

FEES AND CHARGES [AS AT 28 FEBRUARY 2025]

Products	No	Description	Fees & Charges
Visa Debit Card-i	1	Annual Fee <ul style="list-style-type: none"> • First year • Subsequent year 	<ul style="list-style-type: none"> • Waived • RM8 (<i>For Debit Card tied to Basic Savings Account-i or Basic Current Account-i, Card Annual Fee is waived</i>)
	2	Card Replacement Fee due to: <ul style="list-style-type: none"> • Lost/ stolen • Damaged due to Cardmember mis-use (i.e retained card/ lost pin number) • Card Quality (Mag/ Chip Faulty) • Fraud • Renewal • Card returned • Other (due to card member negligence) 	<ul style="list-style-type: none"> • RM12.00 • RM12.00 • Waived • Waived • Waived • Waived • RM12.00
	3	Sales Draft Retrieval Fee	RM10.00 per copy
	4	Overseas Transaction Conversion Fee	Whenever the customer uses the Card outside Malaysia, the transaction made will be converted to Ringgit Malaysia where the exchange rate is determined by VISA International on the date it is processed by VISA International with an additional 1% foreign exchange spread (previously known as administration cost).
	5	Withdrawal Fee <ul style="list-style-type: none"> • Via MBSB Bank ATM • Via MEPS ATM Network in Malaysia • Via MEPS Foreign Islamic Bank (i.e. Kuwait Finance House, Al Rajhi Bank) • Via MEPS Local Incorporated Foreign Bank (LIFB) • Via VISA Plus network • Via ATM Regional Link <ul style="list-style-type: none"> ✓ ARTA JASA / RINTIS ATM @Indonesia ✓ ITMX ATM @ Thailand ✓ KFTC ATM @ Korea ✓ BNET ATM @ Vietnam 	<ul style="list-style-type: none"> • No Charge (<i>Exception for Basic Current Account-i NonFee whereby the withdrawal fees are free for first eight (8) transactions. 9th transaction onwards, RM0.50 fee will be imposed per transaction.</i>) • RM1.00 per withdrawal • RM1.00 per withdrawal • RM1.00 per withdrawal • RM12.00 per withdrawal • RM10.00 per withdrawal

Products	No	Description	Fees & Charges	
	6	Balance Enquiry Fee <ul style="list-style-type: none"> Via MBSB Bank ATM Via Other Banks 	<ul style="list-style-type: none"> No Charge No Charge 	
	7	Interbank GIRO (IBG)	RM0.30 per transaction	
	8	Instant Transfer (IBFT) <ul style="list-style-type: none"> Transaction amount ≤ RM5,000 Transaction amount > RM5,000 	<ul style="list-style-type: none"> No charge RM0.50 per transaction 	
	9	Statement Request <ul style="list-style-type: none"> Individual and SME Non-SME (Applicable for Current Account-i only) 	<ul style="list-style-type: none"> RM10.00 per request (regardless number of pages) RM20.00 per request (Maximum 10 pages, subsequent page charge is at RM1.00 per page) 	
Saving Account-i <i>i. Wise Saver's Savings Account-i</i> <i>ii. M-Junior Savings Account-i</i> <i>iii. Cash Rich Savings Account-i</i> <i>iv. PrimeWin Savings Account-i</i> <i>v. PrimeWin Salary Savings Account-i</i> <i>vi. PrimeWin FSA2 Savings Account-i</i> <i>vii. Tiered Savings Account-i</i>	1	Brokerage/ Wakalah Fee	Waived	
	2	Tawarruq Notice on ad-hoc basis	RM10.00 for each issuance	
	3	Dormant Account <ul style="list-style-type: none"> Balance of RM10.00 and below Balance above RM10.00 	<ul style="list-style-type: none"> Account closed and balance absorbed as service charge RM10.00 per year 	
	4	Account closing – if within 3 months from the date of opening	RM10.00	
	5	Standing Instruction Transaction	Waived	
	6	Statement of Account (Quarterly)	No charge	
	7	Ad Hoc/ Duplicate Statement	No charge	
Basic Current Account-i (BCA-i)			BCA-i with Fee	BCA-i Non-Fee
	1	Stamp Duty (for Issuance of Cheque Book)	RM1.00 per cheque leaf	
	2	Collection of cheque book	<ul style="list-style-type: none"> Self-collection: Waived Postage: Actual cost as per charged by courier service 	
	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"> Own Account or nominated third party Third party 	<ul style="list-style-type: none"> No Charge RM2.00 	
	6	Stop Payment	<ul style="list-style-type: none"> RM10.00 per cheque 	
	7	Returned Cheque <ul style="list-style-type: none"> Due to technical reasons; or Insufficient funds 	<ul style="list-style-type: none"> RM10.00 per cheque RM100.00 per cheque 	

