

SAVINGS ACCOUNT

Banking Institution	Service	Closure of account	Dormant account		Replacement of passbook	Statement Request	Inter-branch withdrawal	Inter-branch deposit
			Balance of RM10 and below	Balance more than RM10				
Affin Bank Berhad		RM30 (within 6 months)	Account closed and balance absorbed as charge	NIL	RM20 (loss, inclusive stamp duty)	RM10 flat charge	NIL	a) Cash deposit : Free b) Cheque deposit : i) 0.03% inland exchange (min RM0.50/max RM500) at branches outside clearing area/zone ii) Waived at branches within the same clearing area/zone except for outstation cheque deposit
Alliance Bank Malaysia Berhad		a) RM20 (within 3 months) b) RM10 (after 3 months)	Account closed and balance absorbed as charge	RM10 per annum	RM10	a) RM5 (retrieval fee) + RM1 per page if printed from system (screen print) at branch (up to 3 months) b) RM20 (retrieval fee) + RM1 per page if reproduced from microfiche in original statement format) + out of pocket expenses (more than 3 months) c) RM20 (retrieval fee) + RM5 per document if printed from system (screen print) at branch (3 months to 12 months) d) RM30 (service charge) + RM10 per document if obtained from warehouse/remote location in original statement format (above 12 months)	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
AmBank (M) Berhad		RM20 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	RM15	NIL	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
Bangkok Bank Berhad		RM2	Account closed and balance absorbed as charge	RM10 per annum	RM5 (service charge) + RM10 (stamp duty on Letter of Indemnity)	NIL	NIL	NIL
Bank of America Malaysia Berhad		NIL	Account closed and balance absorbed as charge	NIL	RM10	NIL	NIL	NIL
Bank of China (Malaysia) Berhad		RM10 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	RM10	NIL	NIL	NIL
Bank of Tokyo-Mitsubishi UFJ (M) Bhd		RM10 (within 3 months)	NIL	NIL	NIL	RM5 per copy	NIL	NIL
CIMB Bank Berhad		RM10 (within 6 months)	Account closed and balance absorbed as charge	RM10 per annum	RM20	a) Free - view statement/balance inquiries b) RM1 - screen print per page c) RM10 + RM2 (additional page) up to 1 year d) RM30 + RM2 (additional page) more than 1 year	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
Citibank Berhad		RM10 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	NIL	RM5 per copy	NIL	NIL

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Banking Institution	Service	Closure of account	Dormant account		Replacement of passbook	Statement Request	Inter-branch withdrawal	Inter-branch deposit
			Balance of RM10 and below	Balance more than RM10				
Deutsche Bank (Malaysia) Berhad		NIL	Account closed & balance absorbed as charge	NIL	NIL	NIL	NIL	NIL
EON Bank Berhad		RM10 (within 3 months)	RM10 or the balance whichever is lower	NIL	RM5 (service charge) + RM10 (stamp duty)	NIL	NIL	0.03% inland exchange (min RM0.50/maxRM500) for outstation cheque deposit within or different clearing area /zone
Hong Leong Bank Berhad		a) RM20 (within 3 months) for Basic Savings Account b) RM10 (within 3 months) for other Savings Account	Account closed and balance absorbed as charge	NIL	RM10 per passbook (applicable for lost passbook)	NIL	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
HSBC Bank Malaysia Berhad		RM20 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	RM5 (service charge) + RM10 (stamp duty on Letter of Indemnity)	a) RM2 per page (12 months or less) b) RM5 per page + additional handling charge of RM50 per request (more than 12 months old)	NIL	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
J.P. Morgan Chase Bank Berhad		RM20 (within 3 months)	Automatic closure	NIL	NIL	RM5 per copy	NIL	NIL
Malayan Banking Berhad		RM20 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	a) RM15 (loss, inclusive stamp duty on Letter of Indemnity) b) RM10 (poor handling)	RM5 per statement	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area) c) Free (Foreign MBB Branch)	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area) c) Free (Foreign MBB Branch)
OCBC Bank (Malaysia) Berhad		RM20 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	RM10 (service charge) + RM10 (stamp duty on Letter of Indemnity)	RM10 per month	NIL	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
Public Bank Berhad		RM10	Account closed and balance absorbed as charge	NIL	RM10	NIL	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
RHB Bank Berhad		RM20 (within 6 months)	Account closed & balance absorbed as charge	RM10 per annum	RM10 (service charge) + RM10 (stamp duty on Letter of Indemnity)	a) RM2 per page (printed at counter) b) RM10 per document (printed at backoffice) (Not applicable to Basic Savings Account)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
Standard Chartered Bank (M) Bhd		RM20 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	RM20 (service charge) + RM10 (stamp duty on Letter of Indemnity)	a) RM5 per statement cycle (within 1 year) b) RM10 per statement cycle (more than 1 year)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
The Bank of Nova Scotia Berhad		RM20 (within 3 mths)	Account closed & balance absorbed as charge	RM10 per annum	NIL	RM 20 per month (weekly/bi-weekly statement requested in hard copy)	NIL	NIL

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Banking Institution	Service	Closure of account	Dormant account		Replacement of passbook	Statement Request	Inter-branch withdrawal	Inter-branch deposit
			Balance of RM10 and below	Balance more than RM10				
The Royal Bank of Scotland Berhad		RM10 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	NIL	NIL	0.03% inland exchange (min RM0.50/maxRM500)	0.03% inland exchange (min RM0.50/maxRM500)
United Overseas Bank (Malaysia) Berhad.		NIL	NIL	NIL	RM10 (service charge) + RM10 (stamp duty on Letter of Indemnity)	a) RM5 for statement up to 6 months (personal account by fax or collect in person) b) RM6 for statement up to 6 months (personal account by mail) c) RM10 per monthly statement (for request in images) d) RM50 per monthly statement (for request in hard copy)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
Affin Islamic		(a) RM10.00 (within 6 months) for Saving Account-I, Wealth Saver-i, Affin Plus Saving Account-i (b) RM20.00 (within 3 months) for Basic Saving Account (c) RM50.00 (within 3 months) for Junior Saver-i	Account closed and balance absorbed as charge (after 2 reminders)	NIL	RM10 (service charge) + RM10 (stamp duty on Letter of Indemnity)	a) Free (mini statement via ATM) b) RM10 (over the counter)	NIL	NIL
Al-Rajhi Bank		NIL	Account closed & balance absorbed as charge	RM10 per annum	NIL	NIL	NIL	NIL
Amlslamic Bank Berhad		RM20 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	RM15	NIL	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
Asia Finance Bank		NIL	Account closed & balance absorbed as charge	RM10 per annum	NIL	NIL	NIL	NIL

