



FEES AND CHARGES

30 June 2025

No	Type of Charges	Fees & Charges
1.0	CURRENT ACCOUNT	
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) a) Due to insufficient fund and effects not cleared ** b) Stop payment cheques presented with: <ul style="list-style-type: none"> Insufficient Funds Sufficient Fund c) Technical errors e.g. post-dated, discrepancies on amount in words & figure etc. d) Handling charge for accounts already regularized due to overnight excess ** **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.	RM 100.00 RM 100.00 RM 10.00 No charges imposed RM50.00 (Individual) RM100.00 (Company without facility)
1.3	Closure of Accounts a) Individual / Joint Account - Early closure of account within 3 months of account opening. b) Corporate Account - Applicable at any time the account is closed, whether within 3 months of opening or thereafter.	RM 10.00 or equivalent in Foreign Currency RM 10.00 or equivalent in Foreign Currency
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 RM10.00 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: RM10.00 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

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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
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

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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
2.0	SAVINGS ACCOUNT	
2.1	Issuance of new passbook due to damages 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 RM10.00 b) Balance of RM10.00 or below c) Reactivation of Dormant Account	Annual service fee of RM10.00 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
3.0	FIXED DEPOSITS ACCOUNT	
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

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4.0	REMITTANCES	
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
4.2	Demand Draft (DD) a) Commission i. RM 5,000 & below ii. Above RM 5,000 b) Cable charges i. RM 5,000 & below ii. Above RM 5,000 c) Encashment of DD over the counter d) Cancellation of DD (original must be returned to our Bank) e) Stamp Duty on Letter of Indemnity for lost DD f) Any telephone, fax, telex or cable charges incurred in the process of notifying the drawee bank on stop payment / lost DD	RM 2.00 Exempted RM 2.00 RM 2.00 RM 5.00 Payment in local currency at current buying rate (plus commission) RM 10.00 RM 20.00

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4.3	Outward Telegraphic Transfer (TT) <ul style="list-style-type: none"> a) Commission <ul style="list-style-type: none"> i) RM 5,000 & below ii) Above RM 5,000 b) Cable charges for Foreign TT <ul style="list-style-type: none"> i) THB, IDR, HKD, MYR for ACCD* ii) SGD iii) AUD, USD, JPY, EUR, GBP, NZD, CNY <i>*Under Local Currency Settlement Framework of Bank Negara Malaysia and Bank of Thailand</i> c) Cable charges on cancellation / amendment of Foreign TT d) In lieu of exchange for Foreign TT debited from customers foreign currency account with us e) TBET (remittance currency in THB) 	RM 2.00 Exempted RM 25.00 RM 20.00 RM 30.00 RM 20.00 USD 5.00 in payment currency equivalent or RM equivalent RM 25.00
4.4	Foreign Outward Collection <ul style="list-style-type: none"> a) Commission on cheque or bank draft in foreign currency (credit to MYR account) b) Commission on cheque or bank draft in foreign currency (credit to FCY account) c) Commission on cheque or bank draft in local currency 	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. USD 10.00 in receipt currency equivalent or RM equivalent RM 10.00 plus cable charges of R M 25.00.
4.5	Inward Telegraphic Transfer (TT) <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> a) Commission <ul style="list-style-type: none"> i) Inward 	No charges imposed

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	ii) Outward	RM 4.00
4.7	Interbank Transfer – GIRO	
	i) Irrespective of Amount	RM0.30 (Waived until further notice)
	ii) BCA & BSA's first 2 transactions of the month	RM 0.50 (Waived until further notice)
5.0	LOANS AND ADVANCES	
5.1	Processing Fees	
	a) Annual Renewal of OD	Exempted
	b) New and Additional facility	Exempted
	c) Facility fully secured by Fixed Deposit Receipt	Exempted
	d) Priority Housing Loan / SME or any other priority sector loan	Exempted
	e) Changes/Variation to Approved Terms & Conditions related to Securities Arrangement (requested by the borrower)	Exempted
	f) Changes / Variation to Approved Terms & Conditions not related to Securities Arrangement (requested by the borrower)	Exempted
	g) Search Fee	Exempted
	h) Other Administrative fees (including restructuring / rescheduling / early termination)	Exempted
5.2	Commitment Fee	
	a) Unutilised portion of overdraft facilities including statutory bodies	1.0% p.a.
	b) Personal OD facilities of up to RM 250,000.00 each	Exempted
	c) OD against Outstation Cheques & Shares	Exempted
	d) Overdraft against Time Deposit (fully secured) for personal OD only.	Exempted
	e) Government bodies (Federal and State Government)	Exempted
5.3	Handling Charges	
	a) Contract Financing against assignment of Contract proceeds	Exempted
	b) Bridging Loan	Exempted
	c) Small Entrepreneur Guarantee Scheme	Exempted
	d) Withdrawal from HDA Account for Developer	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	RM 10.00
	b) For loans of RM 10,000.00 and below	Exempted from stamping