Products	No	Description	Fees & Charges		
	8	Statement of Account (Monthly)	No Charge		
	9	Ad Hoc/ Duplicate Statement	RM10.00 for each issuance		
	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"> Balance of RM10.00 and below Balance above RM10.00 	<ul style="list-style-type: none"> Account closed and balance absorbed as service charge RM10.00 per year 		
	14	Audit Confirmation	RM20.00		
	15	Mandate (Stamp Duty)	RM10.00		
	16	Photocopy of Cheque Image	<ul style="list-style-type: none"> 3 months and below: RM5.00 (per request) Above 3 months: RM10.00 (per request) 		
	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 st – 8 th transaction: Waived ii) 9 th transaction onwards: RM2.00 per transaction	
	20	Over-the-Counter (“OTC”) Withdrawal (Monthly) <i>(If there are no ATM and GIRO facilities provided)</i>		i) 1 st – 16 th transaction: Waived ii) 17 th transaction onwards: RM2.00 per transaction	
	21	MEPS ATM Withdrawal**	RM1.00 per transaction		
	Normal Current Account: <i>i. PrimeRich Current Account-i</i> <i>ii. PrimeWin Current Account-i</i> <i>iii. Tiered Current Account-i</i>	1	Stamp Duty (for Issuance of Cheque Book)	RM1.00 per cheque leaf <i>(Not applicable for government bodies, statutory bodies, schools)</i>	
		2	Collection of Cheque Book	Self-collection: Waived 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"> Individual & SME <i>(for account with an average balance of less than RM 1,000)</i> Non-SME <i>(for account with an average balance of less than RM 10,000)</i> 	RM10.00 per half year <i>(Not applicable for those granted with cash line-i facility)</i>	
		5	Cheque Encashment <ul style="list-style-type: none"> Own Account or nominated third party Third party 	<ul style="list-style-type: none"> No Charge RM2.00 	

Products	No	Description	Fees & Charges	
	6	Stop Payment	<ul style="list-style-type: none"> • RM10.00 per cheque 	
	7	Returned Cheque <ul style="list-style-type: none"> • Due to technical reasons; or • Insufficient funds 	<ul style="list-style-type: none"> • RM10.00 per cheque • RM100.00 per cheque 	
	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"> • RM10.00 for Individual and SME • RM20.00 for Non-SME* <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"> • Balance of RM10.00 and below • Balance above RM10.00 	<ul style="list-style-type: none"> • Account closed and balance absorbed as service charge • RM10.00 per year 	
	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"> • 3 months and below: RM5.00 (per request) • Above 3 months: RM10.00 (per request) 	
	19	MEPS ATM Withdrawal**	RM1.00 per transaction	
	Foreign Currency Current Account-i	1	Transfer charge (per debit/credit transaction)	Respective Foreign Currency ("FCY") amount equivalent to USD2.00
		2	Annual Fee	Respective FCY amount equivalent to RM50.00
		3	Statement of Account	No Charge
		4	Request for Ad Hoc/ Duplicate Statement (per request)	<ul style="list-style-type: none"> • For Individual & SME : RM10.00 • For Non-SME : RM20.00 <i>(Note: Maximum 10 pages, subsequent page, charge is at RM1.00 per page.)</i>
		5	<i>Tawarruq</i> Notice (Yearly)	No Charge
6		Request for Ad Hoc/ Duplicate <i>Tawarruq</i> Notice (per request)	Respective FCY amount equivalent to RM10.00	
7		Close account within 3 months from the date of opening)	Respective FCY amount equivalent to RM20.00 or available balance whichever is lower	

