



Fees and Charges for Products and Services

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

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Important Note: Fees and Charges will be updated on different dates for each product / service.

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2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT

| CONVENTIONAL CURRENT ACCOUNT | M2 ACCOUNT

| PREFERRED M2 ACCOUNT

| SUPERSALARY ACCOUNT

| JUSTONE CURRENT ACCOUNT

| CURRENT ACCOUNT PLUS

TRANSACTIONS	FEES/CHARGES																		
Minimum Deposit to Open (Individual)	Basic Current Account RM 500																		
	Conventional Current Account RM2,000																		
	M² Account RM2,000																		
	Preferred M² Account RM500																		
	SuperSalary Account No minimum required																		
	JustOne Current Account & Current Account Plus No minimum required																		
Service Fee	<p>Half yearly service fee of RM10.60 is levied on accounts (Basic Current Account and Conventional Current Account) if the minimum monthly average balance falls below RM1,000 from 1 Jan to 30 Jun and 1 Jul to 31 Dec. No charges for overdraft facilities.</p> <p>A service fee of RM10.60 is levied monthly on M2 Account if the balance at the end of any day of the month falls below RM5,000.</p> <p>A calendar quarterly service fee of RM15.90 is levied on Preferred M2 Account if the average daily balance for the quarter falls below RM6,000.</p>																		
Issuance of Cheque Book	RM7.50 (RM0.15 stamp duty per cheque leaf)																		
Postage and Delivery Charges of Cheque Book	<p>By ordinary mail (by default when ordered through I-Banking, Phone Banking and ATM)</p> <table> <tr> <td>1 – 2 cheque books</td> <td>- RM2.12</td> </tr> <tr> <td>3– 4 cheque books</td> <td>- RM4.24</td> </tr> <tr> <td>5 – 10 cheque books</td> <td>- RM8.48</td> </tr> <tr> <td>> 10 cheque books</td> <td>- RM15.90</td> </tr> </table> <p>By Courier Mail (by default for Priority Banking and SME Customers)</p> <table> <tr> <td>Each cheque book</td> <td>- RM5.30</td> </tr> </table> <p>For Current Account Plus</p> <p>Courier Charges: No charge for first delivery via normal mail. Subsequent delivery:-</p> <table> <tr> <td>4 books and below</td> <td>- RM5.30</td> </tr> <tr> <td>5 – 7 books</td> <td>- RM6.36</td> </tr> <tr> <td>8 – 10 books</td> <td>- RM10.60</td> </tr> <tr> <td>10 books and above</td> <td>- RM21.20</td> </tr> </table>	1 – 2 cheque books	- RM2.12	3– 4 cheque books	- RM4.24	5 – 10 cheque books	- RM8.48	> 10 cheque books	- RM15.90	Each cheque book	- RM5.30	4 books and below	- RM5.30	5 – 7 books	- RM6.36	8 – 10 books	- RM10.60	10 books and above	- RM21.20
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CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT

| CONVENTIONAL CURRENT ACCOUNT | M2 ACCOUNT

| PREFERRED M2 ACCOUNT

| SUPERSALARY ACCOUNT

| JUSTONE CURRENT ACCOUNT

| CURRENT ACCOUNT PLUS

TRANSACTIONS	FEES/CHARGES	
Dormant Account	Current Accounts with no transactions for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For account having a balance of more than RM10, a dormant fee charge of RM10.60 per annum will apply until the remaining balances are sent to unclaimed monies as per <u>Unclaimed Monies Act 1965</u>	
Other Fees and Charges	a) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia)	RM 1.00
	b) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	Free (effective 2 May 2013)
	Online Banking (via IBFT instant fund transfer)	Free (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.53 <i>Service fee is charged for every successful transaction</i>
	c) Processing fee for every cheque issued	RM0.53 (effective 2 January 2015)
Additional/Extra Service	<u>Periodic Payment / Standing Instruction / Direct Debit Authorisation</u>	
	a) To own account within the same branch (standard) - no charge b) To 3 rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment c) To account with other banks (automated) – RM 5.30 per payment plus postage and any other expenses incurred d) Any standing Instruction involving manual intervention – RM 53 per payment Rejected Standing Instruction – RM 5.30 per rejected transaction	
	<u>Cash/Cheque Deposits</u>	
	a) To another branch - no charge b) Cheque issued by Government, State and Local Authorities - no charge c) Money/postal Orders issued by Malaysian Postal Authority - no charge	
	<u>Dishonored Cheques due to Insufficient Funds</u>	
	RM150 per cheque returned	

