



# **FEES AND CHARGES**

**MAY 2012**

## Part 1 – Fees & Charges for the Branches

<b>1. <u>CURRENT ACCOUNT (LOCAL CURRENCY)</u></b>	<b><u>FEE/CHARGE</u></b>
<b>1.1 <u>Half-Yearly Service Charges</u></b>	
(a) All accounts without banking facility with average daily balance less than RM 1,000.00 during the half year	RM10.00
<b>1.2 <u>Service Charges</u></b>	
<b>(a) <u>On Dishonoured Cheques (Outward Cheque Returned)</u></b>	
(i) Due to insufficient funds and effects not cleared	RM100.00
(ii) Stop payment cheques presented with :	
• Insufficient funds	RM100.00
• Sufficient funds	RM10.00
<b>(b) <u>Closing of Accounts</u></b>	
(i) Individual and joint accounts closed within 3 months from date of account opening	RM10.00
(ii) Corporate accounts	RM10.00
<b>(c) <u>Dormant Account</u></b>	
(i) Annual Service Fee for dormant basic current account with balances of more than RM10.00	RM10.00
(ii) Dormant Basic account with balance up to RM10.00, the Bank will close the account and absorb the balance as a charge.	
<b>(d) <u>On Copies of Bank Statement</u></b>	
(i) Upon formal request (plus RM2.00 postage, if required to be mailed)	RM1.00 per page
(ii) e.Statement	Exempted

	<b><u>FEE/CHARGE</u></b>
<b>(e) <u>Photocopy of Cheques/Pay-in-slips/Advices</u></b>	
(i) Upon formal request (plus actual cost of retrieval).	RM1-00 per copy
<b>1.3 <u>Cheque Book</u></b>	
(a) Stamp Duty	15 sen per leaf
(b) Courier charges on cheque book issued	RM5.00 (small) RM10.00 (big)
(c) Uncollected cheque books destroyed (per cheque book)	RM5.00
<b>1.4 <u>Special Cheques</u></b>	
(a) Printing of special cheque (to be borne by customer)	Actual cost
(b) Printing of Government A/c special cheques	Exempted
<b>1.5 <u>Ad hoc Services</u></b>	
(a) Audit confirmation charges	RM20-00
(b) Letter of reference requested by customers	
(i) Banker's opinion on financial capability of customer to support their children education	RM15.00
(ii) As reference for customer's application on travel visa	RM15.00
(iii) As reference for customer's application of contract work or tender	RM15.00
(c) Transaction by account holder at non domicile branch	Exempted

	<b><u>FEE/CHARGE</u></b>
<b>1.6 <u>Handling Charges</u></b>	
(a) Temporary Overdraft and Excess Over Limit TOD/EOL	RM50.00 (individual) RM100.00 (company without facility)
<b>1.7 <u>Commission on clearing cheques</u></b>	
(a) Within Sistem Penjelasan Imej Cek Kebangsaan (SPICK) Area	No charge
<b>1.8 <u>Postage on Returned Cheque</u></b>	RM5.00 (or actual cost of registered mail)
<b>1.9 <u>Stamping of Mandate Form</u></b>	RM10.00 (stamp duty)
<b>1.10 <u>Standing Instruction</u></b>	
<b>(a) <u>Service Charges</u></b>	
(i) Per payment (plus excluding all other relevant charges (e.g. remittance draft commission, postage and others)	RM5.00 comm RM2.00 for postage per transaction
(ii) The transfer of a customer's fund between his/her own account within the Bank	EXEMPTED
(iii) The transfer of a customer's fund from one account to another account of different name within the Bank	RM2.00
<b>1.11 <u>Payroll</u></b>	
(a) Charges to be debited to drawer's account for (per employee handling of payroll)	Exempted

	<b><u>FEE/CHARGE</u></b>
<b>2. <u>SAVINGS ACCOUNT</u></b>	
2.1 <b><u>Issuance of new passbook due to damages or loss of passbook</u></b>	RM15.00
<b>2.2 <u>Service Charges</u></b>	
(a) Annual Service Fee for dormant savings account with balances of more than RM10.00	RM10.00
(b) Dormant savings account with balances up to RM10.00, the Bank Will close the accounts and absorb these balances as charge.	
(c) Account closed within 3 months of opening	RM2.00
(d) Maintenance fee	Exempted
(e) Changing of coins and notes (for individuals)	Exempted
(f) Depositing of coins and notes (for individuals)	Exempted
(g) Inward RENTAS third party payment,	Exempted
(h) Redemption statement for financing facilities other than House or home financing (for individuals)	Exempted
(i) Dormant account reactivation fee	Exempted
<b>3. <u>FIXED DEPOSITS</u></b>	
<b>3.1 <u>Stamp Duty</u></b>	
Letter of Indemnity for Lost FD Receipt	RM10.00
<b>3.2 <u>Replacement / Reprint Fee</u></b>	
Lost of FD Receipt	RM10-00

