



**Bangkok Bank**

**FEES AND CHARGES**

23 Jan 2026

No	Type of Charges	Fees & Charges
1.0	<b>CURRENT ACCOUNT</b>	
1.1	Half Yearly Service Charges All accounts without overdraft facility with average daily balance <RM1,000 during the half year	RM 10.00
1.2	Dishonored Cheque (outward cheque returned) <ul style="list-style-type: none"> <li>a) Due to insufficient fund and effects not cleared **</li> <li>b) Stop payment cheques presented with:                             <ul style="list-style-type: none"> <li>• Insufficient Funds</li> <li>• Sufficient Fund</li> </ul> </li> <li>c) Technical errors e.g. post-dated, discrepancies on amount in words &amp; figure etc.</li> <li>d) Handling charge for accounts already regularized due to overnight excess **</li> </ul> <p>**2.5% + BLR will be also be charged for overnight excess due to insufficient funds (for accounts without facilities) for inward cheques cleared prior to returning the cheque / funding of account on the following day.</p>	RM 100.00  RM 100.00 RM 10.00  No charges imposed  RM 50.00 (Individual) RM100.00 (Company without facility)
1.3	Closure of Accounts <ul style="list-style-type: none"> <li>a) Individual / Joint Account - Early closure of account within 3 months of account opening.</li> <li>b) Corporate Account - Applicable at any time the account is closed, whether within 3 months of opening or thereafter.</li> </ul>	RM 10.00 or equivalent in Foreign Currency  RM 10.00 or equivalent in Foreign Currency

The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with “\*” and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.

No	Type of Charges	Fees & Charges
1.4	Dormant Account a) Balance above RM10.00 b) Balance of RM10.00 or below c) Reactivation of Dormant Account	Annual service fee of RM 10.00 Close the account and absorb the remaining balance No charges imposed
1.5	Bank Statement a) Monthly statement b) e-Statement c) Additional copies upon formal request	Retail and SME: No charges imposed Corporate: RM 10.00 No charges imposed RM 1.00 per page + actual cost incurred for postage, if required to be mailed
1.6	Photocopy of Cheques / Pay-in-slips / Advices Upon formal request (plus actual cost of retrieval)	RM 1.00 per copy
1.7	Cheque Book a) Stamp Duty b) Postage c) Uncollected cheque books destroyed (per cheque book)	RM 1.00 per leaf Actual cost incurred RM 5.00
1.8	Special Cheques a) Printing of special cheque b) Printing of Government A/C special cheques	Exempted Exempted

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with “\*” and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
1.9	Ad-Hoc Services a) Audit confirmation charges b) Letter of reference requested by customers i. Banker’s opinion on financial capability of customer to support their children education ii. As reference for customer’s application on travel visa iii. As reference for customer’s application of contract work or tender c) Transaction by account holder at non-domicile branch	RM 20.00*  RM 15.00*  RM 15.00*  RM 15.00*  Exempted
1.10	Commission on Clearing Cheques Within <i>Sistem Penjelasan Imej Cek Kebangsaan (SPICK)</i> Area	Exempted
1.11	Postage on Returned Cheque	Actual cost of registered mail
1.12	Stamping of Mandate Form	RM 10.00 (Stamp Duty)
1.13	Standing Instruction a) Per payment (plus excluding all other relevant charges e.g. remittance draft commission, postage and others)  b) The transfer of a customer’s fund between his/her own account within the Bank  c) Transfer of a customer’s fund from one account to another account of different name within the Bank	RM 5.00 commission + actual cost incurred for postage  Exempted  RM 2.00

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with “\*” and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
1.14	Payroll Charges to be debited to drawer's account (per employee handling of payroll)	Exempted
1.15	Cheque Processing Fee	RM 0.50
<b>2.0 SAVINGS ACCOUNT</b>		
2.1	Issuance of new passbook due to damage or loss of passbook	RM 10.00 stamp duty for Letter of Indemnity + RM 5.00 replacement of Savings passbook
2.2	Dormant Account a) Balance above RM 10.00 b) Balance of RM 10.00 or below c) Reactivation of Dormant Account	Annual service fee of RM 10.00 Close the account and absorb the remaining balance No charges imposed
2.3	Account closed within 3 months of opening	RM 2.00
2.4	Maintenance fee	No charges imposed
2.5	Changing of coins and notes (for individuals)	No charges imposed
2.6	Depositing of coins and notes (for individuals)	No charges imposed
2.7	Inward RENTAS third party payment	No charges imposed
2.8	Redemption statement for financing facilities other than house or home financing (for individuals)	No charges imposed