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Banking Institution	Service	Closure of account	Dormant account		Replacement of passbook	Statement Request	Inter-branch withdrawal	Inter-branch deposit
			Balance of RM10 and below	Balance more than RM10				
Bank Islam		RM20 (within 3 months) for Basic Savings Account-i only	a) Account closed & balance absorbed as charge (for Basic Savings Account-i only) b) Account will be closed & balance absorbed as charge (for other Savings Account with balance up to RM5)	a) RM10 per annum (for Basic Savings Account-i) b) No Charge (for other Savings Account)	a) RM10 (stamp duty on Letter of Indemnity) - for amount below RM1000 b) RM20 (stamp duty on Letter of Indemnity) - for amount above RM1000	NIL	0.06% inland exchange - minRM0.50(home branch and collecting branch in different clearing area)	NIL
Bank Muamalat		RM20 or available balance, whichever is lower (within 6 months)	Account closed and balance absorbed as charge	RM10 per annum	a) RM15 (loss, inclusive stamp duty on Letter of Indemnity) b) RM5 (spoil)	a) RM10 per request (Individual) b) RM20 per request (Non-Individual) Note: Maximum 10 page, thereafter RM1 per page	a) Free - RM10,000 below b) RM10 - RM10,000 and above	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
CIMB Islamic		RM10 (within 6 months)	NIL	NIL	RM20	a) Upfront RM10 additional page RM2 (for period of up to 1 year) b) Upfront RM30 additional page RM2 (for period exceeding 1 year)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
EONCAP Islamic		RM10	Account closed and balance absorbed as charge	RM10 per annum	RM5 (service charge) + RM10 (stamp duty on Letter of Indemnity)	a) Free (request within 1 year) b) RM1 per copy plus RM15 per account (request above 1 year from the original statement date)	NIL	Outstation cheque deposit within or different clearing area – 0.03% of the transaction amount min – RM0.50 and Max. RM500
Hong Leong Islamic		a) RM10 (within 3 months) for other Savings Account b) RM20 (within 3 months) for Basic Savings Account	Account closed and balance absorbed as charge	NIL	RM10 (service charge per passbook) + RM10 (letter of indemnity)	NIL	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)
Kuwait Finance House		RM20 or outstanding balance, whichever is lower	Account closed and balance absorbed as charge	NIL	NIL	NIL	NIL	NIL
RHB Islamic		RM20 (within 6 months)	Account closed and balance absorbed as charge	RM10 per annum	a) RM20 (loss, inclusive stamp duty) b) RM10 (poor handling)	NIL	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)	0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area)

CURRENT ACCOUNT

Banking Institution	Service	Dormant Account		Statement request	Service charge	Dishonoured cheque (per cheque)	Post dated cheque returned (per cheque)	Stop payment		Uncollected cheque book (per book)	Third party cheque encashment (per cheque)	Audit confirmation		Courier charges for cheque returned
		Balance less than RM10	Balance more than RM10					Presented with sufficient funds per request	Presented with insufficient funds per request			With facility	Without facility	
Affin Bank Berhad	RM30 (within 6 months)	Account closed and balance absorbed as charge	NIL	RM2 per page	a) RM10 half yearly if average balance for half year less than RM1,000 (for Basic Savings Account only) b) RM10 half yearly irrespective of month end balance.	a) RM200 - Insufficient fund b) RM150 - Effect not cleared	NIL	RM10	RM150 + RM10	RM5	RM3 (Exempted for signatories and 3 nominees for company accounts)	RM20 per request		NIL
Alliance Bank Malaysia Berhad	a) RM20 (within 3 months) b) RM10 (after 3 months)	RM10 or outstanding balance whichever is lower		a) RM5 (retrieval fee) + RM1 per page if printed from system (print screen) at branch (up to 3 months) b) RM20 (retrieval fee) + RM1 per page if reproduced from microfiche in original statement format) + out of pocket expenses (more than 3 months) c) RM20 (retrieval fee) + RM5 per document if printed from system (print screen) at branch (3 months to 12 months) d) RM30 (service charge) + RM10 per document if obtained from warehouse/remote location in original statement format (above 12 months)	a) RM10 half yearly if average balance for half year is less than RM1,000 b) RM15 half yearly regardless of average balance (only for AllianceSave Account)	RM100	RM10 (on payee's account)	RM15	RM100	RM10 every 30 days	RM2	a) RM25 for current financial year b) RM100 for other request (i.e. previous financial year)		RM10
AmBank (M) Berhad	RM20 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	RM20 per copy (except Basic Current Account)	RM10 half yearly if average balance for half year is less than RM1,000.	RM100	RM10	NIL	RM100	RM20 (cheque book uncollected after 30 days of issuance)	RM2	RM20 per account	RM20 per account	Actual cost
Bangkok Bank Berhad	RM10	Account closed and balance absorbed as charge	RM10 per annum	RM1 per page + RM2 for postage (if required to be mailed)	RM10 half yearly if average daily balance is less than RM1,000 (account without banking facility)	RM100	NIL	RM10	RM100	RM5	NIL	RM20 per account	RM20 per account	RM5 (Register mail)
Bank of America Malaysia Berhad	NIL	NIL	NIL	RM10 for duplicate statement	RM200 (for Corporate customer only)	RM100	RM10	RM10	RM100	NIL	NIL	RM25	RM25	RM5

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Banking Institution	Service	Dormant Account		Statement request	Service charge	Dishonoured cheque (per cheque)	Post dated cheque returned (per cheque)	Stop payment		Uncollected cheque book (per book)	Third party cheque encashment (per cheque)	Audit confirmation		Courier charges for cheque returned
		Balance less than RM10	Balance more than RM10					Presented with sufficient funds per request	Presented with insufficient funds per request			With facility	Without facility	
Bank of China (Malaysia) Berhad	RM10 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	a) RM2 per month (within 1 year) b) RM5 per month (more than 1 year) c) Weekly - RM3 per week d) Daily - RM50 per month e) Adhoc - RM3	RM10 half yearly if average balance for half year is less than RM1,000	RM100	NIL	RM10	RM100	RM5	NIL	RM20 per request	RM10 per request	RM1.70 by Registered Mail
Bank of Tokyo-Mitsubishi UFJ (M) Bhd	NIL	NIL	NIL	RM5 per copy	RM10 half yearly if average balance for half year is less than RM1,000	RM100	NIL	RM10	RM10	NIL	RM2	RM20	RM20	NIL
CIMB Bank Berhad	a) RM20 + half yearly service charge levied on pro rata basis (within 3 months) b) RM10 + half yearly service charge levied on pro rata basis (after 3 months)	RM5	RM5	a) Free - view statement/balance inquiries b) RM1 - screen print per page c) RM10 + RM2 (additional page) - up to 1 year d) RM30 + RM2 (additional page) more than 1 year	RM5 per month (interest bearing flagship account)	RM100	RM10	RM10	RM100	RM20	RM2	RM100	RM50	RM10
Citibank Berhad	RM10 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	RM5 per copy	RM10 per month (individual clients - homecredit account)	RM 50	NIL	RM10	RM100	NIL	NIL	NIL	NIL	Based on postage charges
Deutsche Bank (Malaysia) Berhad	NIL	Account closed & balance absorbed as charge	RM10 per annum	RM10 per page	a) RM100 per month if average monthly balance between RM10,000 to RM20,000 b) RM150 per month if average monthly balance below RM10,000	RM100	NIL	RM10	RM100	NIL	RM2	50 per audit confirmation		RM10 (minimum) + incidental cost