Products	No	Description	Fees & Charges
	8	Dormant Account; <ul style="list-style-type: none"> Balance of equivalent to RM10.00 and below; Balance equivalent to RM10.00 and above 	<ul style="list-style-type: none"> Account closed and balance absorbed as service charge Respective FCY equivalent to RM10.00 per year
Term Deposit-i <i>i. Term Deposit-i</i> <i>ii. Junior Term Deposit-i</i>	1	Brokerage/ Wakalah Fee	Waived
	2	Replacement of Term Deposit Advice	RM5.00
	3	Statement of Account (Yearly)	No charge
	4	Ad Hoc/ Duplicate Statement	No charge
Investment Account-i <i>i. PrimeInvest</i> <i>Investment Account-i</i>	1	Wakalah Fee	Waived
Personal Financing-i <i>i. Afdhal-i</i> <i>ii. Mumtaz-i</i> <i>iii. Private Sector-i</i> <i>iv. Ihsan-i FSA2</i>	1	Brokerage/ Wakalah Fee	RM34.00 <i>Note: Not applicable for Ihsan-i FSA2.</i>
	2	Early Settlement Fee	Waived
	3	Late Payment Compensation	<p>Late Payment Compensation (Ta'widh) <u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (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 prescribed by Bank Negara Malaysia ("BNM") on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Default causing the entire Facility to be recalled or brought to court for judgement prior to maturity</u>, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Default payment of any outstanding amount after judgement</u>, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal cost and uncollected late payment compensation) from the date of judgement until the judgement sum is fully settled.</p> <p>Note: i. Ta'widh will not be compounded; ii. Ta'widh methodology and rates are subject to changes as may be prescribed by BNM; iii. Ta'widh are computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.</p>
Education Financing-i	1	Brokerage/ Wakalah Fee	RM34.00

Products	No	Description	Fees & Charges
	2	Early Settlement Fee	Waived
	3	Stamp duty	As per Stamp Duty Act 1949 (Revised 1989)
	4	Late Payment Compensation	<p>Late Payment Compensation (Ta'widh) <u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (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 prescribed by Bank Negara Malaysia ("BNM") on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Default causing the entire Facility to be recalled or brought to court for judgement prior to maturity</u>, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Default payment of any outstanding amount after judgement</u>, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal cost and uncollected late payment compensation) from the date of judgement until the judgement sum is fully settled.</p> <p>Note:</p> <ol style="list-style-type: none"> i. Ta'widh will not be compounded; ii. Ta'widh methodology and rates are subject to changes as may be prescribed by BNM; iii. Ta'widh are computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.
Property Financing-i	1	Brokerage/ Wakalah Fee	Waived
<i>i. Standard Home Financing-i</i>	2	Stamp duty	As per Stamp Duty Act 1949 (Revised 1989)
<i>ii. Ultimate Home Financing-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</p> <p><u>My 1st 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>
<i>iii. My 1st Home Scheme-i</i>			
<i>iv. My First Home Scheme-i - SJKP</i>			
<i>v. My First Home Scheme-i -</i>			

Products	No	Description	Fees & Charges
SJKP MADANI	4	Valuation fee	As per the charged by the Bank's panel valuer – applicable for completed properties only <u>My 1st 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: RM50.00 RM30,001 - RM100K: RM100.00 Above RM100K : RM200.00
	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
	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	Late Payment Compensation (Ta'widh) <u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (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 prescribed by Bank Negara Malaysia (“BNM”) on the outstanding balance (outstanding principal and accrued profit).

