

## FEES AND CHARGES [EFFECTIVE 1 JUNE 2018]

Products	No	Description	Fees & Charges	
<b>Saving Account-i</b> <i>i. Wise Saver's Savings Account-i</i> <i>ii. Cheeky Savings Account-i</i> <i>iii. Cash Rich Savings Account-i</i>	1	Brokerage Fee	Waived	
	2	Replacement fee for loss of savings passbook	RM15.00 (not subject to GST) of which: Stamp Duty: RM10.00; and New passbook: RM5.00	
	3	Request for Tawarruq Notice on ad-hoc basis	RM10.00 (inclusive of GST) per request	
	4	Damage of passbook	RM5.00 new passbook (not subject to GST)	
	5	Dormant Account <ul style="list-style-type: none"> <li>Balance of RM10.00 and below</li> <li>Balance above RM10.00</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge (inclusive of GST)</li> <li>RM10.00 per year</li> </ul>	
	6	Account closing – if within 3 months from the date of opening	RM10.00 (not subject to GST)	
	7	Standing Instruction Transaction	Waived	
<b>Basic Current Account-i (BCA-i)</b>			<b>BCA-i with Fee</b>	<b>BCA-i Non-Fee</b>
	1	Stamp Duty (for Issuance of Cheque Book)	RM0.15 per cheque leaf	
	2	Collection of cheque book	<ul style="list-style-type: none"> <li>Self-collection: Free</li> <li>Postage: Actual cost as per charged by courier service (inclusive of GST)</li> </ul>	
	3	Cheque Processing (per cheque)	RM0.50 (inclusive of GST)	
	4	Service Fee (For accounts with an average balance of less than RM1,000 during the half year)	Nil	
	5	Cheque Encashment <ul style="list-style-type: none"> <li>Own Account or nominated third party</li> <li>Third party</li> </ul>	<ul style="list-style-type: none"> <li>No Charge</li> <li>RM2.00 (inclusive of GST)</li> </ul>	
	6	Stop Payment (per cheque)	<ul style="list-style-type: none"> <li>Waived</li> </ul>	
	7	Returned Cheque (per cheque) <ul style="list-style-type: none"> <li>Due to technical reasons; or</li> <li>Insufficient funds</li> </ul>	<ul style="list-style-type: none"> <li>RM10.00 (inclusive of GST)</li> <li>RM100.00 (inclusive of GST)</li> </ul>	
	8	Statement of Account	No Charge	
9	Request for Ad Hoc/ Duplicate Statement (per request)	<ul style="list-style-type: none"> <li>RM10.00 for Individual (inclusive of GST)</li> <li>RM20.00 for Non-Individual (inclusive of GST)</li> </ul> <i>(Note: Maximum 10 pages, subsequent page, charge is at RM1.00 per page.)</i>		

