

**STEP ON HOW TO PERFORM, FUNDS TRANSFER USING INTERBANK "GIRO" (IBG) AND MEPS INSTANT TRANSFER VIA CIMB AUTOMATED TELLER MACHINE (ATMS)**

Interbank GIRO (IBG)	MEPS Instant Transfer
<ol style="list-style-type: none"> <li>1. Insert ATM/Debit Card</li> <li>2. Choose preferred language and key in 6 digit PIN number</li> <li>3. Choose 'Transfer'</li> <li>4. Select 'Interbank GIRO (IBG)'</li> <li>5. Select Beneficiary Bank account type</li> <li>6. Enter amount and press correct button</li> <li>7. Select account to debit from</li> <li>8. Select the recipient's bank</li> <li>9. Enter the account number of the receiving party and press 'Confirm' button</li> <li>10. Please check the recipient's account number, beneficiary bank and amount to be transferred before pressing the 'Confirm' button</li> <li>11. Transaction accepted with receipt printed</li> </ol>	<ol style="list-style-type: none"> <li>1. Insert ATM/Debit Card</li> <li>2. Choose preferred language and key in 6 digit PIN number</li> <li>3. Choose 'Transfer'</li> <li>4. Select 'MEPS Instant Transfer'</li> <li>5. Select type of transaction</li> <li>6. Your name will be revealed if requested by recipient and press 'Proceed' button</li> <li>7. Enter amount and press correct button</li> <li>8. Select account to debit from</li> <li>9. Select the recipient's bank</li> <li>10. Enter the recipient's account number</li> <li>11. Please check the name of the recipient, beneficiary account number and amount to be transferred before pressing the 'Confirm' button</li> <li>12. Transaction accepted with receipt printed</li> </ol>

**Note on IBG:-**

## 1) Transfer Schedule &amp; Refund Unsuccessful Transaction

Transfer Day	Transfer Time	Fund Available at Beneficiary Bank		Refund for IBG Unsuccessful Transaction
		IBG	IBFT	
<b>Monday - Friday</b>	Before 5:00 am	By 11:00 am	Same day  Immediate	By 5:00 pm
	5:01 am – 8:00 am	By 2:00 pm		By 8:20 pm
	8:01 am – 11:00 am	By 5:00 pm		By 11:00 pm
	11:01 am – 2:00 pm	By 8:20 pm		By 11:00 am, next business day
	2:01 pm – 5:00 pm	By 11:00 pm		By 5:00 pm, next business day
	After 5:00 pm	By 11:00 am, next business day		By 5:00 pm, next business day
<b>Saturday, Sunday, Federal Territory &amp; Public Holiday</b>	Anytime	By 11:00 am, next business day	Immediate	By 5:00 pm, next business day

## 2) Channel Available, Transfer Charges &amp; Daily Transaction Limit

Channel Available	ATM	CIMB Clicks App	CIMB Clicks Web	Over The Counter	BizChannel@CIMB
<b>Fees</b>	IBG – RM0.10 IBFT:- i) RM0.00 < RM5,000 ii) RM0.50 > RM5,000	RM0.00	RM0.00	RM2.12	RM0.10
<b>Daily Transaction Limit</b>	RM10,000	RM50,000 combined limit for Intrabank, Instant Transfer and IBG Favourite: RM10,000 Open Transfer:- i) iOS – RM10,000 ii) Android – RM10,000		No Limit	No Limit for Standard and Customized Package  Up to RM100,000 for Lite Package

The Management

**CIMB Bank Berhad & CIMB Islamic Bank Berhad**