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Banking Institution	Service	Dormant Account		Statement request	Service charge	Dishonoured cheque (per cheque)	Post dated cheque returned (per cheque)	Stop payment		Uncollected cheque book (per book)	Third party cheque encashment (per cheque)	Audit confirmation		Courier charges for cheque returned
		Balance less than RM10	Balance more than RM10					Presented with sufficient funds per request	Presented with insufficient funds per request			With facility	Without facility	
EON Bank Berhad	RM10 (within 3 months)	NIL	NIL	a) Printing on regular basis (existing month) i) RM20 per month for request on daily/weekly basis (individual account) ii) RM3 per daily statement (business account) b) Printing on ad-hoc basis (existing month) i) RM1 per page (individual account) ii) RM10 per account (business account) c) Past statement request i) RM5 per month (within 1 year) ii) RM1 per page + RM15 per account (above 1 year)	RM10 half yearly if average balance for half year is less than RM1,000	RM150	RM10	RM10	RM150	NIL	RM2	RM30 per request		RM2
Hong Leong Bank Berhad	a) RM20 (within 3 months) for Basic Current Account b) RM30 for normal current account	NIL	NIL	a) RM20 per month (for weekly statement) b) RM5 per page (ad-hoc request for up to 1 year ago) c) RM10 per page (for more than 1 year)	a) RM10 half yearly if average balance for half year less than RM1,000 b) RM5 per month if average balance less than RM1000 (for Hong Leong SmartLink and Hong Leong One account) c) RM50 - balance fall below RM100,000 for 3 consecutive months (applicable to Priority Banking customers only)	RM150	RM10 (on payee's account)	RM10	RM150	a) RM30 (Individual Account) b) RM50 (Business Account)	a) Home branch = RM2 b) Interbranch : (i) RM7 - for cheque amount RM5,000 and below (RM5 imposed on payee; RM2 imposed on drawer) (ii) RM9 - for cheque amount above RM5,000 (RM7 imposed on payee; RM2 imposed on drawer)	RM30 (current month)		Customer has the option to collect over the counter or else, cheque will be sent via registered mail with min RM5.
HSBC Bank Malaysia Berhad	RM5 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	a) RM2 per page (12 months or less) b) RM50 (service charge) per request + RM5 per page (more than 12 months)	NIL	RM100	RM10	RM10	RM100	NIL	NIL	a) RM50 - manual (different auditor and request more than 3 months) b) RM10 - auto-mail (additional request less than 3 month and same auditor)	RM1.70 (Registered mail charges)	
J.P. Morgan Chase Bank Berhad	NIL	NIL	NIL	NIL	RM1.70 with monthly average balance less than RM1,000	RM100	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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Banking Institution	Service	Dormant Account		Statement request	Service charge	Dishonoured cheque (per cheque)	Post dated cheque returned (per cheque)	Stop payment		Uncollected cheque book (per book)	Third party cheque encashment (per cheque)	Audit confirmation		Courier charges for cheque returned
		Balance less than RM10	Balance more than RM10					Presented with sufficient funds per request	Presented with insufficient funds per request			With facility	Without facility	
Malayan Banking Berhad	RM20 (within 3 months)	NIL	NIL	a) RM15 for weekly statement (Business Accounts only) b) RM5 for daily statement (Business Accounts only)	RM10 half yearly if average balance for half year is less than RM1,000	RM100	NIL	RM10	RM100	RM30	RM2	RM20 per request		RM5
OCBC Bank (Malaysia) Berhad	RM20 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	RM10 per month	RM10 half yearly if average balance for half year is less than RM1,000	RM150	NIL	RM20	RM150	NIL	RM3	a) RM20 (account balance inquiry) b) Additional RM50 (involving other information)	RM20 (account balance inquiry)	Based on postal charges.
Public Bank Berhad	RM20	NIL	NIL	a) RM10 (service charge) + RM2 per copy (within 1 year) b) RM25 (service charge) + RM2 per copy (above 1 year)	RM10 half yearly if average balance for half year is less than RM1,000	RM100	RM10	RM15	RM100	NIL	RM2	a) RM25 (1 account balance) b) RM50 (more than 1 account balance)		NIL
RHB Bank Berhad	a) RM20 (within 6 months) b) RM10 (after 6 months)	Account closed & balance absorbed as charge	RM10 per annum	a) RM2 per page (statement printed at counter) b) RM10 per document (statement printed at backoffice)	a) RM5 monthly for average monthly balance below RM1,000 (for Ordinary Current Account) b) RM5 monthly for average monthly balance below RM5,000 (for MY 1 Account) c) RM10 half yearly when average balance for half year is less than RM1,000 (for Ordinary Current Account with OD)	RM100	RM10 (on payee's account)	RM10	RM100	RM25	RM2	RM100	RM20	RM10 (upon request)
Standard Chartered Bank Malaysia Berhad	RM20 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	a. RM5 per statement cycle (within 1 year) b. RM10 per statement cycle (more than 1 year)	RM10 half yearly service fee if average balance for half year is less than RM1,000.	RM150	RM10	RM20	RM150	NIL	NIL	RM50 per request		NIL

