

DEPOSIT ACCOUNT (Protected by PIDM up to RM250,000 for each depositor)		CHARGES (RM)
<b>QARD SAVINGS ACCOUNT-I</b>		
Account closed within 3 months		20.00
Request for statement per page		5.00
		RM 5
Dormant account		*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
<b>QARD CURRENT ACCOUNT-I</b>		
Statement Request	Daily - per request	3.00
	Weekly - per request	5.00
	<b>Within 1 year</b>	
	- per copy	1.00
	- per request	5.00
	<b>More than 1 year</b>	
	- per copy	1.00
		10.00
		RM 5
Dormant account		*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	<b>Within 1 year</b>	
	- per copy	1.00
	- per request	5.00
	<b>More than 1 year</b>	
	- Per copy	1.00
	- Per request	10.00
Request for photocopy of cheque image	<b>Within 3 months</b>	
	- per copy	1.00
	- per request	5.00
	<b>More than 3 months</b>	
	- 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
<b>BASIC SAVINGS ACCOUNT</b>		
<b>OPTION 1</b> <b>Customer with ATM &amp; GIRO facilities</b>	Annual Charge (ATM Charges) The application will be processed as usual where RM8.00 charge will be charged	8.00
	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
	Cash Withdrawal at ATMs via MEPS per withdrawal	1.00
	Dormant Account	10.00
	<b>OPTION 2</b> <b>Customer with no ATM &amp; GIRO facilities</b>	First 16 over-the-counter visits
Subsequent over-the-counter visits		0.50
Account closed within 3 months		20.00
Dormant Account		10.00
<b>BASIC CURRENT ACCOUNT</b>		
<b>OPTION 1</b> <b>Customer with ATM &amp; GIRO facilities</b>	Annual Charge (ATM Charges) The application will be processed as usual where RM8.00 charge will be charged	8.00
	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
	Cash Withdrawal at ATMs via MEPS per withdrawal	1.00
	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

<b>OPTION 2</b>  <b>Customer with no ATM and GIRO facilities</b>	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
Cheque Book *The BCA holders will be provided with cheque book facility (but NO overdraft facility is allowed). However, the account holder will have to pay for the charges on stamp duty.		Free
Number of Free Deposits All the deposit transactions via electronic channels will be at no cost to the deposits		No Charge
Dormant account *With balances up to RM10. Account will be closed and these balances will be absorbed by the Bank as a charge		10.00
<b>FOREIGN CURRENCY ACCOUNT-I (FCA)</b>		
Statement Request	Daily - per request	3.00
	Weekly - per request	5.00
	<b>Within 1 year</b>	
	- per copy	1.00
	- per request	5.00
	<b>More than 1 year</b>	
- per copy	1.00	
- per request	10.00	
<b>TERM DEPOSIT-I TAWARRUQ</b>		
Lost or destroyed investment deposit certificate		10.00
<b>INVESTMENT ACCOUNT (Not protected by FIDM)</b>		<b>CHARGES (RM)</b>
<b>AL-AWFAR</b>		
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
Account closed within 3 months		20.00
Request for statement per page		5.00
		RM 5
Dormant account		*For balances up to RM5, the bank shall close the account and absorb the remaining balance
Business Account - Coin Deposits	First RM100 Subsequent RM100	No Charge 2.00
<b>I-GAIN</b>		
Stamp duty on cheque (per cheque leaf)		0.15
<b>WAFIYAH INVESTMENT ACCOUNT</b>		
Lost or destroyed investment certificate *Stamp duty will be charged for the Indemnity Letter regardless of the amount		10.00(stamp duty)
<b>OTHER FEES AND CHARGES</b>		<b>CHARGES (RM)</b>
<b>BANKER'S CHEQUE/DEMAND DRAFT</b>		
Banker's Cheque (BC)	Issuance	RM2 + RM0.15 (stamp duty)
	Cancellation & replacement (per piece)	2.00
	Reported lost (stamp duty to be charged regardless of the amount)	RM10 (stamp duty)
	Issuance of MIDF/MIH BC	RM2 + RM0.15 (stamp duty)
	Cancellation & replacement of MIDF/MIH BC	2.00
MIDF/MIH BC reported lost	RM10 (stamp duty on the Indemnity Letter)	
Demand Draft (DD)	Issuance (min RM1, max RM500 )	RM2 + 0.03% of DD amount
	Cancellation & Replacement (per piece)	2.00
	Reported lost	RM10 (stamp duty)
	Issuance of MIDF/MIH DD	2.00
	Cancellation & Replacement of MIDF/MIH DD	2.00
MIDF/MIH DD reported lost	RM10 (stamp duty)	
Foreign Demand Draft (FDD)	<b>Issuance</b>	
	Less than RM5,000	RM3 + RM0.15 (stamp duty)
	More than RM5,000	RM1 + RM0.15 (stamp duty)
	Cancellation & Replacement	20.00
Reported lost	RM10 (stamp duty)	
<b>LOCAL/FOREIGN TELEGRAPHIC TRANSFER (FTT)</b>		
Inward TT		3.00
Issuance of Local Telegraphic Transfer	Through branches (min RM1 , max RM500 )	RM1 + 0.03% of TT amount
	RENTAS	2.00
	Interbank GIRO	2.00
Issuance of Foreign Telegraphic Transfer (SWIFT)	Less than RM5,000 (cable charges)	26.00
	More than RM5,000 (cable charges)	24.00
<b>FOREIGN DRAFT</b>		
For Collection	Clean Foreign Outward Bill for Collection (FOBC)	0.1% of RM equivalent: -Min RM10.00 -Max RM100.00 + RM0.15 (stamp duty) per cheque + postage charges
	Return Foreign Outward Bill for Collection (FOBC)	5.00
<b>STANDING INSTRUCTION (SI)</b>		
Interbank	Stamp duty upon application / renewal	RM10 stamp duty upon application/renewal
	Other charges for recurring	2.00
Interbank & In Branch	Automatic Fund Transfer (AFT) and Sweep Arrangement (upon application except instruction involving bank's financing facility repayment/Takaful)	RM10 + RM10 stamp duty
	Unsuccessful standing instruction	2.00
<b>ONLINE SALARY CREDITING (OSC)</b>		
Manual	Manual Crediting	5.00
Auto	Per transaction	0.50