

Fees and Charges

Current Account

No.	Service	Fees/Charges	Service Tax ^(Note 1)
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	Not Taxable
2	<u>Cheque Book Order</u> -Stamp Duty -Courier fee -Printing Charge	MYR 1.00 per cheque leaf MYR 10.00 MYR 120.00 per book (Free for SME only)	Not Taxable
3	Cheque Processing Fee	MYR0.50 per cheque upon clearance	Not Taxable
4	<u>Cheque Return</u> Cheque Return due to insufficient funds	MYR 100.00	Not Taxable
5	<u>Stop Payment</u> Service Charge	MYR 10.00 per request	Not Taxable
6	<u>Stop Payment</u> Insufficient funds	MYR 100.00 per cheque	Not Taxable
7	<u>Cheque Presented</u> Temporary overdrawn : Intraday (if there is limit)	Waived	Not Taxable
8	<u>Cheque Presented</u> Temporary overdrawn : >1 day (for corporate customers only)	MYR 100.00 per event + OD interest	Not Taxable
9	<u>Closure of Account</u> Early Closure of Current Account (within 3mths from date opened)	MYR 20.00	Not Taxable
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.	Not Taxable
11	<u>Perfect - Virtual Account</u> -Initial Charge -Monthly Charge	MYR 500.00 MYR 500.00	Taxable

Foreign Currency Account

No.	Service	Fees/Charges	Service Tax ^(Note 1)
1	<u>Foreign Currency Account</u> Half-yearly Service Charge	Waived	Not Taxable

Standing Instructions

No.	Service	Fees/Charges	Service Tax ^(Note 1)
1	Set up fees	MYR 5.00	Not Taxable
2	Stamp Duty (One Time)	MYR 10.00	Not Taxable
3	<u>Payment for loans or dues to own bank</u> Service Charge	Waived	Not Taxable
4	<u>Payment to same Bank Account but another party's acct</u> Service Charge	Waived	Not Taxable
5	<u>Payment to Other Bank</u> a) Bankers Cheque -Commission -Stamp duty -Processing Fee	MYR 2.00 per cheque MYR 1.00 per cheque MYR 0.50 per cheque	a) Not Taxable
	b) IBG Service charge	MYR 2.00	b) Not Taxable
	c) RENTAS Service charge	MYR 9.00	c) Not Taxable
	d) SWIFT -Commission + Commission in lieu of foreign exchange	MYR 10.00 + 0.05% of remittance amount Min USD3.00, No Max on Commission in lieu of foreign exchange	d) Taxable
	-Cable Cost	MYR 30.00	
6	<u>Unsuccessful SI (insufficient funds)</u> Service Charge	MYR 2.00 per attempt	Not Taxable

Remittance from current account (Note 2)

No.	Service	Fees/Charges	Service Tax (Note 1)
1	<u>Purchase of Bankers Cheque</u> -Commission -Stamp Duty -Processing Fee	MYR 2.00 per cheque MYR 1.00 per cheque MYR 0.50 per cheque	Not Taxable
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	Taxable
3	<u>Stop Payment on Bankers Cheque</u> -Service Charge -Stamp Duty	MYR 10.00 per request MYR 10.00	Not Taxable
4	<u>Repurchase of Bankers Cheque</u> Service Charge	Waived	Not Taxable
5	<u>Inquiry on Bankers Cheque & retrieval of old record</u> Service Charge	MYR 10.00 + actual retrieval cost	Taxable
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)	Not Taxable
7	<u>Local outward TT within M'sia via SMAR&TS</u> Service Charge for Rentas	MYR 5.00 per transaction MYR 2.00 per transaction (applicable to SMEs only)	Not Taxable
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	Not Taxable
9	<u>Foreign outward TT</u> -Commission + Commission in lieu of foreign exchange	MYR 10.00 + 0.05% of remittance amount Min USD3.00, No Max on Commission in lieu of foreign exchange	Taxable
10	<u>Foreign outward TT</u> Cable Cost	MYR 30.00	Taxable
11	<u>Foreign inward TT paid to customer by: Crediting into customers account (With Conversion)</u> Commission	Waived	Not Taxable
12	<u>Foreign inward TT paid to customer by: Crediting into customers account (Without Conversion)</u> Commission	USD 3.00 equivalent in lieu of foreign exchange	Not Taxable
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	Not Taxable

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 MYR 0.50 per cheque	Not Taxable
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	Taxable

Miscellaneous

No.	Service	Fees/Charges	Service Tax ^(Note 1)
1	<u>Fax</u> Faxing of Advices	Waived up to 5 transmission per month. For subsequent transmission MYR 5.00 per piece	Taxable
2	<u>Photocopy</u> Photocopying of documents	MYR 5.00 per piece	Taxable
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.	Not Taxable
4	<u>Fixed Deposits</u> Reprint of Fixed Deposit Confirmation	MYR 5.00 per piece	Not Taxable
5	Audit Confirmation fee	MYR 50.00	Taxable
6	<u>Request for Cheque Image</u> Service Charge	MYR 10.00 per cheque	Not Taxable
7	<u>Tracers/Investigations</u> Service Charge	MYR 25.00 per request + cable cost	Taxable
8	<u>Search Fees</u> Service Charge	MYR 25.00 per man-hour	Taxable

Electronic Banking Services

No.	Service	Fees/Charges	Service Tax ^(Note 1)
1	Bank Report Only	Waived	Not Taxable
2	<u>Bank Report with Fund Transfer</u> Initial Registration fee Monthly Fee	MYR 200.00 (Free for SMEs only) MYR 200.00 (Free for SMEs only)	Taxable
3	<u>IMAGINE - Converter Program</u> Initial Registration fee	MYR 200.00	Taxable
4	<u>Domestic Cash Pooling</u> -Initial Registration fee -Monthly Fee	MYR 1,500.00 MYR 300.00 per company	Taxable

Current Account-i

No.	Service	Fees/Charges	Service Tax ^(Note 1)
1	Half-yearly Service Charge	Waived	Not Taxable
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	Not Taxable

Note1: Effective 1 October 2025, a service tax of 8% is payable by the customers on taxable services in addition to and at the same time as payment for the fees and charges listed above. Service tax may not be applicable to certain services stipulated in Service Tax Act 2018 and/or Service Tax Policy 1/2025.

Note2: Kindly contact the Bank on fees and charges for remittance or settlement not arising from current account maintained with the Bank.

Other remarks

- Refer to Cross Border Trade Settlement Services Fees for trade related services.
- Above list is applicable to corporate banking services. Kindly inquiry the Bank for fees and charges for banking financial insitution.