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5.5	Service Charges a) Redemption statement - First and subsequent request b) Customer request for Letter of confirmation for EPF withdrawal	Exempted RM20.00 per request
5.6	Postage Recovered a) Postage incurred on disbursement of loans, payment of legal fees, payment of insurance premium, notices to non-performing account (per transaction) b) Courier charges	Exempted Actual cost incurred
5.7	Penalty Charge The charges for late payment shall not be added to outstanding amount in arrears to compute interest overdue.	1% p.a. (on daily rest basis on the installment)
5.8	Share Registration a) On Holding per counter payable in advance b) On Withdrawal of scrip held as security for loans	RM 1.00 p.a 0.05% market value Min. RM 5.00 Max. RM 1,000.00
5.9	Share Transfer Registration The following charges are to be imposed by BBB Nominees:- Central Depository System Service Fees a) Share Deposit / Inward Transfer Request b) Outward Transfer Request	0.1% of market value Min. RM 10.00 Max. RM 2,000.00 0.05% of market value withdrawal Min. RM 10.00 Max. RM 1,000.00

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5.10	Other Service Charges <ul style="list-style-type: none"> a) Submission of Rights Issue <ul style="list-style-type: none"> i. Stamp Duty on Provisional Allotment Letter (PAL) RM 10.00 ii. Handling Charges RM 10.00 b) Commission on Withdrawal of Transfer Form RM 1.00 per transfer form. No max limit c) Dividend claim and Collection of Dividend Warrants <ul style="list-style-type: none"> i. Commission chargeable (to be deducted from dividend amount) 1% of dividend, min RM 5.00 ii. If Net Dividend is less than RM 10.00 Min RM 2.50 d) Handling Charges on Bonus Issue <ul style="list-style-type: none"> i. Splitting / Duplicate or Replacement of Subsidiary Income Tax Certificate RM 10.00 ii. Proxy RM 10.00 	
5.11	Other Charges for ad-hoc services <ul style="list-style-type: none"> a) Print-out of transaction enquiries RM 1.00 per copy b) Bankers Enquiry for Tender of Contract (Not from bankers) RM 10.00 per enquiry c) Photocopying documents RM 1.00 per copy d) Faxing of documents RM 2.00 per page e) Reminder letter Exempted f) Travelling Expenses – Stamping of documents (per trip) RM 2.00 	
6.0	<u>TRADE FINANCE - IMPORT SERVICES</u> <u>LETTER OF CREDIT (LC)</u>	
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 Min. RM 50.00
6.2	Usance LC Acceptance Commission (to be collected on receipt of the negotiated documents).	0.1% per month on the bill amount Min. RM 50.00
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
6.4	Amendment Commission (Amendment involving increase in amount or / and extension of validity).	0.1% per month on the increased LC amount Min. RM 50.00
6.5	Amendment Commission	RM 50.00

No	Type of Charges	Fees & Charges
	(Other amendment not involving increase in amount or / and extension of validity).	
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 commission or subject to arrangement (except for export transactions)
6.7	Discrepancy Fee (deduct from bill amount); <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency 	RM 75.00 USD 75.00 (or equivalent)
6.8	Stamp Duty on LC Application form.	RM 10.00
6.9	Endorsement Under our LC, where; <ul style="list-style-type: none"> • 1/3 of Transport Documents sent direct to Applicant or our Bank. • Full set of Transport Documents sent through our Bank. 	0.1% on invoice amount Min. RM 20.00 Exempted
6.10	Shipping Guarantee Under our LC	0.1% on invoice amount Min. RM 50.00 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 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 50.00

No	Type of Charges	Fees & Charges
7.0	DOCUMENTARY COLLECTION (Inward)	
7.1	Creation <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency 	0.1% flat on the bill amount Min. RM 50.00 Max. RM5 00.00 0.1% flat on the bill amount Min. RM 50.00 Max. RM 100.00
7.2	Protest Charges & related expenses incurred	Actual cost incurred
7.3	Dishonored items / Delivery of Bills Free of Payment	RM 20.00
8.0	Commission in-lieu of foreign exchange	0.1% on the bill amount Min. RM 50.00 Max. RM 500.00
9.0	<u>TRADE FINANCE - EXPORT SERVICES</u> LETTER OF CREDIT (LC)	
9.1	Advising / Amendment	RM 50.00 for BBB customer RM 75.00 for Non-BBB customer
9.2	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
9.3	Transferable LC <ul style="list-style-type: none"> • Creation • Amendment 	0.1% on Transferred LC amount or subject to arrangement Min. RM 100.00 RM 50.00
9.4	Presentation for payment <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency 	0.1% flat on the bill amount Min. RM 50.00 Max. RM 500.00 0.1% flat on the bill amount

