

## HOW TO PAY

### STEP BY STEP GUIDELINE

#### Interbank GIRO transfer via Public Bank ATM

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

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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#### Interbank GIRO transfer via Public Bank ATM

- 1.** At Public Bank ATM, insert Debit Card
- 2.** Choose preferred language and Key in ATM Pin
- 3.** Choose “Transfer/Loan Repayment”
- 4.** Select “InterBank GIRO(IBG)”
- 5.** From the screen key in bank code (CITI – 010) and press enter
- 6.** Select Beneficiary Account type
- 7.** Key in Account number and press “Enter”  
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)
- 8.** Enter amount and press “Enter”
- 9.** Please confirm your transaction and press “YES”
- 10.** Transaction accepted with receipt printed
- 11.** Take your Debit Card and receipt from ATM.