

## FEES AND CHARGES [EFFECTIVE 9 APRIL 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	RM10.60 (inclusive of GST) per request	
	4	Damage of passbook	RM5.00 new passbook (not subject to GST)	
	5	Dormant Account (12 months with no transaction)	RM10.60 per year (inclusive of GST)	
	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)	RM0.53 (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>RM2.12 (inclusive of GST)</li> </ul>	
	6	Stop Payment (per cheque)	<ul style="list-style-type: none"> <li>RM10.60 (inclusive of GST)</li> <li>Additional RM106.00 will be charged if stop payment is due to insufficient fund</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>RM10.60 (inclusive of GST)</li> <li>RM106.00 (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>RM10.60 for Individual (inclusive of GST)</li> <li>RM21.20 for Non-Individual (inclusive of GST)</li> </ul> <i>(Note: Maximum 10 pages, subsequent page, charge is at RM1.06 per page.)</i>	
10	Tawarruq Notice	No Charge		

Products	No	Description	Fees & Charges	
	11	Request for Ad Hoc/ Duplicate <i>Tawarruq</i> Notice (per request)	RM10.60 (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 RM10.60 and below</li> <li>Balance above RM10.60</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge (inclusive of GST)</li> <li>RM10.60 per year</li> </ul>	
	14	Audit Confirmation	RM21.20 (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 : RM5.30 (inclusive of GST)</li> <li>Above 3 months : RM10.60 (inclusive of GST)</li> </ul>	
	17	Change of Signatories/ Conditions	Waived	
	18	Annual Fee (Annually)	RM8.48 (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: RM2.12 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: RM2.12 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: RM0.53 per transaction (inclusive of GST)
	22	MEPS ATM Withdrawal	RM1.06 (inclusive of GST)	
	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: RM2.12 per transaction (inclusive of GST)</li> <li>RM0.11 per transaction (inclusive of GST)</li> </ul>	
	24	Instant Transfer	RM0.53 per transaction (inclusive of GST)	
	25	RENTAS ( <i>Transfer amount must be above RM10,000</i> )	RM5.30 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 0.53 (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>	RM10.60 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>RM2.12 (inclusive of GST)</li> </ul>
	6	Stop Payment (per cheque)  <i>(Branch staff will perform further account verification to determine the stop payment reason)</i>	<ul style="list-style-type: none"> <li>RM10.60 (inclusive of GST)</li> <li>Additional RM106.00 will be charged if stop payment is due to insufficient fund</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>RM10.60 (inclusive of GST)</li> <li>RM106.00 (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>RM10.60 for Individual (inclusive of GST)</li> <li>RM21.20 for Non-Individual (inclusive of GST)</li> </ul> <i>(Note: Maximum 10 pages. Subsequent page, charge is at RM1.06 per page.)</i>
	11	Tawarruq Notice	No Charge
	12	Request for Ad Hoc/ Duplicate Tawarruq Notice (per request)	RM10.60 (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 RM10.60 and below</li> <li>Balance above RM10.60</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge (inclusive of GST)</li> <li>RM10.60 per year</li> </ul>
	15	Audit Confirmation	RM21.20 (inclusive of GST)

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	16	Mandate (Stamp Duty)	RM10.00 (not subject to GST)
	17	Change of Signatories/ Conditions	RM10.60 per request
	18	Request for Photocopy of Cheque Image	<ul style="list-style-type: none"> <li>• 3 months and below : RM5.30 (inclusive of GST)</li> <li>• Above 3 months : RM10.60 (inclusive of GST)</li> </ul>
	19	ATM Withdrawal (per month)	i) 1 <sup>st</sup> – 8 <sup>th</sup> transaction: Free; ii) 9 <sup>th</sup> transaction onwards : RM0.53 per transaction (inclusive of GST)
	20	MEPS ATM Withdrawal	RM1.06 (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 : RM2.12 per transaction (inclusive of GST)</li> <li>• RM0.11 per transaction (inclusive of GST)</li> </ul>
	22	Instant Transfer	RM0.53 per transaction (inclusive of GST)
	23	RENTAS ( <i>Transfer amount must be above RM10,000</i> )	RM5.30 per transaction (inclusive of GST)
<b>Term Deposit-i</b> <i>i. Term Deposit-i</i> <i>ii. Junior Term Deposit-i</i>	1	Brokerage Fee	Waived
	2	Replacement of Term Deposit Advice	RM5.00 (not subject to GST)
<b>Personal Financing-i</b>	1	Wakalah Fee	RM36.04 (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> <i>ii. Ultimate Home Financing-i</i> <i>iii. My 1st Home Scheme-i</i>	1	Wakalah Fee	Waived
	2	Stamp duty	As per Stamp Duty Act 1949 (Revised 1989) (not subject to GST)
	3	Legal & disbursement fee	Include solicitor fees for financing documentation, registration of charge, land search, bankruptcy search and any other related charges (subject to GST)
			<u>My 1<sup>st</sup> Home Scheme-i</u> The Bank will subsidize up to RM6, 000 for legal

