

| Countries | Credit to Account | Cash Collection |
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| Indonesia | <ul style="list-style-type: none"> • Credit to CIMB Niaga bank accounts in 30 minutes • For all other banks, will be credited in 2 hours if below IDR25mil. • For transactions above IDR25mil, if the transactions are completed by 12pm (Malaysia time), funds will be credited on the same day. Otherwise, it will be credited on the next business day. | <ul style="list-style-type: none"> • Funds available for collection immediately at all CIMB Niaga locations. • Maximum payout =IDR25mil |
| Philippines | <ul style="list-style-type: none"> • Instant credit to BDO • All other major banks, funds will be credited on the same day if the transactions are completed before 11am. Otherwise, it will be credited on the next business day. • For rural banks, funds will be credited within 3-5 business days. | <ul style="list-style-type: none"> • Funds available for collection immediately at <ul style="list-style-type: none"> - Cebuana Lhuillier (1,750 locations) maximum payout = PHP50,000 - Metrobank (576 locations) - Palawan Pawnshop (784 locations) maximum payout = PHP50,000 - BDO (800 locations) - LBC (1079 locations) maximum payout = PHP50,000 |
| India | <ul style="list-style-type: none"> • Instant credit to Kotak Bank, Yes Bank, ICICI Bank, Union Bank, Federal Bank • All other banks, funds will be credited within 2-7 business days. | <ul style="list-style-type: none"> • Not available |
| Bangladesh | <ul style="list-style-type: none"> • Instant credit to account to Brac Bank. • For other banks, funds will be credited within 3 to 4 business day, EXCEPT for Agrani Bank Ltd, Bangaldesh Krishi Bank Ltd, Pubali Bank Ltd, Rajshahi Krishi Unnayan Bank Ltd, Rupali Bank and Sonali Bank Ltd will be credited within 2 to 6 weeks. | <ul style="list-style-type: none"> • Funds available for collection immediately at BRAC Bank |
| Pakistan | <ul style="list-style-type: none"> • Instant credit to Bank of Punjab. • For other bank, transaction completed before 5pm (Malaysia time) funds will be credited on the same day. Transactions amount above PKR500,000 completed after 5pm (Malaysia time) will be credited on next business day. | <ul style="list-style-type: none"> • Not available |
| Nepal | <ul style="list-style-type: none"> • Credit to account on the same day to Prabhu Finance Company Ltd. • For other bank, funds will be credited on the next business day. | <ul style="list-style-type: none"> • Funds available for collection immediately at Prabhu Money Transfer (2,100 locations), CG Remit (4,000 locations) |

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| Vietnam | <ul style="list-style-type: none"> • Not available | <ul style="list-style-type: none"> • Funds available for collection immediately at Vietin Bank (1,100 locations) |
| Thailand | <ul style="list-style-type: none"> • Instant credit to CIMB Thai Bank account for transaction receive by CIMB Thai Bank before 5pm (local time) on business day. Transaction receive after 5pm will be credited on next business day. | <ul style="list-style-type: none"> • Funds available for collection immediately at I-Bank Thai (108 locations), CIMB Thai (80 Bank locations, and Government Savings Bank (1,052 locations) |
| Myanmar | <ul style="list-style-type: none"> • Not available | <ul style="list-style-type: none"> • Funds available for collection immediately at Ayeyarwady Bank (250 locations), AGD Bank (24 locations), KBZ Bank (100 locations), CB Bank (206 locations) |
| Cambodia | <ul style="list-style-type: none"> • Not available | <ul style="list-style-type: none"> • Funds available for collection immediately at CIMB Bank PLC (11 locations) |
| Laos | <ul style="list-style-type: none"> • Not available | <ul style="list-style-type: none"> • Funds available for collection immediately at BCEL (150 locations) |
| Australia | <ul style="list-style-type: none"> • Fund will be credited to ALL banks within 1-2 business day | <ul style="list-style-type: none"> • Not available |
| United Kingdom | <ul style="list-style-type: none"> • Instant credit to account to ALL banks in United Kingdom | <ul style="list-style-type: none"> • Not available |
| USA | <ul style="list-style-type: none"> • Credit to account to ALL banks in USA • Fund will be credited within 1-2 business day | <ul style="list-style-type: none"> • Not available |
| Hong Kong | <ul style="list-style-type: none"> • Instant credit to account to ALL banks in Hong Kong | <ul style="list-style-type: none"> • Not available |
| Europe | <ul style="list-style-type: none"> • Credit to account to ALL banks in the following countries: • Austria, Netherlands, Ireland, Belgium, France, Portugal, Norway, Finland, Denmark, Germany, Italy and Spain • For transactions sent on weekdays, fund will be credited on next business day for transaction received by 2pm (local time) on the business day. • For transactions sent on weekends and Public Holidays fund will be credited within 2-3 business days. | <ul style="list-style-type: none"> • Not available |
| Sri Lanka | <ul style="list-style-type: none"> • Credit to account to ALL banks in Sri Lanka • Instant credit to account to Seylan Bank. For other banks, funds will be credited on the next business day. | <ul style="list-style-type: none"> • Funds available for collection immediately at Seylan Bank |

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| Malaysia | <ul style="list-style-type: none"> • Credit to account to ALL banks in Malaysia • Fund will be credited to CIMB Bank account on the same day. For other banks, will be credited on next business day. | <ul style="list-style-type: none"> • Fund available for collection immediately at Ageless Wealth Sdn Bhd, Vitcomex Sdn Bhd, CIMB Bank and CIMB Islamic Bank branches. |

Disclaimer:

Terms and conditions apply | Above timeframes for account credit and cash collection is achievable during perfect operating conditions (no network error in all parties, zero system downtime, etc.) | This is subject to all account details are correct and 100% match with beneficiary bank's database. | The information provided in this document is believe to be accurate through it remains subject to change without prior notice.