

## HOW TO PAY

### STEP BY STEP GUIDELINE

#### AmBank Bank Counter – InterBank Giro (IBG)

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

Payment Initiated by Customers		*Funds Received by Beneficiaries	
<b>Business Days (Mon -Fri)</b>	Before 5:00am	<b>Same business day</b>	By 10:20am
	5:00am to 7:00am		By 1:00pm
	7:01am to 9:30am		By 3:00pm
	9:31am to 12:30pm		By 5:45pm
	After 12:30pm	<b>Next business day</b>	By 10:30am
<b>Non-Business Days (Saturdays, Sundays &amp; Federal Territory Public Holidays)</b>		<b>Next business day</b>	By 10:30am

\*Under normal circumstances

Applicable for all IBG payments and funds transfer to current accounts & saving accounts.

For loan and credit card payments initiated up to and including 12.30pm on Business Days, funds will be available in the beneficiary's account before 12 midnight on the same day.

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#### AmBank Bank Counter – InterBank Giro (IBG)

- Customer may walk in to any AmBank 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