	<b><u>FEE/CHARGE</u></b>
<b>3.3 <u>Handling Fees</u></b>	
(a) Withdrawal by Rentas	RM4.00
<b>4. <u>SAFE DEPOSIT BOX (SDB)</u></b>	
<b>4.1 <u>Rental Charges (per annum)</u></b>	
(a) 2" x 8" x 20"	RM 50.00
(b) 4" x 5" x 20"	RM 70.00
(c) 4" x 8" x 20"	RM100.00
(d) 8" x 8" x 20"	RM140.00
(e) 8" x 16" x 20"	RM220.00
<b>4.2 <u>Key Deposits</u></b>	RM150.00
<b>4.3 <u>Stamp Duty</u></b>	
(i) Letter of Indemnity for Loss of SDB Keys	RM10.00
(ii) SDB Agreement (two sets)	RM20.00 (plus postage of RM5.00 if required to be mailed)
<b>4.4 <u>Service Charges on lost key(s)</u></b>	
(a) Replacement of 1 new key (normal basis)	RM75.00
(b) Replacement of 1 new key (urgent basis)	RM120.00
(c) Force opening of locker and replacement of a new set of keys	RM150.00

**FEE/CHARGE****5. REMITTANCES****5.1 Cashier's Order**

(a)	Per Cashier's Order issued	RM2.15 (RM2.00 comm plus RM0.15 stamp duty)
(b)	MIDF/MIH new share issue	RM0.15 (Stamp Duty)
(c)	For those issued for Bank's own use	Exempted
(d)	Lost of Cashier Order (Letter of Indemnity (L/I) on Lost Cashier Order)	RM15.00 (RM10.00 for stamping fee & RM5.00 for S/Charge)
(e)	Stale Cashier Order (To replace Cashier's Order or stale Cashier's Order)	RM2.00 comm (plus RM0.15 stamp duty)
(f)	Returned unutilised Cashier's Order (excluding C/O for MIDF/MIH)	RM2-00 comm

**5.2 Demand Draft (D/D)**

(a)	Commission	
	(i) RM5,000.00 & below	RM2.00
	(ii) Above RM5,000.00	waived
(b)	Cable charges	
	(i) RM5,000.00 & below	RM2.00
	(ii) Above RM5,000.00	RM2.00
(c)	Encashment of DD over the counter	RM5.00
(d)	Cancellation of DD (Original must returned to our bank)	Payment in local currency at current buying rate (plus comm.)
(e)	Stamp Duty on Letter of Indemnity for lost D/D	RM10.00

**FEE/CHARGE**

- (f) Any telephone, fax, telex or cable charges incurred in the process of notifying the drawee bank on stop payment / lost of DD

RM20.00

**5.3 Outward Telegraphic Transfer (T/T)**

- (a) Commission

- (i) RM 5,000.00 and below

RM2.00

- (ii) Above RM 5,000.00

Exempted

- (b) Cable Charges for Foreign TT

<b>Currency</b>	<b>Cable Charges (RM)</b>
THB	25
USD	30
SGD	20
IDR	25
HKD	25
AUD	30
JPY	30
EUR	30
GBP	30

- (c) Cable Charges for cancellation / Amendment of Foreign TT

RM20.00

- (d) In lieu of exchange for Foreign TT debited from customers foreign currency account with us

USD5 (or its equivalent for foreign currency other than USD)

**5.4 Foreign Outward Collection (FOC) – Clean**

Cheques and Bank Drafts in Foreign Currency

0.1% Commission

(Subject to min. of RM5.00 and max. of RM100.00 plus postage/stamp duty of RM2.15)

