

## FEES AND CHARGES [EFFECTIVE 5 NOVEMBER 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 of which: Stamp Duty: RM10.00; and New passbook: RM5.00	
	3	<i>Tawarruq</i> Notice on ad-hoc basis	RM10.00 for each issuance	
	4	Damage of passbook	New passbook: RM5.00	
	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</li> <li>RM10.00 per year</li> </ul>	
	6	Account closing – if within 3 months from the date of opening	RM10.00	
	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</li> </ul>	
	3	Cheque Processing	RM0.50 per cheque	
	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</li> </ul>	
	6	Stop Payment	<ul style="list-style-type: none"> <li>RM10.00 per cheque</li> </ul>	
	7	Returned 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 per cheque</li> <li>RM100.00 per cheque</li> </ul>	
	8	Statement of Account (Monthly)	No Charge	
	9	Ad Hoc/ Duplicate Statement	Charges for each issuance: <ul style="list-style-type: none"> <li>RM10.00 for Individual &amp; SME</li> <li>RM20.00 for Non-SME*</li> </ul> (*Note: Maximum 10 pages, subsequent page, charge is at RM1.00 per page)	

Products	No	Description	Fees & Charges		
	10	<i>Tawarruq</i> Notice (Yearly)	No Charge		
	11	Ad Hoc/ Duplicate <i>Tawarruq</i> Notice	RM10.00 for each issuance		
	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</li> <li>RM10.00 per year</li> </ul>		
	14	Audit Confirmation	RM20.00		
	15	Mandate (Stamp Duty)	RM10.00		
	16	Photocopy of Cheque Image	<ul style="list-style-type: none"> <li>3 months and below: RM5.00 (per request)</li> <li>Above 3 months: RM10.00 (per request)</li> </ul>		
	17	Change of Signatories/ Conditions	Waived		
	18	Annual Fee (Annually)	RM8.00	Nil	
	19	Over-the-Counter (“OTC”) Withdrawal (Monthly)	Free (unlimited transaction)	i) 1 <sup>st</sup> – 8 <sup>th</sup> transaction: Free	
	20	Over-the-Counter (“OTC”) Withdrawal (Monthly)  <i>( If there are no ATM and GIRO facilities provided)</i>		ii) 9 <sup>th</sup> transaction onwards: RM2.00 per transaction	
				i) 1 <sup>st</sup> – 16 <sup>th</sup> transaction: Free	
				ii) 17 <sup>th</sup> transaction onwards: RM2.00 per transaction	
21	MEPS ATM Withdrawal**	RM1.00 per transaction			
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		
	3	Cheque Processing	RM 0.50 per cheque		
	4	Service Fee <ul style="list-style-type: none"> <li>Individual &amp; SME <i>(for account with an average balance of less than RM 1,000)</i></li> <li>Non-SME <i>(for account with an average balance of less than RM 10,000)</i></li> </ul>	RM10.00 per half year <i>(Not applicable for those granted with cash line-i facility)</i>		

Products	No	Description	Fees & Charges
	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</li> </ul>
	6	Stop Payment	<ul style="list-style-type: none"> <li>• RM10.00 per cheque</li> </ul>
	7	Returned 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 per cheque</li> <li>• RM100.00 per cheque</li> </ul>
	8	Overdrawn Account <i>(Due to insufficient fund but covered before the cut-off time of returned cheque)</i>	RM50.00 per cheque
	9	Statement of Account (Monthly)	No Charge
	10	Ad Hoc/ Duplicate Statement	Charges for each issuance: <ul style="list-style-type: none"> <li>• RM10.00 for Individual and SME</li> <li>• RM20.00 for Non-SME*</li> </ul> <i>(*Note: Maximum 10 pages. Subsequent page, charge is at RM1.00 per page.)</i>
	11	<i>Tawarruq</i> Notice (Yearly)	No Charge
	12	Ad Hoc/ Duplicate <i>Tawarruq</i> Notice	RM10.00 for each issuance
	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</li> <li>• RM10.00 per year</li> </ul>
	15	Audit Confirmation	RM20.00
	16	Mandate (Stamp Duty)	RM10.00
	17	Change of Signatories/ Conditions	RM10.00 for each issuance
18	Photocopy of Cheque Image <i>(Waived for Individual)</i>	<ul style="list-style-type: none"> <li>• 3 months and below: RM5.00 (per request)</li> <li>• Above 3 months: RM10.00 (per request)</li> </ul>	
19	MEPS ATM Withdrawal**	RM1.00 per transaction	
<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
<b>Personal Financing-i</b>	1	Wakalah Fee	RM34.00
	2	Early Settlement Fee	Waived