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
<b>3.0</b>	<b>FIXED DEPOSITS ACCOUNT</b>	
3.1	Issuance of new Fixed Deposit Certificate due to loss	RM 10.00 stamp duty for Letter of Indemnity + RM 10.00 replacement / reprint fee on loss of Fixed Deposit Certificate
<b>4.0</b>	<b>REMITTANCES</b>	
4.1	Cashier's Order a) Per cashier's order issued  b) MIDF/MIH new share issue  c) For those issued for Bank's own use  d) Lost Cashier's Order  e) Stale Cashier's Order (to replace cashier's order or stale cashier's order)  f) Returned unutilized (excluding cashier's order for MIDF/MIH)	RM 2.00 Commission RM 1.00 Stamp duty  RM 1.00 Stamp duty  Exempted  RM 10.00 stamp duty for Letter of Indemnity + RM 5.00 repurchase service charge  RM 2.00 Commission RM 1.00 Stamp duty  RM 2.00 Commission

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
4.2	Demand Draft (DD) <ul style="list-style-type: none"> <li>a) Commission                             <ul style="list-style-type: none"> <li>i. RM 5,000 &amp; below</li> <li>ii. Above RM 5,000</li> </ul> </li> <li>b) Cable charges                             <ul style="list-style-type: none"> <li>i. RM 5,000 &amp; below</li> <li>ii. Above RM 5,000</li> </ul> </li> <li>c) Encashment of DD over the counter</li> <li>d) Cancellation of DD (original must be returned to our Bank)</li> <li>e) Stamp Duty on Letter of Indemnity for lost DD</li> <li>f) Any telephone, fax, telex or cable charges incurred in the process of notifying the drawee bank on stop payment / lost DD</li> </ul>	<ul style="list-style-type: none"> <li>RM 2.00*</li> <li>Exempted</li> <li>RM 2.00*</li> <li>RM 2.00*</li> <li>RM 5.00</li> <li>Payment in local currency at current buying rate (plus commission)</li> <li>RM 10.00</li> <li>RM 20.00</li> </ul>

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with “\*” and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
4.3	<p>Outward Telegraphic Transfer (TT)</p> <p>a) Commission</p> <p>    i) RM 5,000 &amp; below</p> <p>    ii) Above RM 5,000</p> <p>b) Cable charges for Foreign TT</p> <p>    i) THB, IDR, HKD, MYR for ACCD*</p> <p>    ii) SGD</p> <p>    iii) AUD, USD, JPY, EUR, GBP, NZD, CNY</p> <p>        <i>*Under Local Currency Settlement Framework of Bank Negara Malaysia and Bank of Thailand</i></p> <p>c) Cable charges on cancellation / amendment of Foreign TT</p> <p>d) In lieu of exchange for Foreign TT debited from customers foreign currency account with us</p> <p>e) TBET (remittance currency in THB)</p>	<p>RM 2.00*</p> <p>Exempted</p> <p>RM 25.00*</p> <p>RM 20.00*</p> <p>RM 30.00*</p> <p>RM 20.00*</p> <p>USD 5.00 in payment currency equivalent or RM equivalent*</p> <p>RM 25.00*</p>
4.4	<p>Foreign Outward Collection</p> <p>a) Commission on cheque or bank draft in foreign currency (credit to MYR account)</p> <p>b) Commission on cheque or bank draft in foreign currency (credit to FCY account)</p> <p>c) Commission on cheque or bank draft in local currency</p>	<p>0.1% of cheque amount in RM equivalent (minimum of RM 5.00 and maximum of RM 100.00) plus courier charge as per actual cost incurred.</p> <p>USD 10.00 in receipt currency equivalent or RM equivalent</p> <p>RM 10.00 plus cable charges of RM 25.00.</p>

