














Terms & Conditions for Quick Remit on NEOBIZ Online

- Quick Remit Service is available on NEOBIZ Online.
- No correspondent bank charges are applicable and there will be no deduction from the amount credited to the beneficiary.
- Instant transfers limited to banks connected to Faster Payments.
- Instant transfers are limited to transfers less INR 200,000 and to banks connected to IMPS (Immediate Payment Service).
- Daily processing cut-off time

Receive Country	Currency Payout	Processing Speed*	Per Transaction Limit
 United Kingdom	GBP	Instant	20,000 GBP
 Singapore	SGD	Instant	30,000 SGD
 Europe¹	EUR	Instant	20,000 EUR
 Philippines	PHP	Instant	1 mio PHP
 Sri Lanka	LKR	Instant	4 mio LKR
 Indonesia	IDR	Instant	300 mio IDR
 Nepal	NPR	Same Day	2 mio NPR
 Australia	AUD	Same Day	30,000 AUD
 Malaysia	MYR	Same Day	100,000 MYR
 Bangladesh	BDT	Next Day	2 mio BDT
 Thailand	THB	Next Day	500,000 THB
 Canada	CAD	Next Day	2,500 CAD
 India	INR	Instant	100,000 AED

1. Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia Spain and Sweden.

T&C for processing:

1. **UK** – Banks connected to Faster Payments
2. **EU countries** – Instant transfers limited to banks connected to SEPA Instant. Transfers exceeding 15,000 EUR and transfers to banks not connected to SEPA instant will be credited on next working day. Cut off of 4 PM applies (MON-FRI)
3. **Singapore** – Instant transfers limited to banks connected to FAST. Transfers to other banks will be credited next working day. Cut-off of 9.30 AM applies (MON-FRI).

4. **Philippines** – Instant transfers limited to BPI bank. Transfers to other banks will be credited same day. Cut-off of 10.30 AM applies (MON-FRI)
5. **Malaysia** - Cut-off of 11.00 AM applies (MON-FRI)
6. **Nepal**- Cut-off of 9.45 AM (SUN-THURS) and 7.45 AM (FRI)
7. **Australia**- Cut-off of 7.00 am applies (MON - FRI)
8. **Bangladesh** - Cut-off of 12.30 PM (SUN-THURS)
9. **Thailand** - cut off of 11.30 AM (MON - FRI)
10. **Canada**- Cut-off of 6.00 AM (MON – FRI)
11. **India** – Banks connected to IMPS with transfer amount less than 200,000 INR
12. **Indonesia** – Limit of IDR 300 mio applies to BCA, Mandiri, BNI and BNI Syariah. For all other banks, per transaction limit is IDR 50 mio.