Products	No	Description	Fees & Charges
	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)
	3	Legal & disbursement fee	<p>Include solicitor fees for financing documentation, registration of charge, land search, bankruptcy search and any other related charges</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	<p>As per the charged by the Bank's panel valuer – applicable for completed properties only</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>
	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</p>
	6	Financing application processing fee (for residential properties)	Waived
	7	Redemption statement	RM50.00 for each issuance
	8	Statement of account	RM2.00 for each issuance
	9	Retrieval of security documents and photocopy	RM10.00 per document
	10	Courier charges	RM10.00
	11	Audit/subsidiary confirmation/letter of reference	Waived
	12	Letter of confirmation for EPF withdrawal	RM50.00 for each issuance

Products	No	Description	Fees & Charges
	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 prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance.
Hire Purchase-i	1	Stamping of hire purchase agreement	RM10.00
	2	Stamping of hire purchase Guarantor agreement	RM10.00
	3	Photocopy of hire purchase agreement	RM10.00 for each issuance
	4	Photocopy of guarantee agreement	RM10.00 for each issuance
	5	Postage	RM3.50
	6	Road tax renewal	RM10.00
	7	Audit confirmation	RM20.00 for each issuance
	8	Letter of consent for interchange engine number	RM30.00 for each issuance
	9	Letter of consent for interchange registration number	RM30.00 for each issuance
	10	Letter of consent for duplicate registration card	RM30.00 for each issuance
	11	Photocopy of discharge E-Hak Milik	RM10.00 for each issuance
	12	Photocopy of registration card	RM10.00 per copy
	13	Courier Services – Postage via Poslaju	RM10.00
	14	Consent letter to transport vehicle to Sabah/ Sarawak/ Thailand/ Singapore/ Other and vice versa	RM10.00 for each issuance

Products	No	Description	Fees & Charges
	15	Motor Takaful Contribution	Contribution amount
	16	Late Payment Compensation	<p>During the Facility Tenure of the Facility or any part thereof, at the rate of 1% per annum on such overdue amount under the Facility.</p> <p>After the maturity of the Facility 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.
	2	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<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
	2	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	3	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<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.
	2	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<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.
	2	Letter of Support (This fee is waived for SME customers under micro enterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)

Products	No	Description	Fees & Charges
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<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 RM50.00
	2	Letter of Support (This fee is waived for SME customers under micro enterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<b>Equipment Financing-i</b> <b>(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
	2	Letter of Support (This fee is waived for SME customers under microenterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<b>Banker's Cheque</b>	1	New or re-issuance of Banker's Cheque (Inclusive of commission charges, processing fee and stamp duty)	RM5.00 for each issuance
	2	Re-issuance of stale Banker's Cheque	RM5.00 for each issuance
	3	Cancellation of Banker's Cheque	RM2.00 per cheque
	4	Stop payment	RM10.00 per cheque
	5	Loss of Banker's Cheque (Stamp Duty)	RM10.00
<b>RENTAS**</b> <i>(Transfer amount must be above RM10,000)</i>	1	Outward RENTAS	• RM5.00 per transaction
	2	Inward RENTAS	• No Charge
<b>Foreign**</b> <b>Telegraphic Transfer ("FTT")</b>	1	Outward FTT <i>(Outward FTT for an amount up to RM5,000)</i>	<ul style="list-style-type: none"> <li>• Commission: RM5.00 per transaction</li> <li>• Cost of Wire: RM30.00 per transaction</li> </ul>

Products	No	Description	Fees & Charges
<b>via SWIFT</b> <i>(Plus any charges imposed by respective Nostro Agents)</i>	2	Outward FTT <i>(Outward FTT for an amount above RM5,000)</i>	<ul style="list-style-type: none"> <li>• Commission: Waived</li> <li>• Cost of Wire: RM30.00 per transaction</li> </ul>
	3	Inward FTT	RM10.00 per transaction
	4	Cancellation or Amendment of FTT	Cost of Wire: RM30.00 per transaction
<b>Interbank GIRO (IBG)</b>	1	IBG via Over-the-Counter (OTC)	RM0.30 per transaction
	2	IBG via ATM/ CRM**	RM0.30 per transaction
	3	IBG via Internet Banking**	RM0.10 per transaction
	4	IBG via Mobile Banking**	RM0.10 per transaction
	5	Recovery of fund charges <i>(Originator's error)</i>	RM2.00 per transaction

Notes:

- i) Fees and charges above are non-exhaustive and subject to amendments from time to time.
- ii) Fees and charges are subject to availability of the products and services\*\*