

HOW TO PAY

STEP BY STEP GUIDELINE

Bank Simpanan Nasional Counter – InterBank Giro (IBG)

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 (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 (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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- Customer may walk in to any BSN Bank Branch counter to perform Interbank GIRO (IBG).
- Customer has to indicate below at the IBG Form.

1. Beneficiary Name: **AEON Credit** for
(Your Name per NRIC)

2. Beneficiary Bank: Citibank

3. Account Number:

-For Credit Card - (Your 16 digit AEON Credit Card Number)

-For Easy Payment (EP) - **789** followed by (Your 12 digit Loan Agreement Number)

4. Indicate the **amount** to pay

5. Submit the **IBG form** to the counter staff