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
4.5	Inward Telegraphic Transfer (TT)  a) Payment in local currency at current buying rate or from ACCD Framework*  <i>* Under Local Currency Settlement Framework of Bank Negara Malaysia and Bank of Thailand</i>  b) Payment in the same foreign currency of remittance to customers with foreign currency account with us	RM 5.00          USD 10.00 in receipt currency equivalent or RM equivalent
4.6	Interbank transfer – RENTAS  a) Commission i) Inward ii) Outward RENTAS (Loan Disbursement) iii) Outward RENTAS (Normal / Non-financing transaction)	No charges imposed  RM 4.00*  RM 4.00
4.7	Interbank Transfer – GIRO  i) Irrespective of Amount ii) BCA & BSA’s first 2 transactions of the month	RM 0.30 (Waived until further notice)  RM 0.50 (Waived until further notice)
<b>5.0</b>	<b>LOANS AND ADVANCES</b>	
5.1	Processing Fees  a) Annual Renewal of OD b) New and Additional facility c) Facility fully secured by Fixed Deposit Receipt d) Priority Housing Loan / SME or any other priority sector loan e) Changes/Variation to Approved Terms & Conditions related to Securities Arrangement (requested by the borrower)	Exempted  Exempted  Exempted  Exempted  Exempted  Exempted

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with “\*” and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
	f) Changes / Variation to Approved Terms & Conditions not related to Securities Arrangement (requested by the borrower) g) Search Fee h) Other Administrative fees (including restructuring / rescheduling / early termination)	Exempted Exempted
5.2	Commitment Fee a) Unutilised portion of overdraft facilities including statutory bodies b) Personal OD facilities of up to RM 250,000.00 each c) OD against Outstation Cheques & Shares d) Overdraft against Time Deposit (fully secured) for personal OD only. e) Government bodies (Federal and State Government)	1.0% p.a. Exempted Exempted Exempted Exempted
5.3	Handling Charges a) Contract Financing against assignment of Contract proceeds b) Bridging Loan c) Small Entrepreneur Guarantee Scheme d) Withdrawal from HDA Account for Developer	Exempted Exempted Exempted RM 10.00
5.4	Stamp Duty on CGC's Letter of Guarantee (Form PGS3) a) For loans in excess of RM 10,000.00 b) For loans of RM 10,000.00 and below	RM 10.00 Exempted from stamping
5.5	Service Charges a) Redemption statement - First and subsequent request b) Customer request for Letter of confirmation for EPF withdrawal	Exempted RM 20.00* per request

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
5.6	<p>Postage Recovered</p> <p>a) Postage incurred on disbursement of loans, payment of legal fees, payment of insurance premium, notices to non-performing account (per transaction)</p> <p>b) Courier charges</p>	<p>Exempted</p> <p>Actual cost incurred</p>
5.7	<p>Penalty Charge</p> <p>The charges for late payment shall not be added to outstanding amount in arrears to compute interest overdue.</p>	<p>1% p.a.</p> <p>(on daily rest basis on the installment)</p>
5.8	<p>Share Registration</p> <p>a) On Holding per counter payable in advance</p> <p>b) On Withdrawal of scrip held as security for loans</p>	<p>RM 1.00 p.a</p> <p>0.05% market value</p> <p>Min. RM 5.00</p> <p>Max. RM 1,000.00</p>
5.9	<p>Share Transfer Registration</p> <p>The following charges are to be imposed by BBB Nominees:-</p> <p>Central Depository System Service Fees</p> <p>a) Share Deposit / Inward Transfer Request</p> <p>b) Outward Transfer Request</p>	<p>0.1% of market value</p> <p>Min. RM 10.00*</p> <p>Max. RM 2,000.00*</p> <p>0.05% of market value withdrawal</p> <p>Min. RM 10.00*</p> <p>Max. RM 1,000.00*</p>

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
5.10	<p>Other Service Charges</p> <ul style="list-style-type: none"> <li>a) Submission of Rights Issue                             <ul style="list-style-type: none"> <li>i. Stamp Duty on Provisional Allotment Letter (PAL) RM 10.00</li> <li>ii. Handling Charges RM 10.00*</li> </ul> </li> <li>b) Commission on Withdrawal of Transfer Form RM 1.00* per transfer form. No max limit</li> <li>c) Dividend claim and Collection of Dividend Warrants                             <ul style="list-style-type: none"> <li>i. Commission chargeable (to be deducted from dividend amount) 1% of dividend, min RM 5.00*</li> <li>ii. If Net Dividend is less than RM 10.00 Min RM 2.50*</li> </ul> </li> <li>d) Handling Charges on Bonus Issue                             <ul style="list-style-type: none"> <li>i. Splitting / Duplicate or Replacement of Subsidiary Income Tax Certificate RM 10.00*</li> <li>ii. Proxy RM 10.00*</li> </ul> </li> </ul>	
5.11	<p>Other Charges for ad-hoc services</p> <ul style="list-style-type: none"> <li>a) Print-out of transaction enquiries RM 1.00* per copy</li> <li>b) Bankers Enquiry for Tender of Contract (Not from bankers) RM 10.00* per enquiry</li> <li>c) Photocopying documents RM 1.00* per copy</li> <li>d) Faxing of documents RM 2.00* per page</li> <li>e) Reminder letter Exempted</li> <li>f) Travelling Expenses – Stamping of documents (per trip) RM 2.00*</li> </ul>	

