

Countries	Credit to Account	Cash Collection
Indonesia	<ul style="list-style-type: none"> • 30 minutes for CIMB Niaga bank accounts • All other banks, 2 hours delivery if below IDR25mil. • For transactions above IDR25mil, if the transactions are completed by 1pm (Malaysia), money will be credited on the same day. Otherwise, it will be credited on the next working day. • Above timeframes for account credit is achievable during perfect operating conditions (no network error in all parties, zero system downtime, etc.) • This is subject to all account details are correct and 100% match with beneficiary bank's database. 	<ul style="list-style-type: none"> • Funds available for collection immediately at Wesel Pos Indonesia (3,800 locations) • Funds also available for collection immediately at all CIMB Niaga locations.
Philippines	<ul style="list-style-type: none"> • Instant credit to Metrobank • All other major banks, same day delivery before 11am and next business day delivery after 11am • For rural banks, 3-5 days for delivery 	<ul style="list-style-type: none"> • Funds available for collection immediately at Cebuana Lhuillier (1,750 locations), Metrobank (576 locations), Palawan Pawnshop (784 locations), BDO (800 locations) and LBC (1079 locations).
India	<ul style="list-style-type: none"> • Instant credit to Kotak Bank, Yes Bank, ICICI Bank, Union Bank, Federal Bank • All other banks, same day delivery before 3pm and next business day delivery after 3pm. 	<ul style="list-style-type: none"> • Not available
Bangladesh	<ul style="list-style-type: none"> • Credit to account to ALL banks in Bangladesh • Funds will be credited into receiver's account the next business day Funds will be credited into receiver's account the next business day 	<ul style="list-style-type: none"> • Funds available for collection immediately at BRAC Bank

Countries	Credit to Account	Cash Collection
Pakistan	<ul style="list-style-type: none"> • Credit to account to ALL banks in Pakistan 	<ul style="list-style-type: none"> • Not available
Nepal	<ul style="list-style-type: none"> • Credit to account to ALL banks in Nepal • Funds will be credited into receiver's account the next business day 	<ul style="list-style-type: none"> • Funds available for collection immediately at Prabhu Money Transfer (2,100 locations), CG Remit (4,000 locations)
Vietnam	<ul style="list-style-type: none"> • Not available 	<ul style="list-style-type: none"> • Funds available for collection immediately at Vietin Bank (1,100 locations)
Thailand	<ul style="list-style-type: none"> • Credit to account to ALL banks in Thailand 	<ul style="list-style-type: none"> • Funds available for collection immediately at I-Bank Thai (108 locations), CIMB Thai (80 Bank locations), and Government Savings Bank (1,052 locations)
Myanmar	<ul style="list-style-type: none"> • Not available 	<ul style="list-style-type: none"> • Funds available for collection immediately at Ayeyarwady Bank (250 locations), AGD Bank (24 locations), KBZ Bank (100 locations), CB Bank (206 locations)
Singapore	<ul style="list-style-type: none"> • DBS and POSB Bank; next business day • All other banks 3 days for delivery 	<ul style="list-style-type: none"> • Fund available for collection immediately at Ameertech (3 locations), Aramex (1 location), RediMoney Express (1 location), International Exchange Co (Singapore) Pte Ltd (1 location)
Cambodia	<ul style="list-style-type: none"> • Not available 	<ul style="list-style-type: none"> • Funds available for collection immediately at CIMB Bank (11 locations)
Laos	<ul style="list-style-type: none"> • Not available 	<ul style="list-style-type: none"> • Funds available for collection immediately at BCEL (150 locations)

Countries	Credit to Account	Cash Collection
Australia	<ul style="list-style-type: none"> • Credit to account to ALL banks in Australia 	<ul style="list-style-type: none"> • Not available
United Kingdom	<ul style="list-style-type: none"> • Credit to account to ALL banks in UK 	<ul style="list-style-type: none"> • Not available
USA	<ul style="list-style-type: none"> • Credit to account to ALL banks in USA 	<ul style="list-style-type: none"> • Not available
Hong Kong	<ul style="list-style-type: none"> • Credit to account to ALL banks in Hong Kong 	<ul style="list-style-type: none"> • Not available
Europe	<ul style="list-style-type: none"> • Credit to account to ALL banks in the following countries: Austria, Netherlands, Ireland, Belgium, France, Portugal, Norway, Finland, Denmark, Germany, Italy and Spain 	<ul style="list-style-type: none"> • Not available
Sri Lanka	<ul style="list-style-type: none"> • Credit to account to ALL banks in Sri Lanka • Funds will be credited into receiver's account the next business day 	<ul style="list-style-type: none"> • Funds available for collection immediately at Seylan Bank
Brunei	<ul style="list-style-type: none"> • Not available 	<ul style="list-style-type: none"> • Fund available for collection immediately at Remittance @ Seconds (1 location) and Md Jumin Remittance (1 location)
Malaysia	<ul style="list-style-type: none"> • Credit to account to ALL banks in Malaysia 	<ul style="list-style-type: none"> • Fund available for collection immediately at Ageless Wealth Sdn Bhd, Vitcomex Sdn Bhd and CIMB Bank and CIMB Islamic Bank branches.