**5.5 Inward Telegraphic Transfer (T/T)**

- (a) Payment in local currency at current buying rate

RM5.00



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	<b><u>FEE/CHARGE</u></b>
(b) Payment in the same foreign currency of remittance to customers with foreign currency accounts with us	USD10.00 (or its equivalent for foreign currency other than USD)
<b>5.6 <u>Interbank Transfer</u></b>	
(a) Commission	
(i) Inward	Exempted
(ii) Outward	RM4.00

## Part 2 – Fees & Charges for Credit Administration Department

6. <u>LOAN &amp; ADVANCES</u>	<u>FEE/CHARGE</u>
<b>6.1 <u>Processing Fees</u></b>	
(a) Annual Renewal of OD, RC, Trade & BG	Exempted
(b) New and Additional facility (ie OD, TL, RC & Trade) (or subject to arrangement for Corporate Customers)	Min RM250.00
(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 <u>related to</u> Securities Arrangement (requested by the borrower)	RM200.00
(f) Changes/Variation to Approved Terms & Conditions <u>not related to</u> Securities Arrangement (requested by the borrower)	RM200.00
(g) Search Fee	Exempted
(h) Other Administrative fees (including restructuring / rescheduling / early termination)	Exempted

	<b><u>FEE/CHARGE</u></b>
<b>6.2 <u>Commitment Fee</u></b>	
(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
<b>6.3 <u>Handling Charges</u></b>	
(a) Contract Financing against assignment of Contract proceeds	0.25% of facility limit or subject to arrangement
(b) Bridging Loan	0.25% of facility limit or subject to arrangement
(c) Small Entrepreneur Guarantee Scheme	Exempted
(d) Withdrawal from HDA Account for Developer	RM10.00
<b>6.4 <u>Stamping of security documents done by the Bank</u></b>	RM2.00 per trip
(i) Individual/Corporate Guarantee	
(ii) Bank/Shipping Guarantee	
(iii) MOD of Deposit/Shares	
(iv) 1 <sup>st</sup> /3 <sup>rd</sup> party Letter of set-off	
(v) Mandate Form of Current Account	
(vi) Standing Instruction Agreement	
(vii) Loss of FD/BC/DD/SA passbook	
(viii) Safe Deposit Locker Agreement	
(ix) Share Transfer Form	
(x) Letter of Indemnity	

	<b><u>FEE/CHARGE</u></b>
<b>6.5 <u>Stamp Duty on CGC's Letter of Guarantee (Form PGS3)</u></b>	
(a) For loans in excess of RM10,000.00	RM 10.00
(b) For loans of RM10,000.00 and below	Exempted and the form need not be endorsed at Stamp Office
<b>6.6 <u>Service Charges</u></b>	
(a) Customer request for redemption statement	
(i) First request	Exempted
(ii) Subsequent request	Exempted
(b) Customer request for Letter of confirmation for EPF withdrawal	RM30.00 plus photocopy charge of all security documents
<b>6.7 <u>Postage Recovered</u></b>	
(a) Postage incurred on disbursement of loans, payment of legal fees, payment of insurance premium, notices to non performing account and other outgoing	RM1.30 or actual cost incurred
(b) Courier charges	Min RM5.00 or actual cost incurred
<b>6.8 Penalty Charge</b>	1% pa. (as daily rest basis on the installment)

\* The charges for late payment shall not be added to outstanding amount in arrears to compute interest overdue.

**FEE/CHARGE****7. SHARE REGISTRATION**

The following charges are to be imposed: -

**7.1 Service Charge**

- |     |   |   |
|-----|---|---|
| (a) | On Holding per counter payable in advance         | RM 1.00 p.a.  |
| (b) | On Withdrawal of scrip held as security for loans | 0.05% market value<br>Min. RM5.00<br>Max.RM1,000.00 |

**7.2 Share Transfer Registration**

The following charges are to be imposed by BBB Nominees:-  
Central Depository System Service Fees

- |     |                                       |   |
|-----|---------------------------------------|---|
| (a) | Share Deposit/Inward Transfer Request | 0.1% of market value<br>Min. RM10.00<br>Max RM2,000.00                |
| (b) | Outward Transfer Request              | 0.05% of market<br>value withdrawal<br>Min. RM10.00<br>Max RM1,000.00 |

