



Cash Management

Cut-off Times for Malaysia

	Cut off Time	Remarks
Fixed Deposit Placement		
MYR, AUD, SGD, USD	12.00pm (Business Day)	➤ Execution date – D
Domestic Transfers (MYR)		
Intracompany Payment (MYR)	3.00pm (Business Day)	➤ Execution date – D
Low Value Payment (IBG)	5.00pm (Business Day)	➤ Threshold limit : up to MYR 1 mil
Payroll (IBG)	5.00pm (Business Day)	
Bill Payment (JomPAY)	5.00pm (Business Day)	
FPX	5.00pm (Business Day)	➤ Threshold limit: n/a ; Available on Business Days Only
DuitNow Online Banking or Wallets	5.00pm (Business Day)	➤ Threshold limit: MYR 10 mil ; Available on Business Days Only
DuitNow Transfer	5.00pm (Business Day)	
DuitNow Request	5.00pm (Business Day)	
RENTAS (RTGS)	3.00pm (Business Day)	➤ Threshold limit : MYR 10,000 upwards
Cheque		
Cashier Order (MYR)	3.00pm (Business Day)	➤ Available next Business day
Corporate Cheque (MYR)	2.00pm (Business Day)	
Foreign Transfer (TT)		
AUD	10.00am (Business Day)	➤ Execution date – D
HKD	11.00am (Business Day)	
CNY	3.00pm (Business Day)	
CAD, CHF, DKK, NOK, SEK	3.30pm (Business Day)	
EUR, GBP	4.00pm (Business Day)	
USD	5.00pm (Business Day)	
IDR, INR, KRW	3.30pm (Business Day)	➤ Execution date – D-1
SGD, JPY, NZD	5.00pm (Business Day)	
THB (and other currencies)	3.30pm (Business Day)	➤ Execution date – D-2
Domestic Collections (MYR)		
DuitNow AutoDebit	5.00pm (Business Day)	➤ Applicable to inward (debiting) and outward (crediting)
DuitNow Online Banking or Wallets	5.00pm (Business Day)	➤ Available on Business Days Only
DuitNow Request	5.00pm (Business Day)	

1. All instructions are processed on Kuala Lumpur (KL) Business Days only.
2. Instructions received post cut-off times or on non-KL Business Days will be processed on the next KL Business Day.
3. Value date will be adjusted to the next business day if it falls on the nonbusiness day of the specific currency.
4. Timely processing of your instruction is subjected to - sufficient funds / receipt of complete & correct information / clearance from compliance checks
5. The receipt of funds by your beneficiary is dependent on the correspondent and beneficiary banks.
6. Transactions involving FX will be determined using the earlier cut-off time for the two currencies involved.
7. We reserve the right to vary the cut-off time arrangement without prior notice. In case of any disputes, our decision shall be final.

➤ Contact Us

- For international payments, please refer to the BNP Paribas Currency Guide which contains practical guidelines and exhaustive data on international currencies at our website, <https://cashmanagement.bnpparibas.com/currency-guide>
- For more information, please refer to BNP Paribas Malaysia website at <https://apac.bnpparibas/en/malaysia/cash-management-trade-services/>
- Please note that this information may be updated from time to time through this website. For more information or any queries, you may contact your cash management representative. Alternatively, you may email your enquiry to the Client Service Department at csd_malaysia@asia.bnpparibas.com