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		Balance less than RM10	Balance more than RM10					Presented with sufficient funds per request	Presented with insufficient funds per request			With facility	Without facility	
The Bank of Nova Scotia Berhad	RM20 (within 3 months)	Account closed & balance absorbed as charge	RM10 per annum	RM20 (weekly/bi-weekly requested in hard copy)	RM10 half yearly if average balance for half year is less than RM1,000	RM100	NIL	NIL	RM100	NIL	NIL	RM50		NIL
The Royal Bank of Scotland Berhad	RM10 (within 6 months)	Account closed and balance absorbed as charge	RM10 per annum	RM10 per copy (up to 6 months)	NIL	RM100	NIL	RM10	RM100	NIL	NIL	RM50 per confirmation		NIL
United Overseas Bank (Malaysia) Berhad.	NIL	NIL	NIL	a) RM5 for statement up to 6 months (Individual Account by fax or collect in person) b) RM6 for statement up to 6 months (Individual Account by mail) c) RM10 per monthly statement (for request in images) d) RM50 per monthly statement (for request in hard copy)	NIL	RM100	NIL	RM10	RM100	RM10	RM2	a) RM30 (for last financial year) b) RM50 per year (for other financial year)		NIL
Affin Islamic	a) RM10.00 (within 6 months) for Current Account-i b) RM20.00 (within 3 months) for Basic Current Account-i	Account closed and balance absorbed as charge (after 2 reminders)	NIL	RM2 per page (ad hoc request)	RM10 half yearly if average balance for half year is less than RM1,000	a) RM200 - Insufficient fund b) RM150 - Effect not cleared	NIL	RM10	RM150	NIL	RM3 (Exempted for signatories and 3 nominees for company accounts)	RM20 per request	RM20 per request	Postage Charge
Al-Rajhi Bank	NIL	NIL	RM10 per annum	a) RM10 (within 1 year) b) RM20 (more than 1 year)	NIL	RM100	RM10	RM15	NIL	NIL	NIL	NIL	NIL	RM5
Amlslamic Bank Berhad	RM20 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	RM20 per copy (except Basic Current Account-i)	RM10 half yearly if average balance for half year is less than RM1,000	RM100	RM10	NIL	RM100	RM20 per cheque book (cheque book uncollected after 30 days of issuance)	RM2	RM20 per account	RM20 per account	Actual cost
Asia Finance Bank	NIL	Account closed & balance absorbed as charge	RM10 per annum	NIL	RM10 half yearly if average balance for half year is less than RM1,000	RM100	RM10	RM10	RM110	NIL	NIL	NIL	NIL	NIL

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		Balance less than RM10	Balance more than RM10					Presented with sufficient funds per request	Presented with insufficient funds per request			With facility	Without facility	
Bank Islam	RM20 (within 3 months) for Basic Current Account-i only	Account closed & balance absorbed as charge (for Basic Current Account-i only)	RM10 per annum (for Basic Current Account-i only)	RM1 per page	RM10 half yearly if average balance for half year is less than RM1,000	RM100	RM10	RM10	RM110	NIL	RM2 (paid by drawer)	NIL	NIL	Courier Charge
Bank Muamalat	RM20 (within 3 months)	Account closed and balance absorbed as charge	RM10 per annum	a) RM10 per request (Individual Account) b) RM20 per request (Business Account) Note: Maximum 10 page, subsequent RM1 per page	RM10 half yearly if average balance for half year is less than RM1,000	RM100	RM10	RM10	RM100	NIL	a) RM2 for amount less than RM10,000 b) RM5 for amount above RM10,000	NIL	NIL	Courier Charge
CIMB Islamic	a) RM20 + half yearly service charge levied on pro rata basis (within 3 months) b) RM10 + half yearly service charge levied on pro rata basis (after 3 months)	NIL	NIL	a) Free monthly statement b) RM20 per month (daily request) c) RM10 per month (weekly request) d) RM5 per month (fortnightly request)	RM10 half yearly if average balance for half year is less than RM1,000	RM100	RM10	RM10	RM100	RM30	RM2	RM100	RM50	RM10
EONCAP Islamic	RM10	NIL	NIL	a) Printing on regular basis (existing month) i) RM20 per month for request on daily/weekly basis (individual account) ii) RM3 per daily statement (business account) b) Printing on ad-hoc basis (existing month) i) RM1 per page (individual account) ii) RM10 per account (business account) c) Past statement request i) RM5 per month (within 1 year) ii) RM1 per page + RM15 per account (above 1 year)	RM10 half yearly if average balance for half year is less than RM1,000	RM150	RM10	RM10	RM150	NIL	RM2	RM30 per request		NIL

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Banking Institution	Service	Dormant Account		Statement request	Service charge	Dishonoured cheque (per cheque)	Post dated cheque returned (per cheque)	Stop payment		Uncollected cheque book (per book)	Third party cheque encashment (per cheque)	Audit confirmation		Courier charges for cheque returned
		Balance less than RM10	Balance more than RM10					Presented with sufficient funds per request	Presented with insufficient funds per request			With facility	Without facility	
Hong Leong Islamic	a) RM20 or outstanding balance, whichever is lower (within 3 months) for Basic Current Account-i b) RM30 or outstanding balance, whichever is lower (within 3 months) for other Current Account	NIL	NIL	a) RM20 per month (weekly statement) b) RM5 per page (ad-hoc request for up to 1 year) c) RM10 per page (for more than 1 year)	RM10 half yearly if average balance for half year is less than RM1,000	RM150	RM10 (on payee's account)	RM10	RM150	a) RM30 (Individual Account) b) RM50 (Business Account)	a) Home branch - RM2 b) Interbranch encashment (cheque without 'A/C Payee Only' crossing) (i) RM5 - for cheque amount RM5,000 and below (ii) RM7 - for cheque amount above RM5,000 c) Interbranch encashment (cheque with 'A/C Payee Only' crossing cancelled and countersigned by the drawer) (i) RM7 - for cheque amount RM5,000 and below (RM5 imposed on payee; RM2 imposed on drawer) (ii) RM9 - for cheque amount above RM5,000 (RM7 imposed on payee; RM2 imposed on drawer)	RM30		Minimum RM5 or actual cost, whichever is higher (the cheque is sent via registered mail)
Kuwait Finance House	RM30 or outstanding balance, whichever is lower (within 3 months)	NIL	NIL	RM20 (weekly statement)	RM10 half yearly if average balance for half year is less than RM1,000	RM100	RM10	RM10	RM100	RM20	NIL	NIL	NIL	NIL
RHB Islamic	a) RM20 (within 6 months) b) RM10 (after 6 months)	RM10 (annual service charge)	RM10 per annum	a) RM2 per page b) RM10 per document (full set statement) c) RM10 per document (if requested from IT / Careline)	RM 15 per annum	NIL	NIL	RM10	RM100	NIL	RM2	NIL	NIL	RM10

