

## 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 10.00
2	<u>Cheque Book Order</u> -Stamp Duty -Courier fee -Printing Charge	MYR 1.00 per cheque leaf (Effective 1 Jan 2025) MYR 10.00 MYR 26.85 per book (Free for SME only)
3	Cheque Processing Fee	MYR 0.50 per cheque upon clearance
4	<u>Cheque Return</u> Cheque Return due to insufficient Funds	MYR 100.00
5	<u>Stop Payment</u> Service Charge	MYR 10.00 per request
6	<u>Stop Payment</u> Insufficient funds	MYR 100.00 per cheque
7	<u>Cheque Presented</u> Temporary overdrawing: Intraday (if there is limit)	Waived
8	<u>Cheque Presented</u> Temporary overdrawing: >1 day (for corporate customers only)	MYR 100.00 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 txns for 12 mths)</u> -Service Fee (Balance up to RM10)  -Service Fee (Balance more than RM10)	MYR 10.00. If balance < RM10 absorbed A/C closed MYR 10.00p.a. until 7th Year, balance (if any) classified unclaimed.
11	<u>Perfect - Virtual Account</u> -Initial Charge -Monthly Charge	MYR 500.00 MYR 500.00

### 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 5.00
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 2.00 per cheque MYR 1.00 per cheque (Effective 1 Jan 2025) MYR 0.50 per cheque  MYR 2.00  MYR 9.00  MYR 10.00 MYR 30.00 0.05% of remittance amount (Min USD3.00, 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 2.00 per cheque MYR 1.00 per cheque (Effective 1 Jan 2025) MYR 0.50 per cheque
2	<u>Postage Charge for Bankers Cheque within Malaysia</u> -Courier Charges -Registered Mail Charges -Normal Mail	MYR 10.00 MYR 2.50 MYR 0.60
3	<u>Stop Payment on Bankers Cheque</u> -Service Charge -Stamp Duty	MYR 10.00 per request MYR 10.00
4	<u>Repurchase of Bankers Cheque</u> -Service Charge	Waived
5	<u>Inquiry on Bankers Cheque &amp; retrieval of old record</u> -Service Charge	MYR 10.00 + actual retrieval cost
6	<u>Local outward TT within M'sia</u> -Service Charge for Rentas	MYR 9.00 per transaction MYR 5.00 per transaction (applicable to SMEs only)
7	<u>Local outward TT within M'sia via SMAR&amp;TS</u> -Service Charge for Rentas	MYR 5.00 per transaction MYR 2.00 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 2.00 per transaction Waived
9	<u>Foreign outward TT</u> -Commission -Cable Cost	MYR 10.00 MYR 30.00
10	<u>Foreign outward TT</u> -Commission in lieu of exchange (FC)	0.05% of remittance amount (Min USD3.00, 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 3.00 equivalent in lieu of exchange

13	<u>Foreign inward TT paid to customer by:</u> <u>Crediting to other local Bank</u> -Amount below MYR10,000.00 -Amount MYR10,000.00 and above	MYR 2.00 MYR 9.00
14	<u>Foreign inward TT paid to customer by:</u> <u>Banker's Cheque Issuance</u> -Commission -Stamp Duty -Processing Fee	MYR 2.00 per cheque MYR 1.00 per cheque (Effective 1 Jan 2025) MYR 0.50 per cheque
15	<u>Amendment/Cancellation of Foreign Outward TT</u> -Service Charge -Cable Cost -Agent's Charges	MYR 10.00 MYR 30.00 Actual agent charges

#### Miscellaneous

No.	Service	Fees/Charges
1	<u>Fax</u> -Faxing of Advices	MYR 5.00 per piece
2	<u>Photocopy</u> -Photocopying of documents	MYR 5.00 per piece
3	<u>Request for Statement / Advice</u> -Statement/Advice request -Statement/Advice request for more than a year	MYR 10.00 per month MYR 20.00 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 5.00 per piece
5	Audit Confirmation fee	MYR 50.00
6	<u>Request for Cheque Image</u> -Service Charge	MYR 10.00 per cheque
7	<u>Tracers/Investigations</u> -Service Charge	MYR 25.00 per request + cable cost
8	<u>Search Fees</u> -Service Charge	MYR 25.00 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 200.00 MYR 200.00
3	<u>Bank Report with Fund Transfer</u> -Smart Card reader -Smart Card	Waived
4	<u>IMAGINE - Converter Program</u> -Initial Registration fee	MYR 200.00
5	<u>Cheque Printing Service</u> -Initial Registration fee	MYR 200.00
6	<u>Security Token for Internet Banking</u> -Up to 2 Tokens -From 3rd Token onwards -Loss of Token	Waived MYR 20.00 each (Free for SMEs only) MYR 400.00
7	<u>Corporate Customers</u> -Signature Card	Waived
8	<u>Domestic Cash Pooling</u> -Initial Registration fee -Monthly Fee	MYR 1,500.00 MYR 300.00 per company

**Current Account-i**

No.	Service	Fees/Charges
1	Half-yearly Service Charge	Waived
2	Temporary excess <3 days	MYR 200.00 per event  In the event of late payment, customer is subject to the compensation (ta'widh) charges based on the Islamic Interbank Money Market (IIMM) or any other benchmark rate accepted by BNM on the outstanding excess amount
Note: Effective from 1 September 2018, these fees and charges are exclusive of service tax at 6% which may be charged where applicable.		