

Online Banking Service Fees and Charges

Intrabank funds transfer

Items	Online and mobile banking	ATM	Over-the-counter
Fees and charges	No	No	No
Daily transaction limit	RM50,000 combined limit with interbank funds transfer	RM10,000 combined limit with Instant Transfer	No limit
Payment reference (i) Availability of payers' names and payment references in beneficiaries' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes	No	Yes
Operating hours	24 hours	24 hours	Banking hours 9.30am to 4.30pm

Intrabank fund transfer timings

Crediting Time	Funds received by beneficiaries
Business days (Monday to Friday)	Immediate
Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	Immediate

Interbank GIRO (IBG) transfer fees

Items	Online and mobile banking	ATM	Over-the-counter
Fees and charges (per transaction)	RM0.10	RM0.10	RM2*
Daily transaction limit	RM50,000 combined limit with intrabank and interbank funds transfer	RM5,000	RM500,000
Future-dated payments	Yes	No	Yes
Operating hours	24 hours	24 hours	Banking hours 9:30am to 4:30pm

Interbank GIRO (IBG) transfer timings

Crediting time	Funds received by beneficiaries	Refund for unsuccessful transactions
Business days (Monday to Friday) before 5:00am	Same business day by 11:00am	Same business day by 5:00pm
Business days (Monday to Friday) 5:01am to 8:00am	Same business day by 2:00pm	Same business day by 8:20pm
Business days (Monday to Friday) 8:01am to 11:00am	Same business day by 5:00pm	Same business day by 11:00pm
Business days (Monday to Friday) 11:01am to 2:00pm	Same business day by 8:20pm	Next business day by 11:00am
Business days (Monday to Friday) 2:01pm to 5:00pm	Same business day by 11:00pm	Next business day by 11:00am
Business days (Monday to Friday) After 5:00pm	Next business day by 11:00am	Next business day by 5:00pm
Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	Next business day by 11:00am	Next business day by 5:00pm

Instant Transfer

Instant transfer fees

Items	Online and mobile banking - transaction below or equal to RM5,000	Online and mobile banking transaction above RM5,000	ATM - transaction below or equal to RM5,000	ATM - transaction above RM5,000
Fees and charges (per transaction)	Waived	Waived	Waived	RM0.50*
Daily transaction limit	RM50,000 combined limit with intrabank and interbank funds transfer	RM50,000 combined limit with intrabank and interbank funds transfer	RM10,000 combined limit with intrabank and interbank funds transfer	RM10,000 combined limit with intrabank and interbank funds transfer
Payment reference	Yes	Yes	No	No
Availability of payers' names and payment references in beneficiaries' bank statement	Yes	Yes	No	No
Availability of beneficiaries' names and payment references in payers' bank statement	Yes	Yes	No	No
Opening hours	24 hours	24 hours	24 hours	24 hours

*For more details, please refer to Tariff and Charges

Instant transfer timings

Crediting time	Funds received by beneficiaries
Business days (Monday to Friday)	Immediate
Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	Immediate

Global Transfer

Global transfer fees

Global Transfer Fees**	From: Premier	From: Advance
Send To: Premier Account	Waived	Waived
Send To: Advance Account	Waived	USD 7 (From Foreign Currency to Foreign Currency and from Foreign Currency to Ringgit Malaysia); MYR 22 (From Ringgit Malaysia to Foreign Currency)

**Only for HSBC Premier or HSBC Advance customers