



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