No	Type of Charges	Fees & Charges
		Min. RM 50.00 Max. RM 100.00
9.5	Bills Negotiated under LC <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency 	0.1% flat on the bill amount Min. RM 50.00 Max. RM 500.00 No commission
9.6	Reimbursement Agent for Foreign Correspondent (Our LC Reimbursement Commission per claim) <i>Note: The recovery of all charges will be specified in the Reimbursement Authority Letter or in the LC issued by the foreign correspondent. It may be paid by the Issuing Bank through debiting their Vostro Account or recover from the beneficiary (Negotiating Bank) by setting off against the proceeds.</i>	RM 100.00
10.0	Handling commission for Export Bills under LC where documents are checked by us	RM 50.00 for local transaction RM 50.00 for export transaction, or subject to arrangement
11.0	DOCUMENTARY COLLECTION (Outward)	
11.1	Creation <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency 	0.1% flat on the bill amount Min. RM 50.00 Max. RM 500.00 0.1% flat on the bill amount, Min. RM 50.00 Max. RM 100.00 (for export transactions)

No	Type of Charges	Fees & Charges
11.2	Bills Purchased <ul style="list-style-type: none"> Ringgit Malaysia Foreign Currency 	0.1% flat on the bill amount Min. RM 50.00 Max. RM 500.00 0.1% flat on the bill amount, Min. RM 50.00 Max. RM 100.00 (for export transactions)
11.3	Commission in-lieu of foreign exchange	0.1% on the bill amount, Min. RM 50.00 Max. RM 500.00 (for export transactions)
12.0	TRADE FINANCE - EXPORT CREDIT REFINANCING (ECR)	
12.1	Handling Charges for Export Credit Refinancing (ECR) (Pre-Shipment & Post-Shipment)	RM 5.00 (for local transactions) RM 5.00 (for export transactions)
12.2	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
13.0	TRADE FINANCE – BANK GUARANTEE (BG)	
13.1	Issuance Commission (Note: BG claim period is subject to commission charges)	Subject to arrangement Min. RM 50.00
13.2	Amendment Commission <ul style="list-style-type: none"> Increase in amount or/and extension of BG validity period) Other terms and conditions 	Subject to arrangement Min. RM 50.00 RM 50.00
14.0	TRADE FINANCE – OTHER CHARGES	
14.1	Swift Charges <ul style="list-style-type: none"> MT 700 (LC Issuing) 	<u>< than 4 pages</u> RM 80.00 <u>< than 4 pages</u> RM 80.00 (for export transactions)

No	Type of Charges	Fees & Charges
		<u>> or equal to 4 pages</u> RM 120.00 <u>> or equal to 4 pages</u> RM 120.00 (for export transaction)
	<ul style="list-style-type: none"> MT 760 (BG Issuing) 	<u>< than 4 pages</u> RM 80.00 <u>> or equal to 4 pages</u> RM 120.00
	<ul style="list-style-type: none"> MT 707 (LC Amendment) 	<u>< than 2 pages</u> RM 40.00 <u>< than 2 pages</u> RM 40.00 (for export transactions)
		<u>> or equal to 2 pages</u> RM 50.00 <u>> or equal to 2 pages</u> RM 50.00 (for export transactions)
	<ul style="list-style-type: none"> MT 767 (BG Amendment) 	<u>< than 2 pages</u> RM 40.00 <u>> or equal to 2 pages</u> RM 50.00
	<ul style="list-style-type: none"> MT 202/103 (Payment) 	RM 20.00 per message RM 20.00 (for export transactions)
	<ul style="list-style-type: none"> MT 499/799/740/747/999 or other messages under Categories 2,4,7 & 9 	<u>1 to 2 pages</u> RM 20.00 <u>1 to 2 pages</u> RM 20.00 (for export transactions)

No	Type of Charges	Fees & Charges
		<u>> than 2 pages</u> RM 30.00 <u>> than 2 pages</u> RM 30.00 (for export transactions)
14.2	Handling Charges on overdue bills	RM 10.00 per month