

INFORMATION GUIDE ON E-PAYMENT SERVICES & FEES


INTRABANK FUNDS TRANSFER	Channels		
	Internet Banking	Mobile Banking	Over-the-counter
Fees and Charges (per transaction)			
Sole-proprietors, partnership and SME ¹	No charges	Not Applicable	RM2.12
Other corporates	No charges	Not Applicable	RM2.12
Daily transaction limit			
Sole-proprietors, partnership and SME ¹	No limit	Not Applicable	No limit
Other corporates	No limit	Not Applicable	No limit
Payment reference			
(i) Availability of payers' names and payment references in beneficiaries' bank statement	Yes	Not Applicable	Yes
(ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes	Not Applicable	Yes
Operating hours	24 hours	Not Applicable	Banking hours 9:30am to 4:30pm
Crediting time	For all channels		
Business days (Monday to Friday)	Immediate	Not Applicable	Immediate
Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	Next working day	Not Applicable	Not available
Refund time	Immediate	Not Applicable	Immediate

Interbank GIRO (IBG)	Channels			
	Internet Banking	Mobile Banking	ATM	Over-the-counter (OTC)
Fees and Charges (per transaction)				
Sole-proprietors, partnership and SME ¹	RM0.10 (Inclusive of GST)	Not applicable	Not applicable	RM2.12 (Inclusive of GST)
Other corporates	RM0.10 (Inclusive of GST)	Not applicable	Not applicable	RM2.12 (Inclusive of GST)
Daily transaction limit				
Sole-proprietors, partnership and SME ¹	RM1,000,000 per transaction	Not applicable	Not applicable	RM1,000,000 per transaction
Other corporates	RM1,000,000 per transaction	Not applicable	Not applicable	RM1,000,000 per transaction
Payment reference				
(i) Availability of payers' names and payment references in beneficiaries' bank statement	Yes	Not applicable	Not applicable	Yes
(ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes	Not applicable	Not applicable	Yes
Future-dated payments	Yes	Not applicable	Not Applicable	Yes
Operating hours	Cut off time at 5.00pm	Not applicable	Not Applicable	Banking hours 9:30am to 4:30pm
Crediting time	*Funds received by beneficiaries			*Refund for unsuccessful transactions
Business days (Monday to Friday)	Before 5:00am	By 11:00am		By 5:00pm
	5:01am to 8:00am	By 2:00pm		By 8:20pm
Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	8:01am to 11:00am	By 5:00pm		By 11:00pm
	11:01am to 2:00pm	By 8:20pm		By 11:00am next business day
	2:01pm to 5:00pm	By 11:00pm		By 11:00am next business day
	After 5:00pm	By 11:00am (next business day)☒		By 5:00pm
		By 11:00am (next business day)☒		By 5:00pm

*under normal circumstances

INSTANT TRANSFER	Channels		
	Internet Banking	Mobile Banking	ATM
Fees and Charges (per transaction)			
Sole-proprietors, partnership and SME ¹	Not Applicable	Not Applicable	Not Applicable
Other corporates	Not Applicable	Not Applicable	Not Applicable
Daily transaction limit			
Sole-proprietors, partnership and SME ¹	Not Applicable	Not Applicable	Not Applicable
Other corporates	Not Applicable	Not Applicable	Not Applicable
Payment reference			
(i) Availability of payers' names and payment references in beneficiaries' bank statement	Not Applicable	Not Applicable	Not Applicable
(ii) Availability of beneficiaries' names and payment references in payers' bank statement	Not Applicable	Not Applicable	Not Applicable
Operating hours	Not Applicable	Not Applicable	Not Applicable
Crediting time	For all channels		
Business days (Monday to Friday)	Not Applicable	Not Applicable	Not Applicable
Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	Not Applicable	Not Applicable	Not Applicable
Refund time	Not Applicable	Not Applicable	Not Applicable

RENTAS	Channels		
	Internet Banking	Mobile Banking	Over-the-counter
Fees and Charges (per transaction)			
Sole-proprietors, partnership and SME ¹	RM2.12 (inclusive of GST)	Not applicable	RM5.30 (inclusive of GST)
Other corporates	RM2.12 (inclusive of GST)	Not applicable	RM5.30 (inclusive of GST)
Payment reference			
(i) Availability of payers' names and payment references in beneficiaries' bank statement	Yes	Not applicable	Yes
(ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes	Not applicable	Yes
Operating hours	24 hours	Not applicable	Banking hours 9:30am to 4:30pm
Crediting time	For all channels		
Business days (Monday to Friday)	Cut off time is 3:00pm for same day transactions. Instructions beyond the cut-off time will be treated as a next working day transaction	Not applicable	Cut off time is 3:00pm for same day transactions. Instructions beyond the cut-off time will be treated as a next working day transaction
Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	Next business day	Not applicable	Not available
Refund time	by 4:30pm	Not applicable	by 4:30pm

Financial Processing Exchange and Direct Debit	FPX		Interbank Direct Debit
	B2C	B2B	
Fees and Charges (per transaction)			
Sole-proprietors, partnership and SME ¹	RM2.12	RM5.30	RM1.06
Other corporates	RM2.12	RM5.30	RM1.06

Corporate Internet Banking (HSBCnet)	** Sole proprietors, partnership and SME ¹	Other Corporates
(i) Set-up Fees	Complimentary	RM212.00 (inclusive of GST)
(ii) Monthly subscription Fee	Complimentary	RM265.00 (inclusive of GST)
(iii) Security Tokens	Complimentary for first 3 delegates. RM53.00 per device (inclusive of GST) for subsequent delegates	Complimentary for first 10 delegates. RM53.00 per device for subsequent delegates
(iv) Replacement of Security Device	RM53.00 per device (inclusive of GST)	RM53.00 per device (inclusive of GST)
(v) Onsite Training	RM318.00 (inclusive of GST)	RM318.00 (inclusive of GST)
(vi) Offsite Training	Complimentary	Complimentary

** The HSBCnet monthly subscription fees and Security Device/ Tokens fees will be waived for Small and Medium Enterprises (SMEs), except for replacement of security device for every unit of lost/ misplaced security device/ token.

¹ A company in the manufacturing sectors with sales turnover not exceeding RM50 mil or full time employees not exceeding 200 workers; OR a company in the services and other sectors with sales turnover not exceeding RM20 mil or full time employees not exceeding 75 workers; OR other SME definition provided by the Bank Negara Malaysia, which may be amended from time to time.

For value added services subscribed by SMEs and / or corporates based on customer's preference and needs, the standard subscription fees for each of the services shall apply.

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