Products	No	Description	Fees & Charges	
	10	<i>Tawarruq</i> Notice	No Charge	
	11	Request for Ad Hoc/ Duplicate <i>Tawarruq</i> Notice (per request)	RM10.00 (inclusive of GST)	
	12	Close account within 3 months from the date of opening)	RM20.00 or available balance whichever is lower	
	13	Dormant Account <ul style="list-style-type: none"> <li>Balance of RM10.00 and below</li> <li>Balance above RM10.00</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge (inclusive of GST)</li> <li>RM10.00 per year</li> </ul>	
	14	Audit Confirmation	RM20.00 (inclusive of GST)	
	15	Mandate (Stamp Duty)	RM10.00	
	16	Request for Photocopy of Cheque Image	<ul style="list-style-type: none"> <li>3 months and below : RM5.00 (inclusive of GST)</li> <li>Above 3 months : RM10.00 (inclusive of GST)</li> </ul>	
	17	Change of Signatories/ Conditions	Waived	
	18	Annual Fee (Annually)	RM8.00 (inclusive of GST)	Nil
	19	Over-the-Counter (“OTC”) Withdrawal (Monthly)	Free (unlimited transaction)	i) 1 <sup>st</sup> – 8 <sup>th</sup> transaction: Free ii) 9 <sup>th</sup> transaction onwards: RM2.00 per transaction (inclusive of GST)
	20	Over-the-Counter (“OTC”) Withdrawal (Monthly)  <i>( If there are no ATM and GIRO facilities provided)</i>		i) 1 <sup>st</sup> – 16 <sup>th</sup> transaction: Free ii) 17 <sup>th</sup> transaction onwards: RM2.00 per transaction (inclusive of GST)
	21	ATM Withdrawal (per month)	Free (unlimited transaction)	i) 1 <sup>st</sup> – 8 <sup>th</sup> transaction: Free ii) 9 <sup>th</sup> transaction onwards: RM0.50 per transaction (inclusive of GST)
	22	MEPS ATM Withdrawal	<ul style="list-style-type: none"> <li>RM1.00 (inclusive of GST)</li> </ul>	
	23	GIRO Transaction (per month) <ul style="list-style-type: none"> <li>OTC</li> <li>Online, Mobile, ATM, etc.</li> </ul>	<ul style="list-style-type: none"> <li>1st – 2nd transaction: Free</li> <li>3rd transaction onwards: RM0.30 per transaction (inclusive of GST)</li> <li>RM0.10 per transaction (inclusive of GST)</li> </ul>	
	24	Instant Transfer	RM0.50 per transaction (inclusive of GST)	
	25	RENTAS ( <i>Transfer amount must be above RM10,000</i> )	RM5.00 per transaction (inclusive of GST)	

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PrimeRich Current Account-i	1	Stamp Duty (for Issuance of Cheque Book)	RM0.15 per cheque leaf <i>(*Not applicable for government bodies, statutory bodies, schools)</i>
	2	Collection of Cheque Book	Self-collection: Free Postage: Actual cost as per charged by courier service (inclusive of GST)
	3	Cheque Processing (per cheque)	RM 0.50 (inclusive of GST)
	4	Service Fee <ul style="list-style-type: none"> <li>Individual <i>(for account with an average balance of less than RM 1,000)</i></li> <li>Non-Individual <i>(for account with an average balance of less than RM 10,000)</i></li> </ul>	RM10.00 per half year (inclusive of GST) <i>(*Not applicable for those granted with cash line-i facility)</i>
	5	Cheque Encashment <ul style="list-style-type: none"> <li>Own Account or nominated third party</li> <li>Third party</li> </ul>	<ul style="list-style-type: none"> <li>No Charge</li> <li>RM2.00 (inclusive of GST)</li> </ul>
	6	Stop Payment (per cheque)	<ul style="list-style-type: none"> <li>Waived</li> </ul>
	7	Returned Cheque (per cheque) <ul style="list-style-type: none"> <li>Due to technical reasons; or</li> <li>Insufficient funds</li> </ul>	<ul style="list-style-type: none"> <li>RM10.00 (inclusive of GST)</li> <li>RM100.00 (inclusive of GST)</li> </ul>
	8	Overdrawn Account <i>(Due to insufficient fund but covered before the cut-off time of returned cheque)</i>	RM50.00 (not subject to GST)
	9	Statement of Account	No Charge
	10	Request for Ad Hoc/ Duplicate Statement (per request)	<ul style="list-style-type: none"> <li>RM10.00 for Individual (inclusive of GST)</li> <li>RM20.00 for Non-Individual (inclusive of GST)</li> </ul> <i>(Note: Maximum 10 pages. Subsequent page, charge is at RM1.00 per page.)</i>
	11	Tawarruq Notice	No Charge
	12	Request for Ad Hoc/ Duplicate Tawarruq Notice (per request)	RM10.00 (inclusive of GST)
	13	Close account within 3 months from the date of opening)	RM20.00 or available balance whichever is lower
	14	Dormant Account <ul style="list-style-type: none"> <li>Balance of RM10.00 and below</li> <li>Balance above RM10.00</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge (inclusive of GST)</li> <li>RM10.00 per year</li> </ul>
	15	Audit Confirmation	RM20.00 (inclusive of GST)
	16	Mandate (Stamp Duty)	RM10.00 (not subject to GST)
	17	Change of Signatories/ Conditions	RM10.00 per request

