

## HOW TO PAY

### STEP BY STEP GUIDELINE

### Interbank GIRO transfer via CIMB Clicks

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 Clicks

1. Login to CIMB Click access
2. Select "Pay & Transfer"
3. Select "Transfer Money"
4. Click on the "Search" button to retrieve your favourite
5. Select a Transfer Method (IBG/Instant Transfer)
6. Select "IBG"
7. Key all the details as below
  - Choose Beneficiary Bank - Citibank
  - 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)
8. Choose which account you would like to transfer from
9. Key in amount
10. Confirm all details & Click Request TAC
11. Key in the TAC Number
12. Print out the receipt
13. Sign out CIMB Clicks