

CUT OFF TIME AND CREDITING TIME

Items	Particulars
<p>1.1 Third Party Fund Transfer</p> <ul style="list-style-type: none"> - To accounts within Bank Islam - To account with other banks or other financial institution through PayNet DuitNOW - To account with other banks or other financial institution through PayNet IBG 	<p>T (Instant crediting)</p> <p>T (Instant crediting)</p> <p>T (Same day provided Transaction or Files Approved before 17:00 hours)</p> <p>T + 1 (Next working day provided Transaction or Files Approved after 17:00 hours)</p>
<p>1.2 Bankers' Cheque Printing Services</p> <ul style="list-style-type: none"> - Issuance - Cancel Cheque - Cancel & Reissue Cheque - Stop Cheque - Stop & Reissue Cheque 	<p>T (Same day provided Files Approved before 15:30 hours)</p> <p>T + 1 (Next working day provided Files Approved after 15:30 hours)</p> <p>T (Real time)</p>
<p>1.3 Remittance</p> <ul style="list-style-type: none"> - RENTAS - Foreign Telegraphic Transfer 	<p>T (Same day provided Transaction or Files Approved before 15:00 hours)</p> <p>T + 1 (Next working day provided Transaction or Files Approved after 15:00 hours)</p>
<p>1.4 Payroll (Bank Islam account)</p>	<p>T (On the crediting date, provided file approved before 23:00 hours)</p>

Items	Particulars
1.5 Payroll (PayNet IBG)	<p>T (On the crediting date, provided file approved <u>before 17:00 hours</u>)</p> <p>T + 1 (Next working day provided Transaction or Files Approved <u>after 17:00 hours</u>)</p>
1.6 Bulk Payment (Bank Islam account)	<p>T (On the crediting date, provided file approved <u>before 23:00 hours</u>)</p>
1.7 Bulk Payment (PayNet IBG)	<p>T (On the crediting date, provided file approved <u>before 17:00 hours</u>)</p> <p>T + 1 (Next working day provided Transaction or Files Approved <u>after 17:00 hours</u>)</p>
<p>1.8 Bill Payment</p> <ul style="list-style-type: none"> - Direct Bill - JomPAY 	<p>T (Real time)</p> <p>T (Same day provided Transaction or Files Approved <u>before 17:00 hours</u>)</p> <p>T + 1 (Next working day provided Transaction or Files Approved <u>after 17:00 hours</u>)</p>
<p>1.9 Statutory Payment</p> <ul style="list-style-type: none"> - KWSP - LHDN - SOCSO - Lembaga Tabung Haji - Zakat 	<p>T (Same day provided Transaction or Files Approved <u>before 23:00 hours</u>)</p> <p>T + 1 (Next working day provided Transaction or Files Approved <u>after 23:00 hours</u>)</p>
2.0 Bill Presentment	<p>T (Instant crediting)</p>
2.1 Financing Payment	<p>T (Instant crediting)</p>

Items	Particulars
2.2 Direct Debit	<p>T (Same day provided Transaction or Files Approved before 23:00 hours)</p> <p>T + 1 (Next working day provided Transaction or Files Approved after 23:00 hours)</p>
2.3 Salary Plus	<p>T (Same day provided Transaction or Files Approved before 23:00 hours)</p> <p>T + 1 (Next working day provided Transaction or Files Approved after 23:00 hours)</p>