

HOW TO PAY

STEP BY STEP GUIDELINE

Public Bank Counter – InterBank Giro (IBG)

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

Payment Initiated by Customers via PBe	*Funds Received by Beneficiaries		
Business Days (Monday - Friday)	Before 5.00am	Same business day	By 11.00am
	5.01am to 8.00am		By 2.00pm
	8.01am to 11.00am		By 5.00pm
	11.01am to 2.00pm		By 8.20pm
	2.01pm to 5.00pm		By 11.00pm
	After 5.00pm	Next business day	By 11.00am
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11.00am

- Applicable for all IBG payments and funds transfer to Current Accounts and Savings Accounts.
- For loan and credit card payments initiated up to and including 5:00pm on Business Days, funds will be available in the beneficiary's account before 12:00 midnight on the same day.

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- Customer may walk in to any Public 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 No:

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