

**For Interbank GIRO (IBG)**

- a) For query on whether payment has been credited into beneficiary’s account, we will revert to you within one (1) business day from receipt of your query, subject to item (b).
- b) Timeline for response on request for information on crediting status (payment into a beneficiary’s account) between paying bank and receiving bank are follows:

<b>Time of Receipt by Receiving Bank of Request for Crediting Status</b>	<b>Time for Receiving Bank to Respond to Paying Bank</b>
9.00 am – 5.00 pm on a business day (Business Operating Hours)	Within four (4) hours
Non-Business Operating Hours	Before 1.00 pm on the next business day

- c) For any issues/queries other than item (a) above, we will endeavour to resolve the same within three (3) business days of receipt of your complaint/query.
- d) Notwithstanding item (c) above, in the event we require information from the counterparty bank, we will endeavour to resolve the complaint/query within seven (7) business days of receipt of the same.
- e) Where we receive any request for information from a counterparty bank (other than information on crediting status), we shall respond to such request within three (3) business days of receipt.
- f) In the event that we are unable to meet any of the timeline stated, we will seek your concurrence for extension of time. Notwithstanding this, we shall endeavour to resolve all complaints/queries within fourteen (14) days from receipt of complaint/query.
- g) All complaints/queries received after 5.00 pm on a business day would be deemed as received on the next business day.