refer to Tariff and Charges table
Daily transaction limit (RM per day)	1,000,000.00 per transaction No daily limit
Future-dated payments	YES
Cut off time	5.00pm



B. Interbank GIRO (IBG) Crediting Time and Refund Time for Unsuccessful Transactions

Crediting time	For All Channels	
(i) Monday - Friday 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 05.01 pm (ii) Non-business days	Same Business Day Same Business Day Same Business Day Same Business Day Same Business Day Next Business Day Next Business Day	By 11.00 am By 2.00 pm By 5.00 pm By 8.20 pm by 11.00 pm By 11.00 am By 11.00 am
Refund for Unsuccessful Transactions (i) Monday - Friday 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 05.01 pm (ii) Non-business days	Same Business Day Same Business Day Same Business Day Next Business Day Next Business Day Next Business Day Next Business Day	By 5.00 pm By 8.20 pm By 11.00 pm By 11.00 am By 11.00 am By 11.00 am By 11.00 am



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C. Interbank GIRO (IBG) Product Offering and Account Structure as of 23 October 2018

No	Bank	Current Account	Saving Account	Credit card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
1	Affin Bank	12 Digits	12 Digits	16 Digits	12 Digits	12 Digits		OTC, Internet, Desktop Banking
	Affin Islamic Bank	12 Digits	12 Digits	-	12 Digits	12 Digits		
2	Agrobank	-	16 Digits	-	17 Digits	-	Yes	OTC, Internet, ATM
3	Alliance Bank	15 Digits	15 Digits	16 Digits	15 Digits	15 Digits		OTC, Internet
	Alliance Islamic Bank	15 Digits	15 Digits	-	15 Digits	15 Digits		
4	Al Rajhi Banking & Investment Corporation	15 Digits	15 Digits	16 Digits (Al-Rajhi Charge Card)	-	-		OTC, Internet, Cash Management
5	Ambank	13 Digits	13 Digits	16 Digits (Ambank Credit Card & MBF-LOC by Ambank only)	14 Digits	14 Digits		OTC, Internet
	Amlslamic Bank	13 Digits	13 Digits	16 Digits (Ambank Credit Card)	13-14 Digits	14 Digits		
6	Bangkok Bank Berhad	13 Digits	13 Digits	-	-	-		OTC
7	Bank Kerjasama Rakyat Malaysia Berhad	12 Digits	12 Digits	Master 16 Digits	12 Digits	12 Digits	Yes	OTC, Internet, ATM, Desktop Banking
8	Bank Islam	14 Digits	14 Digits	16 Digits	14 Digits	14 Digits	Yes	OTC, Internet, Desktop Banking
9	Bank Muamalat	14 Digits	14 Digits	-	14 Digits & 17 Digits	14 Digits & 17 Digits		OTC, Internet, Desktop Banking
10	Bank of America	5 to 17 Digits	5 to 17 Digits	-	-	-		OTC, Internet
11	Bank of China	13 Digits & 15 Digits	13 Digits & 15 Digits	16 Digits	-	-		OTC, Internet



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No	Bank	Current Account	Saving Account	Credit card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
12	Bank Simpanan Nasional	-	16 Digits	16 Digits	15 Digits	15 Digits		OTC, Internet, ATM, Corporate Systems
13	MUFG Bank (Malaysia) Berhad	6 Digits	6 Digits	-	6 Digits	-		Internet, OTC
14	CIMB Bank	10 and 14 Digits	10 and 14 Digits	16 Digits	10,14 and 17 Digits	10,12 and 17 Digits	Yes	OTC, Internet
	CIMB Islamic Bank	10 and 14 Digits	10 and 14 Digits	-	10,14 and 17 Digits	10,12 and 17 Digits	Yes	
15	BNP Paribas	6 to 16 Digits (Corporate Current Account)	-	-	16 Digits	-		OTC, Internet
16	China Construction Bank (Malaysia) Berhad	12 Digits	12 Digits	-	-	-		OTC, Internet
17	Citibank	10-Digits (Personal Current Account) 9-16-Digits (Corporate Current Account)	10 Digits	15-16 Digits	10 - 14 Digits	-		OTC, Internet
18	Deutsche Bank	10-17 Digits	10-17 Digits	-	10-17 Digits	-	Yes	
19	Hong Leong Bank	11 Digits & 13 Digits	11 Digits & 13 Digits	16 Digits (Visa/Master) 15 Digits(Amex)	11 Digits & 13 Digits	11 Digits & 13 Digits	Yes	OTC, Internet, Corporate Desktop
	Hong Leong Islamic Bank	11 Digits & 13 Digits	11 Digits & 13 Digits	-	11 Digits& 13 Digits	11 Digits & 13 Digits	Yes	



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No	Bank	Current Account	Saving Account	Credit card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
20	HSBC Bank	12,13,14,15,17 Digits	12 Digits	16 Digits	12 Digits	-		OTC, Internet
	HSBC Amanah	12,13,14,15,17 Digits	12 Digits	16 Digits	12 to 14 Digits	-		
21	Industrial & Commercial Bank of China (ICBC)	19 Digits	19 Digits	16 Digits	19 Digits			OTC, Internet
22	JP Morgan Chase	10 Digits to 17 Digits	10 Digits to 17 Digits	-	10 Digits to 17 Digits	-		Internet
23	Kuwait Financial House	12 Digits	12 Digits	-	12 Digits	12 Digits		OTC, Internet, ATM
24	Maybank / Maybank Islamic	12 Digits	12 Digits	16 Digits (MBB Visa/Master) 15 Digits (MBB AMEX Credit Card)	12 digits	12 Digits	Yes *(HP only)	OTC, Internet, Desktop Banking, Cash Management, Call Center
25	MBSB Bank Berhad	16 Digits	16 Digits	-	17 Digits	17 Digits	-	OTC
26	Mizuho Bank	10 Digits	-	-	-	-		OTC, Internet
27	OCBC Bank	10 Digits	10 Digits	16 Digits	15 Digits	-		OTC, Internet, Mobile Banking
	OCBC Al-Amin Bank	10 Digits	10 Digits	-	15 Digits	-		
28	Public Bank	10 Digits	10 Digits	16 Digits	15 Digits	15 Digits		OTC, Internet
	Public Islamic Bank	10 Digits	10 Digits	-	15 Digits	15 Digits		
29	RHB Bank	14 Digits	14 Digits	16 Digits	14 Digits	12 Digits		OTC, Internet, ATM
	RHB Islamic Bank	14 Digits	14 Digits	-	14 Digits	12 Digits		



No	Bank	Current Account	Saving Account	Credit card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
30	Standard Chartered Bank	12 Digits (Personal Current Account) & 5 to 17 digits (corporate Current Account)	12 Digits	16 Digits	8 Digits	-		OTC, Internet, Phone Banking
	Standard Chartered Saadiq	12 Digits (Personal Current Account) & 5 to 17 digits (corporate Current Account)	12 Digits	-	8 Digits	-		
31	Sumitomo Mitsui Banking Corporation	8 Digits	-	-	-	-		OTC, Internet
32	United Overseas Bank	7,9,10,11,12,13, 14,17 Digits	10 & 11 Digits	16 Digits	10 & 15 Digits	-		OTC, Internet

*(subject to confirmation of settlement sum & date)