

Types of charges	Charges
Stamp duty on cheques	RM0.15 per cheque leaf
Processing fees on cheques	RM0.50 per transaction
Cheque Books not collected after 30 days	RM30.00 per cheque book, irrespective of size
Account Statement	i) Free on a monthly basis ii) RM20.00 per month for daily request iii) RM10.00 per month for weekly request iv) RM5.00 per month for fortnightly request
Closing of Account (within 3 months of its opening)	RM20.00
Closing of Account (after 3 months of its opening)	Not applicable effective from 19 March 16
Change of Signatories / Conditions	RM10.00 per occasion
Half-yearly service charge (if average balance of less than RM1,000)	Not applicable effective from 19 March 16
Cheque Return Charges – Insufficient Funds	RM100.00 per cheque
Cheque Return Charges – Customer instruction to stop payment due to Insufficient fund	RM100.00 per cheque
Cheque Return Charges – Post Dated Cheque	RM10.00 per cheque (to be paid by depositor)
Third Party Cheque Encashment	RM2.00 per cheque
Referral of cheques	RM20.00 per cheque

DCHEQS Appeals	RM50.00 per appeal
Creation of Facility Excess Authorisation (FEAs) - Non SME account only (Individual and corporate account only)	RM50.00 per occasion
Service charge for Inward Unpaid Items (Unpaid Cheques Deposited)	RM5.00 per envelope
Stamp duty for third party mandate	RM10.00
Service charge for third party mandate	RM10.00
Despatch of cheque book by registered mail within Malaysia & Singapore	RM10.00 per cheque book, Irrespective of size
Debit Card Annual Fee	RM15.00
Replacement of lost/ stolen/ mishandled Debit Card	RM12.00
Reproduction of Statement of SMIA-I Account	RM2.00 per page
Note: The fees and charges listed above are inclusive of any taxes, where applicable.	