Products	No	Description	Fees & Charges
			and valuation fee and the remainder will be borne by the Customer.
	4	Valuation fee	As per the charged by the Bank's panel valuer – applicable for completed properties only  <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.
	5	Financing application processing fee (for commercial properties)	<u>Based on financing amount:</u> Below RM25K : Nil RM25K-RM30K: RM53.00 RM30,001 - RM100K: RM106.00 Above RM100K : RM212.00 (inclusive of GST)
	6	Financing application processing fee (for residential properties)	Waived
	7	Request for redemption statement	RM53.00 per request (inclusive of GST)
	8	Request for statement of account	RM2.12 per copy (inclusive of GST)
	9	Retrieval of security documents and photocopy	RM10.60 per document (inclusive of GST)
	10	Courier charges	RM10.60 (inclusive of GST)
	11	Audit/subsidiary confirmation/letter of reference	Waived
	12	Letter of confirmation for EPF withdrawal	RM53.00 (inclusive of GST)
	13	Early Settlement Fee	All actual cost incurred by MBSB that has not been recovered (if any). Such charges may include:-  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  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.
	14	Late Payment Compensation	<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.  <u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the

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			prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance.
Auto Finance	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	RM10.60 (inclusive of GST)
	4	Request for photocopy of guarantee agreement	RM10.60 (inclusive of GST)
	5	Postage	RM3.71 (inclusive of GST)
	6	Road tax renewal	RM10.60 (inclusive of GST)
	7	Request of audit confirmation	RM21.20 (inclusive of GST)
	8	Lodgement of JPJ e-hakmilik	RM5.30 (inclusive of GST)
	9	Letter of consent for interchange engine number	RM31.80 (inclusive of GST)
	10	Letter of consent for interchange registration number	RM31.80 (inclusive of GST)
	11	Letter of consent for duplicate registration card	RM31.80 (inclusive of GST)
	12	Request for photocopy of discharge E-Hak Milik	RM10.60 (inclusive of GST)
	13	JPJ traffic check (for used car)	RM31.80 (inclusive of GST)
	14	JPJ transfer (cheque to make payable to local JPJ runners name)	RM365.00 of which: JPJ Transfer Fee: RM100.00 (not subject to GST) Runner Services: RM265.00 (inclusive of GST)
	15	Request for photocopy of registration card	RM10.60 per copy (inclusive of GST)
	16	Courier Services – Postage via Poslaju	RM10.60 (inclusive of GST)
	17	Request for consent letter to transport car to Sabah/ Sarawak/ Thailand/ Singapore/ Other	RM10.60 (inclusive of GST)
	18	JPJ Search	RM21.20 (inclusive of GST)
	19	Endorsement of statutory declaration (Suruhanjaya Aku Sumpah)	RM31.80 (inclusive of GST)
	20	Motor Takaful Contribution	Contribution amount (inclusive of GST)
	21	Late Payment Compensation	<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.  <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.

Products	No	Description	Fees & Charges
<b>Term Financing-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage Fee	RM42.40 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)	RM53.00 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)	RM53.00 for each issuance (inclusive of GST)
<b>Revolving Credit-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage Fee	RM42.40 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)	RM53.00 for each issuance (inclusive of GST)
<b>Bridging Financing-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage Fee	RM42.40 per RM1.0 million or any other brokerage fee charged by trading platform. (inclusive of GST)
	2	Letter of Support <b>(NOT applicable to Micro Enterprises)</b>	RM53.00 for each issuance (inclusive of GST)
<b>Bank Guarantee-i</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 RM53.00 (inclusive of GST).
	2	Letter of Support (This fee is waived for SME customers under micro enterprises category)	RM53.00 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 RM53.00 (inclusive of GST)
	2	Letter of Support (This fee is waived for SME customers under microenterprises category)	RM53.00 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 April 2015, Goods and Services Tax ("GST") of 6% will be imposed on fees and charges (where applicable) for products and services offered by the Bank.*