Products	No	Description	Fees & Charges
			<p><u>Default causing the entire Facility to be recalled or brought to court for judgement prior to maturity</u>, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Default payment of any outstanding amount after judgement</u>, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal cost and uncollected late payment compensation) from the date of judgement until the judgement sum is fully settled.</p> <p>Note:</p> <ul style="list-style-type: none"> iv. Ta'widh will not be compounded; v. Ta'widh methodology and rates are subject to changes as may be prescribed by BNM; vi. Ta'widh are computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.
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
	15	Motor Takaful Contribution	Contribution amount
	16	Late Payment Compensation	<p>Late Payment Compensation (Ta'widh) <u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (1%) per annum on such overdue amount under the Facility.</p>

Products	No	Description	Fees & Charges
			<p><u>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 prescribed by Bank Negara Malaysia ("BNM") on the outstanding balance (outstanding principal and accrued profit).</u></p>
			<p><u>Default causing the entire Facility to be recalled or brought to court for judgement prior to maturity, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</u></p> <p><u>Default payment of any outstanding amount after judgement, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal cost and uncollected late payment compensation) from the date of judgement until the judgement sum is fully settled.</u></p> <p>Note:</p> <ol style="list-style-type: none"> i. Ta'widh will not be compounded; ii. Ta'widh methodology and rates are subject to changes as may be prescribed by BNM; iii. Ta'widh are computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.
Cashline-i (applicable to SME only)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	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)
Term Financing-i (Tawarruq) (applicable to SME only)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	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)
Term Financing-i (Istisna' / Ijarah) (applicable to SME)	1	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance

Products	No	Description	Fees & Charges
<i>only</i>	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)
Revolving Credit-i (Tawarruq) <i>(applicable to SME only)</i>	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	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)
Bridging Financing-i (Tawarruq) <i>(applicable to SME only)</i>	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	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)
Bank Guarantee-i <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	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)
Equipment Financing-i (AITAB) <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	Transfer Fee	As per actual cost imposed by the third party.
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Letter of Support (This fee is waived for SME customers under microenterprises category)	RM50.00 for each issuance
Banker's Cheque	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

Products	No	Description	Fees & Charges
RENTAS** <i>(Transfer amount must be above RM10,000)</i>	1	Outward RENTAS	<ul style="list-style-type: none"> RM5.00 per transaction
	2	Inward RENTAS	<ul style="list-style-type: none"> No Charge
Foreign** Telegraphic Transfer (“FTT”)via SWIFT <i>(Plus any charges imposed by respective Nostro Agents)</i>	1	Outward FTT <i>(Outward FTT for an amount up to RM5,000)</i>	<ul style="list-style-type: none"> Commission: RM5.00 per transaction Cost of Wire: RM30.00 per transaction
	2	Outward FTT <i>(Outward FTT for an amount above RM5,000)</i>	<ul style="list-style-type: none"> Commission: Waived Cost of Wire: RM30.00 per transaction
	3	Inward FTT	RM10.00 per transaction
	4	Cancellation or Amendment of FTT	Cost of Wire: RM30.00 per transaction
Interbank GIRO (IBG)	1	IBG via Over-the-Counter (OTC)	RM0.30 per transaction <i>(free-of-charge for senior citizens and the disabled persons)</i> Notes: <ol style="list-style-type: none"> Senior citizen refers to an individual aged 60 years old and above Disable persons refers to an individual bearing the OKU official card
	2	IBG via ATM/ CRM**	RM0.30 per transaction
	3	IBG via Internet Banking**	FOC
	4	IBG via Mobile Banking**	FOC
	5	Recovery of fund charges <i>(Originator's error)</i>	RM2.00 per transaction
Interbank Cash Deposit (IBCD) <i>Cardless deposit transaction via Cash Deposit Machine (CDM) or Cash Recycler Machine (CRM)</i>	1	Interbank Cash Deposit (IBCD) via CDM/CRM: <ul style="list-style-type: none"> To other banks' account at MBSB Bank CRM To MBSB Bank's account at other banks' CRM/CDM 	<ul style="list-style-type: none"> RM1.00 per transaction (deducted from deposited amount) <i>(Note: e.g., RM1.00 will be deducted from the RM100.00 deposited and the net amount received by the beneficiary account (MBSB Bank/ other banks) will be RM99.00 only).</i>
Corporate Internet Banking (CIB)** <i>(Applicable for CIB Inquiry & Transactional Package only. Single / Bulk payment)</i>	1	Security Token	<ul style="list-style-type: none"> 1st 2 Token: FOC Additional Token: RM150.00 per token(one time charge)
	2	Monthly Subscription Fee	<ul style="list-style-type: none"> SME: FOC Non-SME: RM50.00
	3	Intrabank Fund Transfer (within MBSB Bank)	<ul style="list-style-type: none"> SME: FOC Non-SME: FOC
	4	Interbank GIRO (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> SME: FOC Non-SME: FOC
	5	DuitNow and Instant Transfer (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> SME: FOC Non-SME: FOC

