

## A. DuitNow Offering Channel, Transaction Fee, Transaction Limit and Cut Off Time

Items	Channels Internet Banking
Fees and Charges (RM per transaction)	Commercial Offer Arrangement
Transaction Limit (RM per transaction)	10,000,000.00 per transaction,
	No daily limit
Future-dated Payments	Yes
Recurring Payments	No
Cut off Time	5.00pm on business day
Value Dating	Same Day Value
Crediting Time	Immediate
Defend for University Transcriptions	lucus dista
Refund for Unsuccessful Transactions	Immediate
Payment Reference Standard	<ul> <li>Originator Name / Recipient Name</li> </ul>
(Appears on Payee's Statement)	<ul> <li>Recipient Reference (mandatory)</li> </ul>
(Appears on Fayee's Statement)	<ul> <li>Other Payment Details (optional)</li> </ul>

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