Products	No	Description	Fees & Charges
	18	Request for Photocopy of Cheque Image	<ul style="list-style-type: none"> <li>• 3 months and below : RM5.00 (inclusive of GST)</li> <li>• Above 3 months : RM10.00 (inclusive of GST)</li> </ul>
	19	ATM Withdrawal (per month)	<ul style="list-style-type: none"> <li>i) 1<sup>st</sup> – 8<sup>th</sup> transaction: Free;</li> <li>ii) 9<sup>th</sup> transaction onwards: RM0.50 per transaction (inclusive of GST)</li> </ul>
	20	MEPS ATM Withdrawal	RM1.00 (inclusive of GST)
	21	GIRO Transaction (per month) <ul style="list-style-type: none"> <li>• OTC</li> <li>• Online, Mobile, ATM, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• 1<sup>st</sup> – 2<sup>nd</sup> transaction: Free;</li> <li>• 3<sup>rd</sup> transaction onwards: RM0.30 per transaction (inclusive of GST)</li> <li>• RM0.10 per transaction (inclusive of GST)</li> </ul>
	22	Instant Transfer	RM0.50 per transaction (inclusive of GST)
	23	RENTAS ( <i>Transfer amount must be above RM10,000</i> )	RM5.00 per transaction (inclusive of GST)
<b>Term Deposit-i</b>			
<i>i. Term Deposit-i</i>	1	Brokerage Fee	Waived
<i>ii. Junior Term Deposit-i</i>	2	Replacement of Term Deposit Advice	RM5.00 (not subject to GST)
<b>Personal Financing-i</b>			
	1	Wakalah Fee	RM34.00 (inclusive of GST).
	2	Early Settlement Fee	Waived
	3	Late Payment Compensation	<p><u>During the Facility Tenure of the Facility</u> or any part thereof, at the rate of 1% per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance.</p>
<b>Mortgage-i</b>			
<i>i. Standard Home Financing-i</i>	1	Wakalah Fee	Waived
<i>ii. Ultimate Home Financing-i</i>	2	Stamp duty	As per Stamp Duty Act 1949 (Revised 1989) (not subject to GST)
<i>iii. My 1st Home Scheme-i</i>	3	Legal & disbursement fee	<p>Include solicitor fees for financing documentation, registration of charge, land search, bankruptcy search and any other related charges (subject to GST)</p> <p><u>My 1<sup>st</sup> Home Scheme-i</u> The Bank will subsidize up to RM6,000 for legal and valuation fee and the remainder will be borne by the Customer.</p>
	4	Valuation fee	As per the charged by the Bank's panel valuer – applicable for completed properties only

Products	No	Description	Fees & Charges
			<p><u>My 1<sup>st</sup> Home Scheme-i</u> The Bank will subsidize up to RM6,000 for legal and valuation fee and the remainder will be borne by the Customer.</p>
	5	Financing application processing fee (for commercial properties)	<p><u>Based on financing amount:</u> Below RM25K : Nil RM25K-RM30K: RM50.00 RM30,001 - RM100K: RM100.00 Above RM100K : RM200.00 (inclusive of GST)</p>
	6	Financing application processing fee (for residential properties)	Waived
	7	Request for redemption statement	RM50.00 per request (inclusive of GST)
	8	Request for statement of account	RM2.00 per copy (inclusive of GST)
	9	Retrieval of security documents and photocopy	RM10.00 per document (inclusive of GST)
	10	Courier charges	RM10.00 (inclusive of GST)
	11	Audit/subsidiary confirmation/letter of reference	Waived
	12	Letter of confirmation for EPF withdrawal	RM50.00 (inclusive of GST)
	13	Early Settlement Fee	<p>All actual cost incurred by MBSB that has not been recovered (if any). Such charges may include:-</p> <ul style="list-style-type: none"> <li>i. Costs that have not been recovered because a financing contract has a structure with discount elements at the initial period of financing (if applicable); and</li> <li>ii. Initial costs that have not been recovered from “zero entry cost” or “subsidized legal fees” (e.g. legal fees, valuation fees and takaful contribution), but shall in any event be a reasonable estimation of the costs incurred by MBSB as a direct result of such early settlement.</li> </ul>
	14	Late Payment Compensation	<p><u>During the Facility Tenure</u> of the Facility or any part thereof, at the rate of 1% per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance.</p>