HOUSING LOAN

Banking Institution	Service	Processing fee for approved application	Redemption statement	Letter of confirmation for EPF withdrawal	Security document retrieval fee	Additional loan statement	Restructuring/ Rescheduling	Monthly Maintenance fee
Affin Bank Berhad		NIL	a) RM50 (1st request) b) RM100 (2nd request) c) RM150 (thereafter)	a) RM20 (without document) b) RM30 (with document)	RM30	RM10 per copy	NIL	NIL
Alliance Bank Malaysia Berhad		RM50 - RM200	RM50	RM25 per request	a) RM20 (1st document) b) RM10 (subsequent document)	NIL	NIL	RM10 (Save Link Flexi only)
AmBank (M) Berhad		RM0 - RM200 (currently waived)	a) RM50 (1st request) b) RM100 (thereafter)	a) RM20 b) RM50 (for refinancing cases)	a) RM20 (1st document) b) RM10 (subsequent document) (photocopy fee)	RM20 per statement cycle	NIL	RM5 (Home Link only)
Bangkok Bank Berhad		RM50 - RM200	a) Free (1st request) b) RM100 (thereafter)	RM30	NIL	NIL	NIL	NIL
Bank of America Malaysia Berhad		RM100	NIL	RM30	NIL	RM10	NIL	NIL
Bank of China (Malaysia) Berhad		RM100 - RM300	RM100	NIL	NIL	a) RM10 per one month statement b) RM20 per duplicate statement	NIL	NIL
Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad		NIL	NIL	NIL	NIL	NIL	NIL	NIL
CIMB Bank Berhad		RM50 - RM200	a) Free (1st request) b) RM100 (thereafter)	NIL	RM20 per set (photocopy documents)	RM1 per page	NIL	NIL
Citibank Berhad		RM50 - RM200	RM5	RM10	RM10 per document	RM5 per copy	Negotiable (between RM100 to RM300)	RM10 (Homecredit only)
Deutsche Bank (Malaysia) Berhad		RM50 - RM100	NIL	RM30	NIL	RM10 per copy	NIL	NIL

HOUSING LOAN

Banking Institution	Service	Processing fee for approved application	Redemption statement	Letter of confirmation for EPF withdrawal	Security document retrieval fee	Additional loan statement	Restructuring/Rescheduling	Monthly Maintenance fee
EON Bank Berhad		RM50 - RM200	a) Free (1st request) b) RM100 (thereafter)	NIL	a) RM3 per set of Title Deed b) RM10 per book of Charge c) RM3 per set of Letter of Offer	RM3 per month	RM50	NIL
Hong Leong Bank Berhad		RM50 - RM200	RM50	a) RM20 (without documents) b) RM50 (with documents)	RM2 per page, minimum RM10 (request for photocopy)	a) RM5 per page (up to 1 year) b) RM10 per page (more than 1 year)	0.1% of loan amount or minimum RM100	RM10 (Hong Leong MortgagePlus only)
HSBC Bank Malaysia Berhad		RM50 - RM200	a) Free (1st request) b) RM100 (thereafter)	NIL	RM50	a) RM2 per page (up to 1 year) b) RM5 per page + additional handling charge of RM50 per request (more than 1 year)	a) Free (First 5 requests) b) RM100 (thereafter)	RM10 (Home Smart only)
J.P. Morgan Chase Bank Berhad		NIL	NIL	NIL	NIL	NIL	NIL	NIL
Malayan Banking Berhad		RM50 - RM200	a) RM50 (1st request) b) RM100 (thereafter)	RM10	RM15 per document	RM10-20 (case to case)	NIL	NIL
OCBC Bank (Malaysia) Berhad		NIL	RM50	RM50	a) RM10 per document excluding title b) RM5 per title	RM10	NIL	NIL
Public Bank Berhad		RM50 - RM200 (waived for 5 Home/More Plan)	RM50	RM10	RM10 + out of pocket photostating charges	NIL	RM50	RM10 (Home Save only)

HOUSING LOAN

Banking Institution	Service	Processing fee for approved application	Redemption statement	Letter of confirmation for EPF withdrawal	Security document retrieval fee	Additional loan statement	Restructuring/ Rescheduling	Monthly Maintenance fee
RHB Bank Berhad		NIL	RM100	a) RM20 (without documents) b) RM70 (with documents)	a) RM20 for up to 10 pages b) RM50 for more than 10 pages	RM5 per page	NIL	NIL
Standard Chartered Bank Malaysia Berhad		RM50 - RM200	RM100	RM20	NIL	RM5 - RM10	Nil	a) RM10 (MortgageOne only) b) RM15 (MortgageOne Bonus & MortgageOne Optimizer)
The Bank of Nova Scotia Berhad		NIL	a) Free (1st request) b) RM25 (thereafter)	a) Free (1st request) b) RM25 (thereafter)	NIL	RM25 per statement	NIL	NIL
The Royal Bank of Scotland Berhad		NIL	a) RM5 (1st request) b) RM50 (thereafter)	RM5	RM50 for full set of documents	RM5 per copy	NIL	NIL
United Overseas Bank (Malaysia) Berhad.		NIL	RM50	RM20	a) Certified true copy – RM5 per document b) Photocopy – RM0.50 per page, min RM5	RM5 per page	NIL	NIL
Affin Islamic		NIL	a) RM50 (1st request) b) RM100 (2nd request) c) RM150 (thereafter)	a) RM20 (without document) b) RM30 (with document)	RM30	RM10 per statement	NIL	NIL
Al-Rajhi Bank		waived	NIL	NIL	Actual cost	NIL	NIL	NIL

HOUSING LOAN

Banking Institution	Service	Processing fee for approved application	Redemption statement	Letter of confirmation for EPF withdrawal	Security document retrieval fee	Additional loan statement	Restructuring/ Rescheduling	Monthly Maintenance fee
Amlslamic Bank Berhad		RM0 - RM200 (currently waived)	a) RM50 (1st request) b) RM100 (thereafter)	a) RM20 b) RM50 (for refinance cases)	a) RM20 (1st document) b) RM10 (subsequent document) (photocopy fee)	RM20 per statement cycle	NIL	NIL
Asia Finance Bank		RM200	NIL	NIL	NIL	NIL	NIL	NIL
Bank Islam		NIL	a) RM50 (1st request) b) RM100 (thereafter)	NIL	RM50	NIL	NIL	NIL
Bank Muamalat		RM0 - RM200	RM50	RM50	NIL	a) RM10 per request (Individual) b) RM20 per request (Non-Individual) Note: Maximum 10 page, subsequent RM1 per page	NIL	NIL
CIMB Islamic		NIL	a) Free (1st request) b) RM100 (thereafter)	NIL	RM20 per set (photocopy documents)	RM5	NIL	NIL
EONCAP Islamic		waived	a) Free (1st request) b) RM50 (thereafter)	NIL	a) RM3 per set of Title Deed b) RM10 per book of Charge c) RM3 per set of Letter of Offer	RM3 per month	RM50	NIL
Hong Leong Islamic		RM0 - RM200	RM50	NIL	RM2 per page, minimum RM10.	a) RM5 per page (up to 1 year) b) RM10 per page (more than 1 year)	0.1% of loan amount or minimum RM100	NIL