Products	No	Description	Fees & Charges
	6	Interbank RENTAS (Outward RENTAS)	<ul style="list-style-type: none"> SME: RM2.00 per transaction Non-SME: RM4.00 per transaction
	7	Interbank RENTAS (Inward RENTAS)	<ul style="list-style-type: none"> SME: FOC Non-SME: FOC
	8	EPF, SOCSO, LHDN & ZAKAT (Bulk Payment only)	<ul style="list-style-type: none"> SME: FOC Non-SME: FOC
Retail Internet Banking (RIB)** <i>(Plus any charges imposed by respective Nostro Agents)</i>	1	Intrabank Fund Transfer (within MBSB Bank)	<ul style="list-style-type: none"> Internet Banking: FOC Mobile Banking: FOC
	2	Interbank GIRO (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> Internet Banking: FOC Mobile Banking: FOC
	3	DuitNow and Instant Transfer (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> Internet Banking: FOC Mobile Banking: FOC
	4	Interbank SWIFT – Outward FTT (To other Banks Outside Malaysia)	<ul style="list-style-type: none"> Commission: RM2.00 Cost of Wire: RM30.00 per transaction
Safe Deposit Box-i (SDB) <i>(Applicable at PJ Sentral branch only)</i>	1	<u>Rental Rate</u> Size (Inches): <ul style="list-style-type: none"> 10 x 10 5 x 10 4 x 10 	<ul style="list-style-type: none"> RM450.00 RM350.00 RM300.00
	2	Key Deposit	RM150.00
	3	Stamping Fees	As charge by LHDN
	4	Loss of Key(s)	Actual cost incurred or minimum RM500.00
Letter of Credit-i (LC-i)	1	Issuance Commission	0.1% per month or part thereof of LC-i value or as per Letter of Offer with minimum RM50.00
	2	Amendment Commission	<ul style="list-style-type: none"> 0.1% per month or part thereof of LC-i value or as per Letter of Offer with minimum RM50.00 Amendment not related to extension of expiry date and/or amount, flat charge of RM100.00
	3	Pre-Advice Swift	Flat RM60.00
	4	Acceptance Commission	0.1% per month from LC-i expiry date to usance maturity date, minimum RM150.00
	5	Discrepancy Fee	<ul style="list-style-type: none"> Flat RM50.00 for Local currency bill Flat USD50.00 or its equivalent for foreign currency bill
	6	Cancellation fee before expiry date (at customer's/ importer's request)	Flat RM50.00
	7	Swift	Flat RM60.00
	8	Rentas	Flat RM5.00