**7.3 Other Service Charges**

- |     |   |  |
|-----|---|--|
| (a) | Submission of Rights Issue                                  |  |
| (1) | Stamp Duty on Provisional Allotment Letter (PAL)            | RM10.00                                      |
| (2) | Handling Charges  | RM10.00                                      |
| (b) | Commission on Withdrawal of Transfer Form                   | RM1.00 per transfer form<br>No maximum limit |
| (c) | <u>Dividend claim and Collection of Dividend Warrants</u>   |  |
| (1) | Commission chargeable (to be deducted from dividend amount) | 1% of dividend<br>min RM5.00                 |
| (2) | If Net Dividend is less than RM10.00                        | Min RM2.50                                   |
| (d) | <u>Handling Charges on Bonus Issue</u>                      | RM20.00 per holding                          |

	<b><u>FEE/CHARGE</u></b>
(e) Splitting/Duplicate or Replacement of Subsidiary Income Tax Certificate	RM10.00
(f) Proxy	RM10.00
(g) Travelling Expenses	min RM2.00 or actual cost incurred.

**8. OTHER CHARGES FOR AH HOC SERVICES**  
**FEE/CHARGE**

**Type of Other Services Charges**

(1) Print-out of transaction enquiries	RM 1.00 per copy
(2) Bankers Enquiry for Tender of Contract (not from bankers)	RM 10.00 per enquiry
(3) Photostating documents	RM 1.00 per page
(4) Faxing of documents (excluding Telefax Charges)	RM 2.00 per page
(5) Reminder Letter	Exempted

## Part 3 – Fees & Charges for Trade Finance Department

<b>9. <u>TRADE FINANCE</u></b>	<b><u>FEE/CHARGE</u></b>
<b>9.1 <u>Commercial Letters of Credit</u></b>	
<b>(a) <u>Irrevocable Letters of Credit (L/C) Issued</u></b>	
(1) <u>Opening Commission</u>	
(i) 0.1 % on amount of L/C for each month or part of month of validity of the credit	0.1% per month Min RM50.00
(ii) For usance L/C, Acceptance commission of  0.1 % per month ( or part of month ) on bill amount. This usance commission shall be collected on receipt of the negotiated documents	0.1% per month  Min RM50.00
(iii) Additional opening commission will be Charged in case amount drawn is in excess of L/C amount opened.	0.1% per month
(2) <u>Amendment Commission</u>	
(i) Amendment(s) involving increase in L/C amount, extension of validity date of L/C, the same rate as in (1) above shall apply.	Min RM20.00
(ii) Amendment(s) not involving extension of validity date	RM20.00
(3) <u>Stamp Duty on L/C Application form</u>	RM10.00
<b>(b) <u>Red Clause Letter of Credit</u></b>	
Refer to aforesaid Item (1) opening commission or subject to arrangement	

	<b><u>FEE/CHARGE</u></b>
<b>(c) <u>Transferable L/C</u></b>	
(i) Opening Commission	0.1% Min RM100.00 or subject to arrangement
(ii) Amendment of Transfer Letter Of Credit	RM50.00
<b>(d) <u>Back to Back L/C</u></b>	
Refer to aforesaid Item (1) opening commission or subject to arrangement	
<b>(e) <u>Standby L/C</u></b>	
Refer to aforesaid Item (1) opening commission or subject to arrangement	
<b>(f) <u>Revolving L/C</u></b>	
(1) Refer to aforesaid Item (1) opening commission or subject to arrangement	
(2) If subsequent total drawings exceed the face amount of the L/C (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 L/C	
<b>(g) <u>Confirmation Of Letter Of Credit</u></b>	
Commission shall be collected from the party requesting confirmation or as instructed in the L/C. Remarks : Confirmation commission should be charged on the maximum amount that is allowed for drawing.	Subject to arrangement
<b>(h) <u>Letter of Credit Advising Charges</u></b>	
For advising Letter Of Credit issued by Correspondent Banks and any subsequent amendments	RM20.00



**FEE/CHARGE****(i) Reimbursement Agent for Foreign Correspondent**

- |     |  |          |
|-----|--|----------|
| (1) | Our L/C Reimbursement Commission per claim | RM100.00 |
| (2) | Other expenses (postage, telex etc)        | Actual   |

**Note :**

The recovery of all charges will be specified in the Reimbursement Authority Letter or in the L/C 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.

