



## 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 -Processing Fee	MYR 0.15 per cheque MYR 10.00 MYR 0.50 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 10.00 per request
5	<u>Stop Payment</u> Insufficient funds	MYR 100.00 per cheque
6	<u>Cheque Encashment</u> -3rd Party Cheque Encashment (not listed as authorised person to encash cheque)	MYR 3.00 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 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 trxn 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 MYR 0.15 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 MYR 0.15 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 (Effective 1 Jan 2017)
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: 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: Banker's Cheque Issuance</u> -Commission -Stamp Duty -Processing Fee	MYR 2.00 MYR 0.15 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

Note : Effective from 1 September 2018, these fees and charges are exclusive of service tax at 6% which may be charged where applicable.