

DEPOSIT ACCOUNT

(Protected by PIDM up to RM250,000 for each depositor)

DESCRIPTION		CHARGES (RM)
QARD SAVINGS ACCOUNT-i		
Account closed within 3 months		20.00
Request for statement per page		5.00
Dormant account		5.00
		*For balances up to RM5, the bank shall close the account and absorb the remaining balance
Replacement of Passbook (inclusive of stamp duty RM10)	Lost	13.00
	Poor handling	13.00
	Stolen with police report	10.00
	Stolen without police report	13.00
Business Account - Coin Deposits	First RM100	No Charge
	Subsequent RM100	2.00
QARD CURRENT ACCOUNT-I		
Daily - per request		3.00
Weekly - per request		5.00
Statement Request	Within 1 year	
	- per copy	1.00
	- per request	5.00
	More than 1 year	
	- per copy	1.00
	- per request	10.00
Dormant account		5.00
		*For balances up to RM5, the bank shall close the account and absorb the remaining balance
3rd party encashment Cheque		2.00
Represented cheque with insufficient balance		50.00
Inward cheque return (post dated)		10.00
Inter-branch Current Account cash withdrawal (Earmarking) - for individual & sole proprietor accounts only (per cable/fax/courier charges)		5.00
Account closed within 3 months		20.00
Request for Mandate		10.00
Request for endorsement of company's account (tender to be presented).		20.00
Request for confirmation of Authorised Cheque signatories for the renewal of Pusat Khidmat Contractor License		20.00
Cheque processing fee for issuance of cheque per transaction		0.50
Stamp duty (per cheque leaf)		0.15
Uncollected cheque book after 30 days of issuance		20.00
Photocopy of Cheque/Pay-in Slip/Advices	Within 1 year	
	- per copy	1.00
	- per request	5.00
	More than 1 year	
	- Per copy	1.00
	- Per request	10.00
Request for photocopy of cheque image	Within 3 months	
	- per copy	1.00
	- per request	5.00
	More than 3 months	
	- per copy	1.00
	- per request	10.00
Payment Over the Counter via Cheque	1st 4 cheques	No Charge
	5th cheques onwards	5.00
Stop Payment	Standard Stop Payment	10.00
	Insufficient balance	110.00
Outward return Cheque	Insufficient balance & technical issue	50.00
	Technical issue	10.00
Cheque Collection	Outstation Cheque	0.03% of deposit amount or min RM0.50, max RM500
	Post dated	0.06% of deposit amount or min RM0.50, max RM500
Half yearly service charge for individual & others (i.e. societies)	Individual - average balance less than RM1,000	10.00
	Non individual - average balance less than RM10,000	10.00
Coin Deposits (Business Account)	First RM100	No Charge
	Subsequent RM100	2.00

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DESCRIPTION		CHARGES (RM)
BASIC SAVINGS ACCOUNT		
OPTION 1 Customer with ATM & GIRO facilities	First 6 over-the-counter visits	No Charge
	Subsequent over-the-counter visits	0.50
	First 8 ATM cash withdrawals	No Charge
	Subsequent ATM cash withdrawals	0.50
	Non-cash withdrawal transactions (eg: balance enquiry or fund transfer within the same bank)	No Charge
	First 2 Interbank GIRO transactions per month	0.50
	Subsequent Interbank GIRO	2.00
	Account closed within 3 months	20.00
	Dormant Account	10.00
	OPTION 2 Customer with no ATM & GIRO facilities	First 16 over-the-counter visits
Subsequent over-the-counter visits		0.50
Account closed within 3 months		20.00
Dormant Account		10.00
BASIC CURRENT ACCOUNT		
OPTION 1 Customer with ATM & GIRO facilities	First 6 over-the-counter visits	No Charge
	Subsequent over-the-counter visits	0.50
	First 8 ATM cash withdrawals	No Charge
	Subsequent ATM cash withdrawals	0.50
	Non-cash withdrawal transactions (eg: balance enquiry or fund transfer within the same bank)	No Charge
	First 2 Interbank GIRO transactions per month	0.50
	Subsequent Interbank GIRO	2.00
	Account closed within 3 months	20.00
	Dormant Account	10.00
	Half yearly service charge - Individual with average balance less than RM1,000	10.00
OPTION 2 Customer with no ATM and GIRO facilities	First 16 over-the-counter visits	No Charge
	Subsequent over-the-counter visits	0.50
	Account closed within 3 months	20.00
	Dormant Account	10.00
	Half yearly service charge - Individual with average balance less than RM1,000	10.00
	Half yearly service charge - Non Individual with average balance less than RM10,000	10.00
FOREIGN CURRENCY ACCOUNT-i (FCA)		
Statement Request	Daily - per request	3.00
	Weekly - per request	5.00
	Within 1 year	
	- per copy	1.00
	- per request	5.00
	More than 1 year	
	- per copy	1.00
	- per request	10.00
TERM DEPOSIT-i TAWARRUQ		
Lost or destroyed investment deposit certificate		10.00