HOUSING LOAN

Banking Institution	Service	Processing fee for approved application	Redemption statement	Letter of confirmation for EPF withdrawal	Security document retrieval fee	Additional loan statement	Restructuring/Rescheduling	Monthly Maintenance fee
Kuwait Finance House		RM 0 - RM200	RM50	RM50	a) RM10 per document (up to 1 year) b) RM20 per document (more than 1 year)	a) RM5 per page (up to 1 year) b) RM10 per page (more than 1 year)	NIL	NIL
RHB Islamic		NIL	RM20	a) RM20 (without documents) b) RM75 (with documents)	a) RM20 for up to 10 pages b) RM50 for more than 10 pages	RM5 per page	NIL	NIL

CREDIT CARD

Banking Institution	Service	Joining fee	Card replacement fee	Cash advance fee	Dishonoured cheque charges by card issuer (per cheque)	Production of sales draft	Overlimit fee	Additional statement request	Early settlement penalty for balance transfer	Early settlement penalty on easy payment plan
Affin Bank Berhad		NIL	RM50	5% of amount advanced or a minimum of RM20, whichever is higher	RM150	RM10 per sales draft	NIL	RM5 per statement	RM250	NIL
Alliance Bank Malaysia Berhad		NIL	RM50	5% of amount advanced or a minimum of RM15, whichever is higher	RM50 per card account	RM15 per sales draft	NIL	NIL	5% of approved amount	NIL
AmBank (M) Berhad		NIL	RM25	5% of amount advanced or a minimum of RM50, whichever is higher	RM100	RM20 per sales draft	2% or a minimum of RM50, whichever is higher	RM20 for statement	RM100	RM100
CIMB Bank Berhad		NIL	a) RM10 (First 2 requests) b) RM50 (thereafter)	5% of amount advanced or a minimum of RM15, whichever is higher	RM50	RM15 per sales draft	NIL	RM5 per statement	NIL	RM50
Citibank Berhad		NIL	RM50	5% of amount advanced	RM50	RM25 per sales draft	RM25 per month	RM5 per statement	5% of the outstanding principal amount	RM30 for cancellation/alteration
EON Bank Berhad		NIL	a) RM50 (1st time) b) RM100 (2nd time) c) RM150 (thereafter, depending on card)	4.5% of amount advanced or a minimum of RM20, whichever is higher	RM100	RM15 per sales draft	RM20	NIL	RM100	NIL
Hong Leong Bank Berhad		MTV - One time joining fee of RM20	RM50	a) 5% of amount advanced or a minimum of RM20, whichever is higher (for Classic/Gold/Platinum) b) 2% of amount advanced or a minimum of RM5, whichever is higher (for Essential only)	a) RM10 (technical error) b) RM100 (insufficient fund)	RM20 per sales draft	RM10 per occurrence	RM5 per statement/month (above 2 months)	RM100	NIL

CREDIT CARD

Banking Institution	Service	Joining fee	Card replacement fee	Cash advance fee	Dishonoured cheque charges by card issuer (per cheque)	Production of sales draft	Overlimit fee	Additional statement request	Early settlement penalty for balance transfer	Early settlement penalty on easy payment plan
HSBC Bank Malaysia Berhad		NIL	RM50	a) 5% of amount advanced or a minimum of RM15, whichever is higher. b) RM60 per transaction (for Amanah Card only)	RM100	RM20 per sales draft	NIL	RM5 per statement	RM100	NIL
Malayan Banking Berhad		RM150 for Gold card only (normally waived)	a) RM50 (1st time) b) RM100 (thereafter) (charges applicable only for lost cards)	5% of amount advanced	NIL	a) RM5 per copy of sales draft b) RM15 per original sales draft	NIL	RM5 per statement/month (above 6 months)	RM100 (24 & 36 months plan)	NIL
OCBC Bank (Malaysia) Berhad		NIL	RM30	5% of amount advanced or a minimum of RM15, whichever is higher	RM100	a) RM25 per original sales draft b) RM15 per copy of sales draft	5% or a minimum of RM50, whichever is higher	a) Free (up to 2 months) b) RM5 per statement (3 to 12 months) c) RM30 per statement (above 12 months)	NIL	NIL
Public Bank Berhad		NIL	a) RM50 (1st time) b) RM100 (2nd time) c) RM150 (thereafter)	a) 5% of amount advanced (PBB ATM) b) 5% of amount advanced or a minimum of RM20, whichever is higher (non-PBB ATMs)	RM100	RM15	NIL	RM5 per statement	RM100	RM100
RHB Bank Berhad		NIL	RM50	5% of amount advanced or a minimum of RM15, whichever is higher	RM100	RM20	RM50	RM5 per copy	NIL	NIL
Standard Chartered Bank Malaysia Berhad		RM20 - RM100	RM 50 (lost or stolen)	5% of amount advanced or a minimum of RM25, whichever is higher	RM100	RM20 per transaction	RM50	a) RM5 per copy (less than 36 months) b) RM10 per copy (above 36 months)	RM30 for cancellation or early settlement	RM100 for cancellation or early settlement
United Overseas Bank (Malaysia) Berhad.		NIL	RM50	5% of amount advanced or a minimum of RM20, whichever is higher	RM150	a) RM5 per copy of sales draft b) RM15 per original sales draft	2% for all amounts in excess of the credit limit	a) RM5 (walk-in or by fax) b) RM6 (by mail)	RM100	RM50
Al-Rajhi Bank		NIL	RM30	RM10	NIL	NIL	NIL	a) RM10 (within 1 year) b) RM20 (more than 1 year)	NIL	NIL

CREDIT CARD

Banking Institution / Service	Joining fee	Card replacement fee	Cash advance fee	Dishonoured cheque charges by card issuer (per cheque)	Production of sales draft	Overlimit fee	Additional statement request	Early settlement penalty for balance transfer	Early settlement penalty on easy payment plan
Amlslamic Bank Berhad	NIL	RM25	RM50	RM100	RM20 per sales draft	2% or a minimum of RM50, whichever is higher	RM20 for statement	RM100	RM100
Bank Islam	NIL	RM50	a) RM12 (BIMB ATM) b) 3% of amount advanced or a minimum of RM50, whichever is higher (non-BIMB ATMs)	NIL	a) RM5 per copy of sales draft b) RM50 per original sales draft	NIL	RM5 per copy	NIL	NIL