Products	No	Description	Fees & Charges
	9	Stamp Duty	RM10.00 per indemnity
	10	Courier/ Postage/ Delivery	Depending on destination
Inward Letter of Credit-i (ILC-i)	1	Advising Commission	Flat RM50.00
	2	Amendment Commission	Flat RM50.00
	3	Swift	Flat RM60.00
	4	Rentas	Flat RM5.00
	5	Stamp Duty	RM10.00 per indemnity
	6	Courier/ Postage/ Delivery	Depending on destination
Inward Bill for Collection-i (IBC-i)	1	Collection (Domestic) Commission	0.1% on bill amount, minimum RM50.00, and maximum RM500.00
	2	Collection (Foreign) Commission	0.1% on bill amount, minimum RM50.00, and maximum RM100.00
	3	Usance Collection (Domestic) Commission	Acceptance Fee RM150.00
	4	Usance Collection (Foreign) Commission	Acceptance Fee USD50.00
	5	Handling Fee	RM15.00 per Bill of Lading (BL) <i>Note: for three (3) sets and above</i>
	6	Swift	Flat RM60.00
	7	Rentas	Flat RM5.00
	8	Stamp Duty	RM10.00 per indemnity
	9	Courier/Postage/Delivery	Depending on destination
Outward Bill for Collection-i (OBC-i)	1	Collection (Domestic) Commission	0.1% on bill amount, minimum RM50.00, and maximum RM500.00
	2	Collection (Foreign) Commission	0.1% on bill amount, minimum RM50.00, and maximum RM100.00
	3	Handling Fee	Flat RM15.00
	4	Cancellation Fee (at Exporter's request)	Flat RM150.00
	5	Swift	Flat RM60.00
	6	Rentas	Flat RM5.00
	7	Stamp Duty	RM10.00 per indemnity
	8	Courier/Postage/Delivery	Depending on destination
Credit Bill for Collection-i (CBC-i)	1	Collection (Domestic) Commission	0.1% on bill amount, minimum RM50.00, and maximum RM500.00
	2	Collection (Foreign) Commission	0.1% on bill amount, minimum RM50.00, and maximum RM100.00
	3	Document Checking	Flat RM50.00
	4	Handling Fee	Flat RM15.00
	5	Cancellation Fee (at Exporter's request)	Flat RM150.00
	6	Swift	Flat RM60.00
	7	Rentas	Flat RM5.00
	8	Stamp Duty	RM10.00 per indemnity

Products	No	Description	Fees & Charges
	9	Courier/Postage/Delivery	Depending on destination
Outward Bill Financing-i (OBF-i)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	2	Swift	Flat RM60.00
	3	Rentas	Flat RM5.00
	4	Stamp Duty	RM10.00 per indemnity
	5	Courier/Postage/Delivery	Depending on destination
Credit Bill Financing-i (CBF-i)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	2	Swift	Flat RM60.00
	3	Rentas	Flat RM5.00
	4	Stamp Duty	RM10.00 per indemnity
	5	Courier/Postage/Delivery	Depending on destination
Tawarruq Working Capital Financing (TWCF)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	2	Swift	Flat RM60.00
	3	Rentas	Flat RM5.00
	4	Stamp Duty	RM10.00 per indemnity
	5	Courier/Postage/Delivery	Depending on destination
Murabahah Working Capital Financing (MWCF)	1	Swift	Flat RM60.00
	2	Rentas	Flat RM5.00
	3	Stamp Duty	RM10.00 per indemnity
	4	Courier/Postage/Delivery	Depending on destination
Shipping Guarantee-i (SG-i)	1	Issuance Commission	0.1% flat on the invoice amount, minimum RM50.00, whichever is higher
	2	If not Returned Commission	0.5% flat on the invoice amount, minimum RM50.00, whichever is higher, 3 months from the issuance date
	3	Stamp Duty	RM10.00 per indemnity
	4	Courier/Postage/Delivery	Depending on destination
Bank Guarantee-i (BG-i)	1	Issuance Commission	0.1% on guarantee amount per month or part thereof or as per Letter of Offer, minimum RM50.00, whichever is higher
	2	Amendment Commission	<ul style="list-style-type: none"> 0.1% on guarantee amount per month or part thereof or as per Letter of Offer, minimum RM50.00, whichever is higher Amendment not related to extension of expiry date and/or amount, flat charge of RM100.00
	3	Swift	Flat RM60.00

Products	No	Description	Fees & Charges
	4	Rentas	Flat RM5.00
	5	Stamp Duty	RM10.00 for each issuance
	6	Courier/Postage/Delivery	Depending on destination

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**