**9.2 Shipping Guarantee (Under our L/C)**

- |                   |                  |             |
|-------------------|------------------|-------------|
| Commission amount | 0.1 % on invoice | Min RM50.00 |
|-------------------|------------------|-------------|

**Note :**

If shipping guarantee is not returned within 3 months from 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

**9.3 Endorsement (Under our L/C)**

Endorsement of Transport Documents (Under our L/C) where such documents -

- |     |   |                                       |
|-----|---|---------------------------------------|
| (1) | 1/3 sent direct to Applicant or to our Bank | 0.1% on Invoice amount<br>Min RM20.00 |
| (2) | Full set of documents sent through our Bank | No charges                            |

**9.4 Bills For Collection (Inward/Outward)**

- |     |  |                           |
|-----|--|---------------------------|
| (a) | Commission   |                           |
| (1) | On Foreign Currency / Malaysian Ringgit<br>Outward Bills Sent for Collection | 0.1% flat<br>Min. RM50.00 |
|     | Foreign Currency Bill  | Max. RM100.00             |
|     | Malaysian Ringgit Bill   | Max. RM500.00             |

	<b><u>FEE/CHARGE</u></b>
(2) On Foreign Currency / Malaysian Ringgit Inward Bills Received for Collection	0.1% flat Min. RM50.00
(i) Foreign Currency Bill	Max. RM100.00
(ii) Malaysian Ringgit Bill	Max. RM500.00
<b>9.5 <u>Bank Guarantee (B/G)</u></b>	
(1) Commission	Subject to arrangement with Min RM50.00
(2) Amendment	
(i) on increase of amount & or extension of the validity	Refer to aforesaid Item (1) commission
(ii) other terms and conditions	RM50.00
(3) Where B / G has a claim period	Claim period subject to commission charges

**Example :**

If B/G is issued for 5 months with a claim period of 60 days, the commission charged should be for 7 months.

**9.6 Foreign / Domestic Bills Negotiated (Under L/C)**

(a) Commission	
(i) Foreign Currency Bill	No commission
(ii) Malaysian Ringgit Bill	0.1% flat Min. RM50.00 Max RM500.00

**FEE/CHARGE****9.7 Foreign / Domestic Bills Purchased**

(a) Commission	0.1% flat Min. RM50.00
(i) Foreign Currency Bill	Max. RM100.00
(ii) Malaysian Ringgit Bill	Max. RM500.00

**9.8 Other Charges**

(1) Cancellation of Letter Of Credit issued by us	RM50.00
(2) Handling Charges on overdue bills	RM10.00 per month
(3) Post Shipment ECR – where export proceeds are not routed to the bank under direct remittance of documents by customer.	Comm @ 0.625% on value of remittance / invoice
(4) Handling charges for Export Credit Refinancing (ECR)	RM 5.00 per transaction
(5) Dishonored items / Delivery of Bills Free of Payment	RM20.00 per bill
(6) Protest charges & related expenses incurred	Actual cost incurred
(7) Handling commission for Export Bills under Letter of credit where documents are checked by us.	RM50.00 per bill or subject to arrangement

**9.9 Swift Charges**

(1) MT 700 (L/C issuing)	RM80.00 (< than 4 pages ) RM120.00 (> or equal to 4 pages)
(2) MT 760 (L/G issuing)	RM80.00 (< than 4 pages ) RM120.00 (> or equal to 4 pages)
(3) MT 707 (L/C amendment)	RM40.00 (< than 2 pages ) RM50.00 (> or equal to 2 pages)

	<b><u>FEE/CHARGE</u></b>
(4) MT 767 (L/G amendment)	RM40.00 (< than 2 pages ) RM50.00 (> or equal to 2 pages)
<b>9.9 <u>Swift Charges</u></b>	
(5) MT 202/103 (payment)	RM20.00 per message
(6) MT 499/799/740/747/999 or Other messages under Categories 2,4,7 & 9	RM20.00 (1 to 2 pages) RM30.00 ( more than 2 pages )
<b>9.10 Discrepancy Charges/Fees/Commission on Foreign Currencies LC</b>	USD50 (or equivalent)

#### **GENERAL CONDITIONS**

- **This schedule of charges applies to normal transactions.**
- **Incidental costs such as postage, courier, telex or cable and out-of-pocket expenses as well as correspondents' charges, if any, will be added thereon.**
- **This terms and conditions are subject to change without prior notice.**
- **Actual cost includes cost of paper, photocopy, postage/delivery cost and other actual cost directly related to the transaction.**