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
6.0	<b>TRADE FINANCE - IMPORT SERVICES</b> <b>LETTER OF CREDIT (LC)</b>	
6.1	Opening Commission (For each month or part of month of the validity of the LC).	0.1% per month on the LC amount + 8% SST Min. RM 54.00 (Inclusive of 8% SST)
6.2	Usance LC Acceptance Commission (to be collected on receipt of the negotiated documents).	0.1% per month on the bill amount + 8% SST Min. RM 54.00 (Inclusive of 8% SST)
6.3	Additional Opening Commission will be charged in case amount drawn is in excess of LC amount opened.	0.1% per month on the excess LC amount + 8% SST
6.4	Amendment Commission (Amendment involving increase in amount or / and extension of validity).	0.1% per month on the increased LC amount + 8% SST Min. RM 54.00 (Inclusive of 8% SST)
6.5	Amendment Commission (Other amendment not involving increase in amount or / and extension of validity).	RM 54.00 (Inclusive of 8% SST)
6.6	Red Clause LC, Back to Back LC, Standby LC & Revolving LC). Note: For Revolving Credit, if subsequent total drawings exceed the face amount of the LC (by virtue of its revolving nature), the commission payable shall be computed on the total amount of drawings from the opening date to the maturity date of the LC	Refer to aforesaid item (6.1 to 6.3) opening/ amendment commission or subject to arrangement + 8% SST (except for export transactions)
6.7	Discrepancy Fee (deduct from bill amount); <ul style="list-style-type: none"> <li>• Ringgit Malaysia</li> <li>• Foreign Currency</li> </ul>	RM 81.00 (Inclusive of 8% SST)  USD 75.00 (or equivalent)

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with \*\* and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
6.8	Stamp Duty on LC Application form.	RM 10.00
6.9	Endorsement Under our LC, where; <ul style="list-style-type: none"> <li>• 1/3 of Transport Documents sent direct to Applicant or our Bank.</li> <li>• Full set of Transport Documents sent through our Bank.</li> </ul>	0.1% on invoice amount + 8% SST Min. RM 21.60 (Inclusive of 8% SST)  Exempted
6.10	Shipping Guarantee Under our LC	0.1% on invoice amount + 8% SST Min. RM 54.00 (Inclusive of 8% SST)  Note: If shipping guarantee is not returned within 3 months from the date of issue, an additional 0.5% p.a. of the amount of the invoice + 8% SST shall be charged up to date of return of the shipping guarantee.
6.11	Cancellation of Letter of Credit (LC) issued by us (for unutilized LC).	RM 54.00 (Inclusive of 8% SST)
<b>7.0</b>	<b>DOCUMENTARY COLLECTION (Inward)</b>	
7.1	Creation <ul style="list-style-type: none"> <li>• Ringgit Malaysia</li> <li>• Foreign Currency</li> </ul>	0.1% flat on the bill amount + 8% SST Min. RM 54.00 Max. RM 540.00 (Inclusive of 8% SST)  0.1% flat on the bill amount Min. RM 50.00 Max. RM 100.00

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with '\*' and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*

No	Type of Charges	Fees & Charges
7.2	Protest Charges & related expenses incurred	Actual cost incurred
7.3	Dishonored items / Delivery of Bills Free of Payment	RM 21.60 (Inclusive of 8% SST)
7.4	Commission in-lieu of foreign exchange	0.1% on the bill amount Min. RM 50.00 Max. RM 500.00
<b>8.0</b>	<b><u>TRADE FINANCE - EXPORT SERVICES</u></b> <b>LETTER OF CREDIT (LC)</b>	
8.1	Advising / Amendment	RM 54.00 for BBB customer + 8% SST RM 81.00 for Non-BBB customer + 8% SST (Inclusive of 8% SST)  RM 50.00 for BBB customer RM 75.00 for Non-BBB customer (for export transaction)
8.2	Confirmation of LC  (Note: commission shall be collected from the party requesting confirmation or as instructed in the LC and the confirmation commission should be charged on the Max. amount that is allowed for drawing).	Subject to arrangement + 8% SST SST for local transaction only.

