The Bank of Nova Scotia Berhad

**Cheque Crediting Time - (Individual & Businesses)**

Cheque Deposited on Day 1 (Business Day) is credited to Customer Account not later than the next business day (T+1) subject to cleared funds.

Funds are only made available to the Customer Account for use not later than 3.00 p.m. the next business day (T+1)

**Note:**

*T* Represents the business day in which the cheque is deposited during banking hours and submitted through the Clearing System

*‘1’ Represents a business day*