



**BNP PARIBAS**

The bank  
for a changing  
world

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

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



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

| Crediting time   | For All Channels  |   |
|--|---|---|
| (i) Monday - Friday<br>Before 5.00 am<br>5.01 am to 8.00 am<br>8.01 am to 11.00 am<br>11.01 am to 2.00 pm<br>2.01 pm to 5.00 pm<br>After 05.01 pm<br>(ii) Non-business days  | Same Business Day<br>Same Business Day<br>Same Business Day<br>Same Business Day<br>Same Business Day<br>Next Business Day<br>Next Business Day | By 11.00 am<br>By 2.00 pm<br>By 5.00 pm<br>By 8.20 pm<br>by 11.00 pm<br>By 11.00 am<br>By 11.00 am  |
| <b>Refund for Unsuccessful Transactions</b><br>(i) Monday - Friday<br>Before 5.00 am<br>5.01 am to 8.00 am<br>8.01 am to 11.00 am<br>11.01 am to 2.00 pm<br>2.01 pm to 5.00 pm<br>After 05.01 pm<br>(ii) Non-business days | Same Business Day<br>Same Business Day<br>Same Business Day<br>Next Business Day<br>Next Business Day<br>Next Business Day<br>Next Business Day | By 5.00 pm<br>By 8.20 pm<br>By 11.00 pm<br>By 11.00 am<br>By 11.00 am<br>By 11.00 am<br>By 11.00 am |



**BNP PARIBAS**

The bank  
for a changing  
world

**C. Interbank GIRO (IBG) Product Offering and Account Structure as of 14 February 2019**

| 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, Mobile Banking, ATM |
| 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                                       |



**BNP PARIBAS**

The bank  
for a changing  
world

| No | Bank                                      | Current Account   | Saving Account        | Credit card Account | Loan Account        | HP Account          | Full Settlement | Delivery Channel                      |
|----|---|---|-----------------------|---------------------|---------------------|---------------------|-----------------|---------------------------------------|
| 11 | Bank of China                             | 13 Digits & 15 Digits   | 13 Digits & 15 Digits | 16 Digits           | -                   | -                   |                 | OTC, Internet                         |
| 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)<br>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             | OTC, Corporate Internet               |



**BNP PARIBAS**

The bank  
for a changing  
world

| No | Bank   | Current Account       | Saving Account        | Credit card Account   | Loan Account          | HP Account            | Full Settlement | Delivery Channel   |
|----|--|-----------------------|-----------------------|---|-----------------------|-----------------------|-----------------|--|
| 19 | Hong Leong Bank                              | 11 Digits & 13 Digits | 11 Digits & 13 Digits | 16 Digits (Visa/Master)<br>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             |  |
| 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 to 17 Digits       | 10 to 17 Digits       | -   | 10 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)<br>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, Internet  |
| 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             |                 |  |



**BNP PARIBAS**

The bank  
for a changing  
world

| No | Bank                                | Current Account   | Saving Account | Credit card Account | Loan Account   | HP Account | Full Settlement | Delivery Channel             |
|----|-------------------------------------|---|----------------|---------------------|----------------|------------|-----------------|------------------------------|
| 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  |                 |                              |
| 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)