*The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.*





No	Type of Charges	Fees & Charges
		Max. RM 500.00 (for export transactions)
<b>10.0</b>	<b>TRADE FINANCE - EXPORT CREDIT REFINANCING (ECR)</b>	
10.1	Handling Charges for Export Credit Refinancing (ECR) (Pre-Shipment & Post-Shipment)	RM 5.40 (Inclusive of 8% SST) (for local transactions)  RM 5.00 (for export transactions)
10.2	Post Shipment ECR where export proceeds are not routed to the bank under direct remittance of documents by customer	0.625% on the remittance invoice amount + 8% SST
<b>11.0</b>	<b>TRADE FINANCE – BANK GUARANTEE (BG)</b>	
11.1	Issuance Commission (Note: BG claim period is subject to commission charges)	Subject to arrangement + 8% SST Min. RM 54.00 (Inclusive of 8% SST)
11.2	Amendment Commission <ul style="list-style-type: none"> <li>• Increase in amount or/and extension of BG validity period</li> <li>• Other terms and conditions</li> </ul>	Subject to arrangement + 8% SST Min. RM 54.00 (Inclusive of 8% SST)  RM 54.00 (Inclusive of 8% SST)
<b>12.0</b>	<b>TRADE FINANCE – OTHER CHARGES</b>	
12.1	Swift Charges <ul style="list-style-type: none"> <li>• MT 700 (LC Issuing)</li> </ul>	<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <p>&lt; than 4 pages RM 86.40 (Inclusive of 8% SST)</p> <p>&lt; than 4 pages RM 80.00 (for export transactions)</p> </div> <div style="padding-top: 5px;"> <p>&gt; or equal to 4 pages RM 129.60 (Inclusive of 8% SST)</p> <p>&gt; or equal to 4 pages</p> </div>

The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.

No	Type of Charges	Fees & Charges
		RM 120.00 (for export transaction)
	<ul style="list-style-type: none"> <li>MT 760 (BG Issuing)</li> </ul>	<p><u>&lt; than 4 pages</u> RM 86.40 (Inclusive of 8% SST)</p> <p><u>&gt; or equal to 4 pages</u> RM 129.60 (Inclusive of 8% SST) (for local transaction only)</p> <hr/> <p><u>&lt; than 4 pages</u> RM 80.00</p> <p><u>&gt; or equal to 4 pages</u> RM 120.00</p>
	<ul style="list-style-type: none"> <li>MT 707 (LC Amendment)</li> </ul>	<p><u>&lt; than 2 pages</u> RM 43.20 (Inclusive of 8% SST)</p> <p><u>&lt; than 2 pages</u> RM 40.00 (for export transactions)</p> <hr/> <p><u>&gt; or equal to 2 pages</u> RM 54.00 (Inclusive of 8% SST)</p> <p><u>&gt; or equal to 2 pages</u> RM 50.00 (for export transactions)</p>
	<ul style="list-style-type: none"> <li>MT 767 (BG Amendment)</li> </ul>	<p><u>&lt; than 2 pages</u> RM 43.20 (Inclusive of 8% SST)</p> <p><u>&gt; or equal to 2 pages</u></p>

The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.

No	Type of Charges	Fees & Charges
		RM 54.00 (Inclusive of 8% SST) (for local transaction only)
		<u>&lt; than 2 pages</u> RM 40.00
	<ul style="list-style-type: none"> <li>MT 202/103 (Payment)</li> </ul>	RM 21.60 (Inclusive of 8% SST) per message RM 20.00 (for export transactions)
	<ul style="list-style-type: none"> <li>MT 499/799/740/747/999 or other messages under Categories 2,4,7 &amp; 9</li> </ul>	<u>1 to 2 pages</u> RM 21.60 (Inclusive of 8% SST) <u>1 to 2 pages</u> RM 20.00 (for export transactions)
		<u>&gt; than 2 pages</u> RM 32.40 (Inclusive of 8% SST) <u>&gt; than 2 pages</u> RM 30.00 (for export transactions)
12.2	Handling Charges on overdue bills	RM 10.00 per month

The fees and charges listed above do not include any taxes. Any applicable taxes, such as 8% Service Tax, will be marked with "\*" and added based on the prevailing rate set by the Malaysian Government and are to be paid by you.