OTHER SERVICES

Banking Institution	Service	Standing Instruction	Unsuccessful standing instruction (SI) attempt	Bankers cheque issuance	Letter of reference	Automated Teller Machine (ATM) Card			
						ATM Card Issuance fee	ATM Card Annual fee	Replacement of Atm Card	Withdrawal via PLUS/CIRRUS Network
Affin Bank Berhad		a) RM6.30 per payment b) RM3.30 payment made by charitable institution c) RM2 transfer of funds for same customer in the same branch d) Free- Loan Repayment e) RM10 - stamp duty	RM10	a) RM5 inclusive stamp duty - amounts up to RM10,000 b) Free - Above RM10,000	NIL	RM10	RM8	RM10	a) RM7 - Debit Card via Cirrus Network only b) 5% of amount withdrawn or a minimum of RM20 - Credit Card via PLUS/CIRRUS Network
Alliance Bank Malaysia Berhad		RM5.85 per payment (by Cashiers Order)	RM2 (insufficient funds)	RM2 + RM0.15 (stamp duty)	a) RM20 for educational or visa purpose b) RM25 for EPF c) RM50 for business and other purpose (except education, visa and EPF)	RM8	RM8	RM12	RM8
AmBank (M) Berhad		a) RM10 Stamp Duty (one time) b) RM2 + cost of remittance instrument + postage (if any)	RM5 (payable to 3rd party)	a) RM5 + RM0.15 (stamp duty) for application via cash b) RM2 + RM0.15 (stamp duty) for application via debiting of account	NIL	NIL	NIL	RM12	RM12
Bangkok Bank Berhad		RM5 + RM2 (postage)	NIL	RM2 + RM0.15 (stamp duty)	RM15	NIL	NIL	NIL	NIL
Bank of America Malaysia Berhad		a) RM20 - One time set up fee inclusive of stamp duty b) RM20 - per month	RM100	RM10	RM25	NIL	NIL	NIL	NIL
Bank of China (Malaysia) Berhad		RM2	NIL	RM2+RM0.15 (stamp duty)	RM20	NIL	NIL	NIL	NIL
Bank of Tokyo-Mitsubishi UFJ (M) Bhd		RM2	NIL	RM2	NIL	NIL	NIL	NIL	NIL
CIMB Bank Berhad		RM2 - RM5 + cost of remittance instrument + postage (if any)	RM5	RM2 + RM0.15 (stamp duty)	RM30	NIL	RM8	RM12	NIL
Citibank Berhad		a) RM2 - internal individual current account b) RM5 - external individual current account c) RM8 - internal/external corporate account	RM5 per transaction (insufficient funds)	RM2 + RM0.15 (stamp duty) + postage charges a) sent by mail (domestic) - RM1.30 b) sent by mail (overseas) - RM2.80 c) sent by mail (from JB branch) - RM2.50	RM10	RM 8 (free for Citigold members)	NIL	RM 8 (lost, stolen, damaged) Free for Citigold members	RM10
Deutsche Bank (Malaysia) Berhad		a) RM3 stamp duty b) RM5.15 per transaction fee	NIL	RM 3 + RM0.15 (stamp duty)	NIL	NIL	NIL	NIL	NIL
EON Bank Berhad		RM10 (Stamp Duty (periodic payment)	NIL	RM 2 + RM0.15 (stamp duty)	RM10	NIL	RM8	RM10	NIL

OTHER SERVICES

Banking Institution	Service	Standing Instruction	Unsuccessful standing instruction (SI) attempt	Bankers cheque issuance	Letter of reference	Automated Teller Machine (ATM) Card			
						ATM Card Issuance fee	ATM Card Annual fee	Replacement of Atm Card	Withdrawal via PLUS/CIRRUS Network
Hong Leong Bank Berhad	a) Free - Transfer to own account maintained with HLB b) RM2 - Transfer to 3rd party account maintained with HLB c) RM5 - Payment by Banker's Cheque / Demand Draft / TT d) RM20 - Payment via RENTAS	RM5 per transfer	RM 2 + RM0.15 (stamp duty)	RM30	RM8	RM8/RM5 (applicable for HL Smartlink Account only)	a) RM20 for damage due to cardholder's fault, PIN forgotten and lost/stolen b) RM10 for Letter of Indemnity c) RM12 for MEPS Cash refund purpose	NIL	
HSBC Bank Malaysia Berhad	a) Payment to HSBC Housing Loan/Credit Card and into other HSBC Account - Waived b) Payment to non-HSBC account in Malaysia (i) SI Commission -Waived (ii) Demand Draft Issued - RM2 per Demand Draft (iii) Postage - RM1.50 per Demand Draft c) Payment to Individuals/Entities outside Malaysia via Telegraphic Transfer - RM25-RM45 per payment depending on destination (commission/postage/cable charges) d) Payments to Individuals/Entities outside Malaysia via Telegraphic Transfer (in US Dollar) - USD 20 per payment (intermediary bank charges)	RM 20 per transaction (insufficient funds)	RM5	Group Introductory Form - Free of Charge	RM8	RM8	RM12	RM10	
J.P. Morgan Chase Bank Berhad	a) RM10 Stamp Duty b) RM10 - payment to 3rd party bank c) RM4 - cheque delivered to beneficiary by mail	NIL	RM2	RM5	NIL	NIL	NIL	NIL	
Malayan Banking Berhad	a) Free (home branch and collecting branch in same clearing area) b) 0.03% inland exchange - minRM0.50/maxRM500 (home branch and collecting branch in different clearing area) - MBB accountholder c) RM2 - non-MBB accountholder	RM2	RM5	NIL	a) Free - First 4 transactions b) RM0.50 per transaction (thereafter)	NIL	RM12	NIL	
OCBC Bank (Malaysia) Berhad	RM2	RM2	RM2 + RM0.15 (stamp duty) (waived for new share issue IPO)	RM15 + incidental charges (for Letter on Financial Standing)	RM8	NIL	RM8	RM12	
Public Bank Berhad	RM2	RM2 (insufficient funds)	RM 2 + RM0.15 (stamp duty)	RM25	RM8	RM8	RM12	NIL	

