

## HOW TO PAY

### STEP BY STEP GUIDELINE

#### Interbank GIRO transfer via Maybank ATM

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

Payment Initiated by Customers	*Funds Received by Beneficiaries		
Business Day (Mon-Fri)	Before 5.00am	Same business day	By 11.00am
	5.00am 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

**Note:** 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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#### Interbank GIRO transfer via Maybank ATM

1. At Maybank ATM, insert Debit Card
2. Key in ATM Pin
3. Select "Other Transaction"
4. Select "Transfer"
5. Select "InterBank GIRO(IBG) Transfer/Payment Menu"
6. Select "YES" to continue
7. Select the **Bank** to which the transfer is to be made  
-Please select "Citibank"
8. Key in **Beneficiary Account Number** and select "Yes" to confirm 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)
9. Key in the amount and Select "YES" to confirm
10. Check the details and Select "YES" to confirm
11. Select the **account** from which the fund is to be transferred from
12. Select "YES" to confirm with other transaction or "NO" to end the transaction.
13. Take your Debit Card and receipt from ATM.