



HOW TO PAY

STEP BY STEP GUIDELINE

Interbank GIRO transfer via CIMB ATM

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

Transfer Schedule & Refund Unsuccessful Transaction

| Transfer Day | Transfer Time | Fund Available at Beneficiary | | Refund for IBG Unsuccessful Transaction |
|--|------------------|-------------------------------|----------|---|
| Monday - Friday | Before 5.00am | By 11.00am | Same Day | By 5.00pm |
| | 5.01am - 8.00am | By 2.00pm | | By 8.20pm |
| | 8.01am - 11.00am | By 5.00pm | | By 11.00pm |
| | 11.01am - 2.00pm | By 8.20pm | | By 11.00am, next business day |
| | 2.01pm - 5.00pm | By 11.00pm | | By 5.00pm, next business day |
| | After 5.00pm | By 11.00am, next business day | | By 5.00pm, next business day |
| Saturday, Sunday, Federal Territory & Public Holiday | Anytime | By 11.00am, next business day | | By 5.00pm, next business day |

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Interbank GIRO transfer via CIMB ATM

- 1.** AT CIMB ATM, insert Debit Card
- 2.** Choose preferred language and Key in **ATM Pin**
- 3.** Choose “Transfer”
- 4.** Select “InterBank GIRO (IBG)”
- 5.** Select **Beneficiary Account type**
- 6.** Enter amount and press correct button
- 7.** Select account to debit from
- 8.** Select the recipient’s bank
-Citibank
- 9.** Enter the **Beneficiary Account no.** and press “Confirm” button
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)
- 10.** Check the details before pressing the “Confirm” button
- 11.** Transaction accepted with receipt printed
- 12.** Take your Debit Card and receipt from ATM.