

STEPS ON HOW TO PERFORM FUNDS TRANSFER USING Interbank GIRO (“IBG”) AND MEPS INSTANT TRANSFER VIA CIMB AUTOMATED TELLER MACHINES (ATMS)

Interbank GIRO (IBG)	MEPS Instant Transfer
<ul style="list-style-type: none"> Insert ATM/Debit card Choose preferred language and key in 6 digit PIN number Choose ‘Transfer’ Select ‘Interbank GIRO (IBG)’ Select Bene Bank account type Enter amount and press correct button Select account to debit from Select the recipient’s bank Enter the account number of the receiving party and press ‘Confirm’ button Please check the recipient’s account number, beneficiary bank and amount to be transferred before pressing the ‘Confirm’ button Transaction accepted with receipt printed 	<ul style="list-style-type: none"> Insert ATM/Debit card Choose preferred language and key in 6 digit PIN number Choose ‘Transfer’ Select ‘MEPS Instant Transfer’ Select type of transaction Your name will be revealed if requested by recipient and press ‘Proceed’ button Enter amount and press correct button Select account to debit from Select the recipient’s bank Enter the recipient’s account number Please check the name of the recipient, beneficiary account number and amount to be transferred before pressing the ‘Confirm’ button Transaction accepted with receipt printed

Note on IBG:-

1) Transfer Schedule & Refund Unsuccessful Transaction

Transfer Day	Transfer Time	Fund Available at Beneficiary	Refund for IBG Unsuccessful Transaction
Monday - Friday	Before 5.00am	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	By 5.00pm, next business day
Saturday, Sunday, Federal Territory & Public Holiday	Anytime	By 11.00am, next business day	By 5.00pm, next business day

2) Channel Available, Transfer Charges & Daily Transaction Limit

Channel Available	ATM	Mobile Banking	CIMB Clicks	Over The Counter	BizChannel@CIMB
Fees	RM0.10	RM0.10	RM0.10	RM2.00	RM0.10
Daily Transaction limit	RM10,000	RM30,000 combined limit for Intrabank, Instant Transfer and IBG -Favourite: RM30,000 -Open transfer:- i) iOS –RM2,000 ii) Android–RM1,000	RM30,000	No Limit	No Limit for Standard and Customized Package Up to RM100,000 for Lite Package