OTHER SERVICES

		Automated Teller Machine (ATM) Card							
Banking Institution	Service	Standing Instruction	Unsuccessful standing instruction (SI) attempt	Bankers cheque issuance	Letter of reference	ATM Card Issuance fee	ATM Card Annual fee	Replacement of Atm Card	Withdrawal via PLUS/CIRRUS Network
RHB Bank Berhad		RM5	RM5 (insufficient funds)	a) General i) RHB account holder RM5 (stamp duty & commission) ii) Walk-in Customer RM8 (stamp duty & commission) b) MIDF/MIH Share Application i) RHB account holder RM2 + RM0.15 (stamp duty) ii) Walk-in Customer RM5 (stamp duty & commission)	a) RM15 (standard format) b) RM50 (customised format)	RM8	RM8	RM12	RM12 per successful transaction
Standard Chartered Bank Malaysia Berhad		a) Free - own account within same branch(standard) b) 0.03% inland exchange - to own account within other SCBMB branches (automated) c) RM2 per payment + 0.03% inland exchange, if applicable - to 3rd party account with other SCBMB branches (automated) d) RM5 per payment + postage and other expenses incurred + 0.03% inland exchange, if applicable - to account with other banks (automated) e) RM50 per payment - any standing instruction involving manual intervention	RM5 per transaction	RM2 + RM0.15 (stamp duty) Cancellation/Repurchase of cashiers' order from applicant - RM2 per cashiers' order refunded	RM25	NIL	RM8	RM8	a) 1% of amount withdrawn or a minimum of RM30 + RM0.15 (stamp duty) - interzone withdrawal (for Singapore & Brunei only) b) RM12 - overseas withdrawal
The Bank of Nova Scotia Berhad		RM 2	NIL	RM 2 (exclusive of stamp duty)	RM 25	NIL	NIL	NIL	NIL
The Royal Bank of Scotland Berhad		RM10 per standing instruction transaction	NIL	NIL	RM20	RM 8	RM 8	RM 12	NIL
United Overseas Bank (Malaysia) Berhad.		Free (we offer SI for customer to pay their loans and credit cards only)	NIL	RM2 (exclusive of stamp duty)	NIL	NIL	RM8	RM8	RM10
Affin Islamic		a) RM6.30 per payment b) RM3.30 payment made by charitable institution c) RM2 transfer of funds for same customer in the same branch d) Free- Financing Repayment e) RM10 - stamp duty	RM10 (insufficient funds)	a) RM5 inclusive stamp duty - amounts up to RM10,000 b) Free - Above RM10,000	NIL	RM10	RM8	RM10	5% of amount withdrawn or a minimum of RM20
Al-Rajhi Bank		NIL	NIL	RM5 + RM0.15 (stamp duty)	NIL	NIL	NIL	RM15	RM4
Amslamic Bank Berhad		a) RM10 stamp duty (one time) b) RM2 + cost of remittance instrument + postage (if any)	RM5 (payable to 3rd party)	a) RM5 + RM0.15 (stamp duty) for application via cash b) RM2 + RM0.15 (stamp duty) for application via debiting of account	NIL	NIL	NIL	RM12	RM12
Asia Finance Bank		RM2	NIL	RM2 + 0.15 (stamp duty)	NIL	RM8	NIL	NIL	NIL

OTHER SERVICES

Banking Institution	Service	Standing Instruction	Unsuccessful standing instruction (SI) attempt	Bankers cheque issuance	Letter of reference	Automated Teller Machine (ATM) Card			
						ATM Card Issuance fee	ATM Card Annual fee	Replacement of Atm Card	Withdrawal via PLUS/CIRRUS Network
Bank Islam		a) Inter Bank Upon Application/Renewal Stamp duty - RM10 Recurring - RM2 + Other charges (according to the mode of payment) b) Within Branch / Inter Branch Upon Application/Renewal Service Charge - RM10 Stamp Duty - RM10 Recurring - Free	NIL	RM1 + 0.15 (stamp duty)	NIL	RM8	RM8	RM12	NIL
Bank Muamalat		a) RM5 - application / renewal b) RM10 - stamp duty	NIL	RM2 + RM0.15 (stamp duty)	RM25	NIL	RM8	RM8	NIL
CIMB Islamic		RM5 per instruction	RM5 (insufficient funds)	RM2 + RM0.15 (stamp duty)	RM30	NIL	RM8	RM12	NIL
EONCAP Islamic		RM10 (stamp duty (periodical payment))	NIL	RM2 + RM0.15 (stamp duty)	RM10	RM8	RM8	RM10	NIL
Hong Leong Islamic		a) Free - transfer to own account maintained with HLIB b) Free - transfer to 3rd party account maintained with HLIB c) RM5 - payment by Banker's Cheque / Demand Draft / TT d) RM15 - payment via RENTAS	RM5 per transfer	RM2 + RM0.15 (stamp duty)	NIL	RM8	RM8	a) RM20 for damage due to cardholder's fault, PIN forgotten and lost/stolen b) RM10 for Letter of Indemnity c) RM12 for MEPS Cash refund purpose	NIL
Kuwait Finance House		NIL	NIL	RM2	a) RM25 per account for educational purpose b) RM50 per account for business purpose	NIL	NIL	RM10	RM12 - via VISA Plus
RHB Islamic		RM5	RM5 (insufficient funds)	RM0.15	a) RM15 (standard format) b) RM50 (customised format)	RM10	RM8	RM12	NIL

Glossary

Balance Transfer Programme

A programme offered by card issuers which allows their existing cardholders or cardholders of other card issuers to transfer the outstanding balance from their credit cards to another at a special interest rate.

Cash Advance

Cash withdrawn using credit card where a fee and daily interest rates apply.

Dishonour

The act of refusing to pay a cheque when presented.

Documentation

A set of agreements, forms, and other documents to be signed in connection with a loan. The documentation will form a full set of records for the loan.

Dormant Account

An account that has no transaction for a specific period, e.g., 6 months or 12 months

Drawee Bank

A bank that is instructed by the drawer to pay the amount of a cheque drawn on it.

Drawer

Accountholder who directs a bank to pay a sum of money stated on a cheque drawn on it.

Early Settlement Penalty

A fee charged by banking institutions for early settlement of a loan in full. The fee charged is usually based on a percentage of the loan amount or 'x' number of months in interest.

Effects Not Cleared

A cheque paid in by a customer for the credit of his/her account, which is still pending clearance by the drawer's bank. Although the amount of funds will be shown in the customer's balance, it is still not cleared in the books of the bank. The bank is under no obligation to pay any cheques drawn against such funds that are not yet cleared.

Insufficient Funds

The notation of dishonour (of a cheque) indicating that the drawer's account does not contain enough money to cover payment of the cheque.

Joining Fee

One time joining fee imposed on cardholders for accepting a card.

Card Replacement Fee

Fee charged on replacement of card.

Payee

The person to whom the cheque is to be paid.

PIN

Personal Identification Number – A sequence of digits used to verify the identity of the cardholder. It is a kind of password.

Post-dated Cheque

A cheque written with a future date for presentation.

Processing Fee

One time fee charged by banking institutions for loan processing. This fee is levied based on the loan amount.

Title

A legal document establishing the rights of ownership on a property.

Disclaimer

The information contained in the comparative table is based on information obtained from the financial institutions and their websites. Bank Negara Malaysia does not express any opinion about the information in the comparative table. This static information is correct as at 18 April 2008 and will be updated by the respective financial institution in due course.