Products	No	Description	Fees & Charges
<b>Hire Purchase-i</b>	1	Stamping of hire purchase agreement	RM10.00 (not subject to GST)
	2	Stamping of hire purchase Guarantor agreement	RM10.00 (not subject to GST)
	3	Request for photocopy of hire purchase agreement	RM10.00 (inclusive of GST)
	4	Request for photocopy of guarantee agreement	RM10.00 (inclusive of GST)
	5	Postage	RM3.50 (inclusive of GST)
	6	Road tax renewal	RM10.00 (inclusive of GST)
	7	Request of audit confirmation	RM20.00 (inclusive of GST)
	8	Letter of consent for interchange engine number	RM30.00 (inclusive of GST)
	9	Letter of consent for interchange registration number	RM30.00 (inclusive of GST)
	10	Letter of consent for duplicate registration card	RM30.00 (inclusive of GST)
	11	Request for photocopy of discharge E-Hak Milik	RM10.00 (inclusive of GST)
	12	Request for photocopy of registration card	RM10.00 per copy (inclusive of GST)
	13	Courier Services – Postage via Poslaju	RM10.00 (inclusive of GST)
	14	Request for consent letter to transport vehicle to Sabah/ Sarawak/ Thailand/ Singapore/ Other and vice versa	RM10.00 (inclusive of GST)
	15	Motor Takaful Contribution	Contribution amount (inclusive of GST)
	16	Late Payment Compensation	<p><u>During the Facility Tenure of the Facility</u> or any part thereof, at the rate of 1% per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance.</p>
<b>Term Financing-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage Fee	RM40.00 per RM1.0 million or any other brokerage fee charged by trading platform. (inclusive of GST)
	2	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance (inclusive of GST)
<b>Term Financing-i (Istisna' / Ijarah)</b> <i>(applicable to SME only)</i>	1	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance (inclusive of GST)

Products	No	Description	Fees & Charges
<b>Revolving Credit-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage Fee	RM40.00 per RM1.0 million or any other brokerage fee charged by trading platform. (inclusive of GST)
	2	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance (inclusive of GST)
<b>Bridging Financing-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage Fee	RM40.00 per RM1.0 million or any other brokerage fee charged by trading platform. (inclusive of GST)
	2	Letter of Support <b>(NOT)</b> applicable to Micro Enterprises)	RM50.00 for each issuance (inclusive of GST)
<b>Bank Guarantee-i (applicable to SME only)</b>	1	<i>Kafalah</i> Fee	Up to 1.50% per annum on the guarantee sum subject to a minimum of RM50.00 (inclusive of GST).
	2	Letter of Support (This fee is waived for SME customers under micro enterprises category)	RM50.00 for each issuance (inclusive of GST)
<b>Equipment Financing-i (AITAB)</b> <i>(applicable to SME only)</i>	1	<i>Kafalah</i> Fee	Up to 1.50% per annum on the guarantee sum subject to a minimum of RM50.00 (inclusive of GST)
	2	Letter of Support (This fee is waived for SME customers under microenterprises category)	RM50.00 for each issuance (inclusive of GST)

*The above listing is non-exhaustive and subject to changes from time to time.*

*Note: Please be informed that effective 1 June 2018, Goods and Services Tax ("GST") of 0% will be imposed on fees and charges (where applicable) for products and services offered by the Bank.*