



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

Items	Channels – Internet Banking
Fees and Charges (RM per transaction)	Refer to Tariff and Charges table
Daily transaction limit (RM per day)	1,000,000.00 per transaction / No daily limit
Future-dated payments	Payment will be processed and sent to beneficiary’s bank for crediting by 11.00 am on selected date
Payment Reference Standard (Appears on Payee’s Statement)	<ul style="list-style-type: none"> <li>➤ Originator Name / Recipient Name</li> <li>➤ Recipient Reference (mandatory)</li> <li>➤ Other Payment Details (optional)</li> </ul>
Cut off time	5.00pm

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

Crediting Time			
(i)	Monday - Friday (Kuala Lumpur Business Day)		
	Before 5.00 am	Same Business Day	By 11.00 am
	5.01 am to 8.00 am	Same Business Day	By 2.00 pm
	8.01 am to 11.00 am	Same Business Day	By 5.00 pm
	11.01 am to 2.00 pm	Same Business Day	By 8.20 pm
	2.01 pm to 5.00 pm	Same Business Day	by 11.00 pm
	After 05.01 pm	Next Business Day	By 11.00 am
(ii)	Non-business days		
		Next Business Day	By 11.00 am

Refund for Unsuccessful Transactions			
(i)	Monday - Friday (Kuala Lumpur Business Day)		
	Before 5.00 am	Same Business Day	By 5.00 pm
	5.01 am to 8.00 am	Same Business Day	By 8.20 pm
	8.01 am to 11.00 am	Same Business Day	By 11.00 pm
	11.01 am to 2.00 pm	Next Business Day	By 11.00 am
	2.01 pm to 5.00 pm	Next Business Day	By 11.00 am
	After 05.01 pm	Next Business Day	By 11.00 am
(ii)	Non-business days		
		Next Business Day	By 11.00 am



**C. Interbank GIRO (IBG) Product Offering and Account Structure as of 5 June 2026**

No	Bank	Code	Current Account	Saving Account	Credit card Account	Loan Account	HP Account
1	Affin Bank	<i>PHBMMYKL</i>	12 Digits	12 Digits	16 Digits	12 Digits	12 Digits
	Affin Islamic Bank	<i>AIBBMYKL</i>	12 Digits	12 Digits	-	12 Digits	12 Digits
2	AgroBank	<i>AGOBMYKL</i>	-	16 Digits	-	17 Digits	-
3	Alliance Bank	<i>MFBBMYKL</i>	15 Digits	15 Digits	16 Digits	15 Digits	15 Digits
	Alliance Islamic Bank	<i>ALSRMYKL</i>	15 Digits	15 Digits	-	15 Digits	15 Digits
4	Al Rajhi Banking	<i>RJHIMYKL</i>	15 Digits	15 Digits	16 Digits	-	-
5	Ambank	<i>ARBKMYKL</i>	13 Digits	13 Digits	16 Digits	14 Digits	14 Digits
	Amlslamic Bank	<i>AISLMYKL</i>	13 Digits	13 Digits	16 Digits	13&14 Digits	14 Digits
6	Bangkok Bank Berhad	<i>BKKBMYKL</i>	13 Digits	13 Digits	-	-	-
7	Bank Kerjasama Rakyat	<i>BKRMMYKL</i>	10&12 Digits	10&12 Digits	16 Digits	10&12 Digits	10&12 Digits
8	Bank Islam	<i>BIMBMYKL</i>	14 Digits	14 Digits	16 Digits	14 Digits	14 Digits
9	Bank Muamalat	<i>BMMBMYKL</i>	14 Digits	14 Digits	-	14&17 Digits	14&17 Digits
10	Bank of America	<i>BOFAMY2X</i>	5-17 Digits	5-17 Digits	-	-	-
11	Bank of China	<i>BKCHMYKL</i>	13&15 Digits	13&15 Digits	16 Digits	-	-
12	Bank Simpanan Nasional	<i>BSNAMYK1</i>	-	16 Digits	16 Digits	15 Digits	15 Digits
13	MUFG Bank	<i>BOTKMYKX</i>	6 Digits	6 Digits	-	6 Digits	-
14	CIMB Bank	<i>CIBBMYKL</i>	10&14 Digits	10&14 Digits	16 Digits	10,14&17 Digits	10,12&17 Digits
	CIMB Islamic Bank	<i>CTBBMYKL</i>	10&14 Digits	10&14 Digits	-	10,14&17 Digits	10,12&17 Digits



No	Bank	Code	Current Account	Saving Account	Credit card Account	Loan Account	HP Account
15	BNP Paribas	BNPAMYKL	6 to 16 Digits	-	-	16 Digits	-
16	China Construction Bank	PCBCMYKL	12 Digits	12 Digits	-	-	-
17	Citibank	CITIMYKL	9-16 Digits	10 Digits	15-16 Digits	10-14 Digits	-
18	Deutsche Bank	DEUTMYKL	10-17 Digits	10-17 Digits	-	10-17 Digits	-
19	Hong Leong Bank	HLBBMYKL	11&13 Digits	11&13 Digits	15-16 Digits	11&13 Digits	11&13 Digits
	Hong Leong Islamic Bank	HLIBMYKL	11&13 Digits	11&13 Digits	-	11&13 Digits	11&13 Digits
20	HSBC Bank	HMABMYKL	12,13,14,15,17 Digits	12 Digits	16 Digits	12 Digits	-
	HSBC Amanah	HBMBMYKL	12,13,14,15,17 Digits	12 Digits	16 Digits	12-14 Digits	-
21	Industrial & Commercial Bank of China (ICBC)	ICBKMYKL	13, 17 & 19 Digits	13, 17&19 Digits	16 Digits	17&19 Digits	
22	JP Morgan Chase	CHASMYKX	10-17 Digits	10-17 Digits	-	10-17 Digits	-
23	Kuwait Financial House	KFHOMYKL	12 Digits	12 Digits	16 Digits	12 Digits	12 Digits
24	Maybank / Maybank Islamic	MBBEMYKL	12 Digits	12 Digits	15-16 Digits	12 digits	12 Digits
25	MBSB Bank Berhad	AFBQMYKL	16 Digits	16 Digits	-	17 Digits	17 Digits
26	Mizuho Bank	MHCBMYKA	10 Digits	-	-	-	-
27	OCBC Bank	OCBCMYKL	9 to 17 Digits	10 Digits	16 Digits	15 Digits	-
	OCBC Al-Amin Bank	OABBMKYKL	9 to 17 Digits	10 Digits	-	15 Digits	-
28	Public Bank	PBBEMYKL	10 Digits	10 Digits	16 Digits	15 Digits	15 Digits
	Public Islamic Bank	PIBEMYK1	10 Digits	10 Digits	-	15 Digits	15 Digits
29	RHB Bank	RHBBMYKL	14 Digits	14 Digits	16 Digits	14 Digits	12 Digits
	RHB Islamic Bank	RHBAMYKL	14 Digits	14 Digits	-	14 Digits	12 Digits
30	Ryt Bank	SCCHMYKL	-	10 Digits	-	-	-
31	Standard Chartered Bank	SCBLMYKX	5-17 Digits	12 Digits	16 Digits	8 Digits	-
	Standard Chartered Saadiq	SCSRMYKX	5-17 Digits	12 Digits	-	8 Digits	-
32	Sumitomo Mitsui Banking Corporation	SMBCMYKL	8 Digits	-	-	-	-
33	United Overseas Bank	UOVBMKYKL	7,9,10,11,12,13,14,17 Digits	10 & 11 Digits	16 Digits	10 & 15 Digits	-