

**FEES AND CHARGES [AS AT 9 MARCH 2020]**

Products	No	Description	Fees & Charges
Visa Debit Card-i	1	Annual Fee <ul style="list-style-type: none"> <li>• First year</li> <li>• Subsequent year</li> </ul>	<ul style="list-style-type: none"> <li>• Waived</li> <li>• RM8 (For Debit Card tied to Basic Savings Account-i or Basic Current Account-i, Card Annual Fee is waived)</li> </ul>
	2	Card Replacement Fee due to: <ul style="list-style-type: none"> <li>• Lost / stolen / damaged / forgotten pin</li> <li>• Faulty chip / renewal of card</li> <li>• Fraud transaction or card information compromised</li> </ul>	<ul style="list-style-type: none"> <li>• RM12</li> <li>• No Charge</li> <li>• No Charge</li> </ul>
	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"> <li>• Via MBSB Bank ATM</li> <li>• Via MEPS ATM Network in Malaysia</li> <li>• Via MEPS Foreign Islamic Bank (i.e. Kuwait Finance House, Al Rajhi Bank)</li> <li>• Via MEPS Local Incorporated Foreign Bank (LIFB)</li> <li>• Via VISA Plus network</li> <li>• Via ATM Regional Link <ul style="list-style-type: none"> <li>✓ NETS ATM @ Singapore</li> <li>✓ ARTA JASA / RINTIS ATM @ Indonesia</li> <li>✓ ITMX ATM @ Thailand</li> <li>✓ KFTC ATM @ Korea</li> <li>✓ BNET ATM @ Vietnam</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• No Charge (Exception for Basic Current Account-i Non Fee whereby the withdrawal fees are free for first eight (8) transactions. 9<sup>th</sup> transaction onwards, RM0.50 fee will be imposed per transaction.)</li> <li>• RM1.00 per withdrawal</li> <li>• RM1.00 per withdrawal</li> <li>• RM1.00 per withdrawal</li> <li>• RM12.00 per withdrawal</li> <li>• RM10.00 per withdrawal</li> </ul>

Products	No	Description	Fees & Charges	
	6	Balance Enquiry Fee <ul style="list-style-type: none"> <li>Via MBSB Bank ATM</li> <li>Via Other Banks</li> </ul>	<ul style="list-style-type: none"> <li>No Charge</li> <li>No Charge</li> </ul>	
	7	Interbank GIRO (IBG)	RM0.30 per transaction	
	8	Instant Transfer (IBFT) <ul style="list-style-type: none"> <li>Transaction amount ≤ RM5000</li> <li>Transaction amount &gt; RM5000</li> </ul>	<ul style="list-style-type: none"> <li>No charge</li> <li>RM0.50 per transaction</li> </ul>	
	9	Statement Request <ul style="list-style-type: none"> <li>Individual and SME</li> <li>Non-SME</li> </ul> (Applicable for Current Account-i only)	<ul style="list-style-type: none"> <li>RM10.00 per request <i>(regardless number of pages)</i></li> <li>RM20.00 per request <i>(Maximum 10 pages, subsequent page charge is at RM1.00 per page)</i></li> </ul>	
<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> <i>iv. PrimeWin Savings Account-i</i>	1	Brokerage Fee	Waived	
	2	Replacement fee for loss of savings passbook	RM15.00 of which: <ul style="list-style-type: none"> <li>Stamp Duty: RM10.00; and</li> <li>New passbook: RM5.00</li> </ul>	
	3	Tawarruq 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: Waived</li> <li>Postage: Actual cost as per charged by courier service</li> </ul>	
	3	Cheque Processing	RM0.50 per cheque	
	4	Service Fee <i>(For accounts with an average balance of less than RM1,000 during the half year)</i>	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>	

Products	No	Description	Fees & Charges		
	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	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"> <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: Waived	
	20	Over-the-Counter (“OTC”) Withdrawal (Monthly)  <b>( If there are no ATM and GIRO facilities provided)</b>		ii) 9 <sup>th</sup> transaction onwards: RM2.00 per transaction	
				i) 1 <sup>st</sup> – 16 <sup>th</sup> transaction: Waived	
				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: Waived Postage: Actual cost as per charged by courier service	
		3	Cheque Processing	RM 0.50 per cheque	

