

Interbank GIRO (IBG) Service Update

Transfer funds locally from any participating banks within the **GIRO network** via **Personal Internet Banking, ATM Machines, Mobile Banking** or **over-the-counter in all HSBC/HSBC Amanah branches**.

*Your fund transfers can be made conveniently and securely via **HSBC/HSBC Amanah online** or with the **mobile banking** at only **10 sen per transaction**.

The applicable fees and charges for IBG are as stated on our website under **Tariff and Charges**.

Transaction Limit	<p>The maximum transfer limit set by MyClear is MYR 1,000,000 per transaction. The default limits set by the bank (for security reasons) for all accounts are listed below but you may call our Contact Centre or visit our branches to change the default limit to a higher or lower limit: :</p> <ul style="list-style-type: none"> • For individuals via Internet/Mobile Banking - MYR 50,000 • ATM Machine –MYR 5,000 • Over-the-counter – MYR 500,000 				
Transfer Schedule for Interbank GIRO (IBG)	Payment Initiated by Customers			*Funds Received by Beneficiaries	*Refund for Unsuccessful Transactions
	Business Days (Mon-Fri)	Before 5:00am	Same business day	By 11:00am	By 5:00pm
		5:01am – 8:00am		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)
		2:01pm – 5:00pm		By 11:00pm	
		After 5:00pm	Next business day	By 11:00am	By 5:00pm
	Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11:00am	By 5:00pm
<p>Expected Refund Information on Rejected Transactions If a customer initiates an IBG transaction today up to and including 5pm, the paying customer will receive the returned funds on the *next business day by 11.00 am. <i>* Under normal circumstances</i></p> <p>Applicable for all IBG payments and fund transfers to current accounts & savings accounts.</p> <p>*For loan/financings and credit card/-i payments initiated up to and including 12.30pm on Business Days, funds will be available in the beneficiary's account before 12 midnight on the same day.</p> <p>For any rejected fund under normal circumstances, if you transfer funds today before 12.30pm, you will receive the returned funds by 10.30am, the next business day. If you performed the transfer after 12.30pm, you will receive the returned funds two business days later.</p> <p>Note: This serves as a guide only as individual bank practices may differ.</p>					