

## Interbank GIRO (IBG)

Now, with just a click of a button, you can easily manage your internet banking with our conveniently flexible, hassle free, online Interbank GIRO (IBG) services. Anytime, anywhere.

Our alrajhi@24seven Interbank GIRO (IBG) services offer 2 types of transactions:

- Incoming Transactions: Al Rajhi Bank accepts all transactions (be it from Islamic or Non-Islamic Banks).
- Outgoing Transactions: Al Rajhi Bank accepts only Islamic Transactions based on Shariah Ruling No.81; please ensure that you have read and understood the T&C acknowledgement and instruction screen before commencing with your online IBG transaction.

## Handling Charges

TYPES OF ACCOUNT	BANK CHARGES / FEES*
Basic Account (Qard)*	RM0.11 per transaction
Non-Basic Account (Mudharabah)	RM0.11 per transaction

\* Fees inclusive of GST 6% charges for both Basic Banking and Non-Basic Banking holders. The fees charged will be reset on the 1st of every month.

## Daily Transactional Limit:

Transaction	Default Daily Limit For Resident & Non Resident (MYR)	Minimum Allowed Change Limit / Transaction For Resident & Non Resident (MYR)	Maximum Allowed Change Limit / Transaction (MYR)	
			Resident	Non Resident
Pay Bills	3,000	0.00	5,000	5,000
Payment for Third Party Charge Card-i	2,000	0.00	2,000	2,000
Prepaid Top Up /Reload	500	0.00	1,000	1,000
JomPAY	3,000	0.00	50,000	10,000
Interbank Funds Transfer (IBG)	3,000	0.00	50,000	10,000
Fund Transfer to Other Al Rajhi Account	3,000	0.00	50,000	10,000

Note:

- For Resident, you can set your single transaction limit for either Interbank GIRO (IBG) or JomPAY or To Other Al Rajhi Accounts up to RM50,000.00 each. (Subject to a maximum combination of RM50,000.00 on all transaction limits per day).
- For Non Resident, you can set your single transaction limit for either Interbank GIRO (IBG) or JomPAY or To Other Al Rajhi Accounts up to RM10,000.00 each. (Subject to a maximum combination of RM10,000.00 on all transaction limits per day)

## Transactional Hours:

Faster Availability of Funds (alrajhi@24seven & Al Rajhi Bank Counter)

Payment initiated by Customers		*Funds Received by Beneficiaries	
Business Days (Monday – Friday)	Before 6:00 am	Same business day	By 11:00 am
	6:01 am to 9:00 am		By 2:00 pm
	9:01 am to 12:00 pm		By 5:00 pm
	12:01 pm to 3:00 am	Next business day	By 8:20 pm
	3:01 am to 6:00 pm		By 11:00 pm
	After 6:00 pm		By 11:00 am
<b>Non Business Days (Saturdays, Sundays and Federal Territory Public Holidays)</b>		<b>Next business day</b>	<b>By 11:00 am</b>

*\*Under normal circumstances.*

- Applicable for all IBG payments and funds transfer to current accounts and savings accounts.
- Kindly check the type of Accounts accepted by MyClear participating banks. Please ensure that you have entered the correct account number. Should you have any doubt, please confirm with the Beneficiary Bank.