

## HOW TO PAY

### STEP BY STEP GUIDELINE

#### Steps to perform Interbank GIRO transfer via Bank Simpanan Nasional ATM

When the money/fund will reach the recipient's account (AEON)?

| Day   | Payment Initiated by Customers |                        | *Funds Received by Beneficiaries | *Refund for Unsuccessful Transactions |                               |
|---|--------------------------------|------------------------|----------------------------------|---------------------------------------|-------------------------------|
|   | ATM                            | Internet Banking & OTC |                                  |                                       |                               |
| Business Days<br>(Monday - Friday)  | Before 4:00am                  | Before 5:00am          | Same business day                | By 11:00am                            | By 5:00pm                     |
|   | 4:01am to 7:00am               | 5:01am to 8:00am       |                                  | By 2:00pm                             | By 8:20pm                     |
|   | 7:01am to 10:00am              | 8:01am to 11:00am      |                                  | By 5:00pm                             | By 11:00pm                    |
|   | 10:01am to 1:00pm              | 11:01am to 2:00pm      |                                  | By 8:20pm                             | By 11:00am, next business day |
|   | 1:01pm to 5:00pm               | 2:01pm to 5:00pm       |                                  | By 11:00pm                            |                               |
|   | After 4:00pm                   | After 5:00pm           | Next business day                | By 11:00am                            | By 5:00pm                     |
| Non-Business Days<br>(Saturdays, Sundays & Federal Territory Public Holidays) |                                |                        | Next business day                | By 11:00am                            | By 5:00pm                     |

\*Under normal circumstances

For unsuccessful Interbank GIRO transaction that was performed on the same day by 5:00pm, the customer will receive the fund on the next business day by 11:00am, under normal circumstances.

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#### Steps to perform Interbank GIRO transfer via Bank Simpanan Nasional ATM

- 1.** At BSN ATM, insert Debit Card
- 2.** Choose preferred language and Key in ATM Pin
- 3.** Choose “Transfer”
- 4.** Select “Other Bank Account - InterBank GIRO (IBG)”
- 5.** Select from account
- 6.** From the screen key in bank code and press “Enter”  
-Choose Citibank
- 7.** Key in Account number and press “Enter”  
Account No:  
-For Credit Card (key in your 16 digit AEON Credit Card Number)  
-For Easy Payment (EP) - (Key in **789** followed by your 12 digit Loan Agreement Number)
- 8.** Enter amount and press “Enter”
- 9.** Please confirm your transaction and press “YES”
- 10.** Transaction accepted with receipt printed
- 11.** Take your Debit Card and receipt from ATM