Products	No	Description	Fees & Charges
	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>
	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	Tawarruq Notice (Yearly)	No Charge
	12	Ad Hoc/ Duplicate Tawarruq 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>

Products	No	Description	Fees & Charges
	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"> <li>For Individual &amp; SME : RM10.00</li> <li>For Non-SME : RM20.00</li> </ul> <i>(Note: Maximum 10 pages, subsequent page, charge is at RM1.00 per page.)</i>
	5	Tawarruq Notice (Yearly)	No Charge
	6	Request for Ad Hoc/ Duplicate Tawarruq 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
	8	Dormant Account; <ul style="list-style-type: none"> <li>Balance of equivalent to RM10.00 and below;</li> <li>Balance equivalent to RM10.00 and above</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge</li> <li>Respective FCY equivalent to RM10.00 per year</li> </ul>
Term Deposit-i <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
Personal Financing-i	1	Wakalah Fee	RM34.00
	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>
Mortgage-i <i>i. Standard Home</i>	1	Wakalah Fee	Waived
	2	Stamp duty	As per Stamp Duty Act 1949 (Revised 1989)

Products	No	Description	Fees & Charges
<i>Financing-i</i> <i>ii. Ultimate Home Financing-i</i> <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</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)	<ul style="list-style-type: none"> <li>RM0.30 per transaction <i>(free-of-charge for senior citizens and the disabled persons)</i></li> </ul>
	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
<b>Corporate Internet Banking (CIB)**</b>  <i>(Applicable for CIB Inquiry &amp; Transactional Package only. Single / Bulk payment)</i>	1	Security Token	<ul style="list-style-type: none"> <li>1<sup>st</sup> 2 Token: FOC</li> <li>Additional Token: RM150.00 per token (one time charge)</li> </ul>
	2	Monthly Subscription Fee	<ul style="list-style-type: none"> <li>SME: FOC</li> <li>Non-SME: RM50.00</li> </ul>
	3	Intrabank Fund Transfer <i>(within MBSB Bank)</i>	<ul style="list-style-type: none"> <li>SME: FOC</li> <li>Non-SME: FOC</li> </ul>
	4	Interbank GIRO <i>(To other banks within Malaysia as prescribed by Paynet)</i>	<ul style="list-style-type: none"> <li>SME: FOC</li> <li>Non-SME: FOC</li> </ul>
	5	DuitNow and Instant Transfer <i>(To other banks within Malaysia as prescribed by Paynet)</i>	<ul style="list-style-type: none"> <li>SME: FOC</li> <li>Non-SME: FOC</li> </ul>
	6	Interbank RENTAS <i>(Outward RENTAS)</i>	<ul style="list-style-type: none"> <li>SME: RM2.00 per transaction</li> <li>Non-SME: RM4.00 per transaction</li> </ul>
	7	Interbank RENTAS <i>(Inward RENTAS)</i>	<ul style="list-style-type: none"> <li>SME: FOC</li> <li>Non-SME: FOC</li> </ul>
	8	EPF, SOCSO, LHDN & ZAKAT <i>(Bulk Payment only)</i>	<ul style="list-style-type: none"> <li>SME: FOC</li> <li>Non-SME: FOC</li> </ul>

Products	No	Description	Fees & Charges
Retail Internet Banking (RIB)**	1	Intrabank Fund Transfer (within MBSB Bank)	<ul style="list-style-type: none"> <li>• Internet Banking: FOC</li> <li>• Mobile Banking: FOC</li> </ul>
	2	Interbank GIRO <i>(To other banks within Malaysia as prescribed by Paynet)</i>	<ul style="list-style-type: none"> <li>• Internet Banking: FOC</li> <li>• Mobile Banking: FOC</li> </ul>
	3	DuitNow and Instant Transfer <i>(To other banks within Malaysia as prescribed by Paynet)</i>	<ul style="list-style-type: none"> <li>• Internet Banking: FOC</li> <li>• Mobile Banking: FOC</li> </ul>
<i>(Plus any charges imposed by respective Nostro Agents)</i>	4	Interbank SWIFT – Outward FTT <i>(To other Banks Outside Malaysia)</i>	<ul style="list-style-type: none"> <li>• Commission: RM2.00</li> <li>• Cost of Wire: RM30.00 per transaction</li> </ul>
	5	Inward FTT	RM10.00 per transaction

Notes:

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