

Fees and Charges

Current Account

No.	Service	Fees/Charges
1	<u>Half Yearly Service Charge</u> Half yearly service charge (if avg balance for half-year is less than RM 1,000)	MYR 10.60*
2	<u>Cheque Book Order</u> -Stamp Duty -Courier fee -Processing Fee	MYR 0.15 per cheque MYR 10.60* MYR 0.53* per cheque issued
3	<u>Cheque Return</u> Cheque Return due to insufficient Funds	MYR 100.00
4	<u>Stop Payment</u> Service Charge	MYR 10.60* per request
5	<u>Stop Payment</u> Insufficient funds	MYR 106.00* per cheque
6	<u>Cheque Encashment</u> -3rd Party Cheque Encashment (not listed as authorised person to encash cheque)	MYR 3.18* per cheque
7	<u>Cheque Presented</u> Temporary overdrawn : Intraday (if there is limit)	Waived
8	<u>Cheque Presented</u> Temporary overdrawn : >1 day (for corporate customers only)	MYR 106.00* per event + OD interest
9	<u>Closure of Account</u> Early Closure of Current Account (within 3mths from date opened)	MYR 20.00
10	<u>Dormant Account (A/C is dormant if no trxn for 12 mths)</u> -Service Fee (Balance up to RM10) -Service Fee (Balance more than RM10)	MYR 10.60*. if balance < RM10 absorbed A/C closed MYR 10.60* p.a. until 7th Year, balance (if any) classified unclaimed.
11	<u>Perfect - Virtual Account</u> -Initial Charge -Monthly Charge	MYR 530.00* MYR 530.00*

Foreign Currency Account

No.	Service	Fees/Charges
1	<u>Foreign Currency Account</u> Half-yearly Service Charge	Waived

Standing Instructions

No.	Service	Fees/Charges
1	Set up fees	MYR 5.30*
2	Stamp Duty (One Time)	MYR 10.00
3	<u>Payment for loans or dues to own bank</u> Service Charge	Waived
4	<u>Payment to same Bank Account but another party's acct</u> Service Charge	Waived
5	<u>Payment to Other Bank</u> a) Bankers Cheque -Commission -S/duty -Processing Fee b) IBG Service charge c) RENTAS Service charge d) SWIFT -Commission -Cable Cost -Comm in lieu of exchange	MYR 2.12* MYR 0.15 MYR 0.53* per cheque MYR 2.12* MYR 9.54* MYR 10.60* MYR 31.80* 0.05% of remittance amount (Min USD3.18*, No Max)
6	<u>Unsuccessful SI (insufficient funds)</u> Service Charge	MYR 2.00 per attempt

Remittance

No.	Service	Fees/Charges
1	<u>Purchase of Bankers Cheque</u> -Commission -Stamp Duty -Processing Fee	MYR 2.12* MYR 0.15 MYR 0.53* per cheque
2	<u>Postage Charge for Bankers Cheque within Malaysia</u> -Courier Charges -Registered Mail Charges -Normal Mail	MYR 10.60* MYR 2.65* MYR 0.64*
3	<u>Stop Payment on Bankers Cheque</u> -Service Charge -Stamp Duty	MYR 10.60* per request MYR 10.00
4	<u>Repurchase of Bankers Cheque</u> Service Charge	Waived
5	<u>Inquiry on Bankers Cheque & retrieval of old record</u> Service Charge	MYR 10.60* + actual retrieval cost*
6	<u>Local outward TT within M'sia</u> Service Charge for Rentas	MYR 9.54* per transaction MYR 5.30* per transaction (applicable to SMEs only)
7	<u>Local outward TT within M'sia via SMAR&TS</u> Service Charge for Rentas	MYR 5.30* per transaction MYR 2.12* per transaction (applicable to SMEs only)
8	<u>Local outward TT within M'sia</u> -Service Charge for Interbank GIRO txn -Service Charge for Interbank GIRO txn via SMAR&TS	MYR 2.12* per transaction Waived (Effective 1 Jan 2017)
9	<u>Foreign outward TT</u> Commission Cable Cost	MYR 10.60* MYR 31.80*
10	<u>Foreign outward TT</u> Commission in lieu of exchange (FC)	0.05% of remittance amount (Min USD3.18*, No Max)
11	<u>Foreign inward TT paid to customer by: Crediting into customers account (With Conversion)</u> Commission	Waived
12	<u>Foreign inward TT paid to customer by: Crediting into customers account (Without Conversion)</u> Commission	USD 3.18* equivalent in lieu of exchange
13	<u>Foreign inward TT paid to customer by: Crediting to other local Bank</u> -Amount below MYR10,000.00 -Amount MYR10,000.00 and above	MYR 2.12* MYR 9.54*
14	<u>Foreign inward TT paid to customer by: Banker's Cheque Issuance</u> -Commission -Stamp Duty -Processing Fee	MYR 2.12* MYR 0.15 MYR 0.53* per cheque
15	<u>Amendment/Cancellation of Foreign Outward TT</u> Service Charge Cable Cost Agent's Charges	MYR 10.60* MYR 31.80* Actual agent charges

Miscellaneous

No.	Service	Fees/Charges
1	<u>Fax</u> Faxing of Advices	MYR 5.30* per piece
2	<u>Photocopy</u> Photocopying of documents	MYR 5.30* per piece
3	<u>Request for Statement / Advice</u> - Statement/Advice request - Statement/Advice request for more than a year	MYR 10.60* per month MYR 21.20* per request plus the actual number of hours spent if more than an hour. Hourly rates to be determined by the Bank*.
4	<u>Fixed Deposits</u> Reprint of Fixed Deposit Confirmation	MYR 5.30* per piece
5	Audit Confirmation fee	MYR 53.00*
6	<u>Request for Cheque Image</u> Service Charge	MYR 10.60* per cheque
7	<u>Tracers/Investigations</u> Service Charge	MYR 26.50* per request + cable cost*
8	<u>Search Fees</u> Service Charge	MYR 26.50* per man-hour

Electronic Banking Services

No.	Service	Fees/Charges
1	Bank Report Only	Waived
2	<u>Bank Report with Fund Transfer</u> (Free for SMEs only) Initial Registration fee Monthly Fee	MYR 212.00* MYR 212.00*
3	<u>Bank Report with Fund Transfer</u> Smart Card reader Smart Card	Waived
4	<u>IMAGINE - Converter Program</u> Initial Registration fee	MYR 212.00*
5	<u>Cheque Printing Service</u> Initial Registration fee	MYR 212.00*
6	<u>Security Token for Internet Banking</u> Up to 2 Tokens From 3rd Token onwards Loss of Token	Waived MYR 21.20* each (Free for SMEs only) MYR424.00*
7	<u>Corporate Customers</u> Signature Card	Waived
8	<u>Domestic Cash Pooling</u> - Initial Registration fee - Monthly Fee	MYR1,590.00* MYR 318.00* per company
Note : * Effective from 1 April 2015, these fees and charges are inclusive of GST at 6%.		