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CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT

| CONVENTIONAL CURRENT ACCOUNT | M2 ACCOUNT

| PREFERRED M2 ACCOUNT

| SUPERSALARY ACCOUNT

| JUSTONE CURRENT ACCOUNT

| CURRENT ACCOUNT PLUS

TRANSACTIONS	FEES/CHARGES
Additional/Extra Service	<p><u>Stop-Payment Instruction</u></p> <p>a) Cheques are in a continuous series – RM21.20 per instruction</p> <p>b) Cheques are not in a continuous series – RM21.20 per cheque</p> <p>c) Instruction is accompanied with a police report – RM21.20 per instruction</p> <p>d) Due to insufficient funds – RM159 per cheque</p>
	<p><u>Cheque Returned</u></p> <p>Due to the cheque being post dated – RM10.60 on payee's account</p>
	<p><u>Extra</u></p> <p>Free setup for Master Sweep</p> <p>Free Phone Banking</p> <p>Free eStatement subscription</p> <p>Free Online Banking</p>

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SAVINGS ACCOUNT

| e\$aver

TRANSACTIONS	FEES/CHARGES	
Minimum Deposit to Open	Any amount	
Service Fee	None	
Dormant Account	Account with no transactions for 1 year (12months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM10.60 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965.	
Other Fees and Charges	a) Early account closure within 3 months	RM20
	b) Service fee will be charged for every successful cash withdrawal made by Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad, and United Overseas Bank (Malaysia) Berhad	RM1.00
	c) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	Free (effective 2 May 2013)
	Online Banking (via IBFT instant fund transfer)	Free (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.53 <i>Service fee is charged for every successful transaction</i>
Additional/Extra Service	Transfer of Funds	
	a) To own account within the same branch (standard) – no charge b) To own account within other SCBMB branches (automated) – no charge c) To 3 rd party account with other SCBMB branches (automated) – RM2.12 per payment	
	Cash / Cheque Deposits	
	a) To another branch with the same clearing area – no charge b) To another branch in different clearing area – no charge c) Cheque issued by Government, State and Local Authorities – no charge d) Money / Postal Orders issued by Malaysian	
	Extra Free setup for Master Sweep Free Phone Banking Free Debit Card – Debit MasterCard Free eStatement subscription Free Online Banking	

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SAVINGS ACCOUNT

| BASIC SAVINGS ACCOUNT | MASTER SAVINGS – PASSBOOK
 | MASTER SAVINGS – STATEMENT | POWERP@Y
 | MY DREAM ACCOUNT (ORDINARY SAVINGS)
 | SENIOR SAVE (AGE 50 AND ABOVE)
 | YOUNG SAVERS ACCOUNT
 | JUSTONE SAVINGS ACCOUNT

TRANSACTIONS	FEES/CHARGES
Minimum Deposit to Open	Basic Savings Account RM20
	Master Savings – Passbook RM5,000 for non-individual N/A for individual
	Master Savings – Statement RM5,000 for non-individual N/A for individual
	PowerP@y & JustOne Savings Account No minimum deposit required
	My Dream Account (Ordinary Savings) RM2,000
	Senior Save (Age 50 and above) RM5,000
	Young Savers Account RM1
Dormant Account	Saving Accounts with no transactions for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM10.60 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965

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SAVINGS ACCOUNT

| BASIC SAVINGS ACCOUNT | MASTER SAVINGS – PASSBOOK
 | MASTER SAVINGS – STATEMENT | POWERP@Y
 | MY DREAM ACCOUNT (ORDINARY SAVINGS)
 | SENIOR SAVE (AGE 50 AND ABOVE)
 | YOUNG SAVERS ACCOUNT
 | JUSTONE SAVINGS ACCOUNT

TRANSACTIONS	FEES/CHARGES	
Other Fees and Charges	a) Early account closure within 3 months	RM20
	b) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad <i>(Not applicable for Young Savers Account & JustOne Savings Account)</i>	RM1.00
	c) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	Free (effective 2 May 2013)
	Online Banking (via IBFT instant fund transfer)	Free (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.53 <i>Service fee is charged for every successful transaction</i>
	d) Replacement of lost passbook <i>(Not applicable for JustOne Savings Account)</i>	RM20 plus stamp duty of RM10 on letter of indemnity
Additional / Extra Service	<u>Transfer of Funds</u> a) To own account within the same branch (standard) – no charge b) To own account within other SCBMB branches (automated) – no charge c) To 3 rd party account with other SCBMB branches (automated) – RM2.12 per payment	
	<u>Cash / Cheque Deposits</u> a) To another branch with the same clearing area – no charge b) To another branch in different clearing area – no charge c) Cheque issued by Government, State and Local Authorities – no charge d) Money / Postal Orders issued by Malaysian Postal Authority – no charge	
	<u>Extra</u> Master Savings – Statement & Passbook Free setup for Master Sweep Free Phone Banking Debit Card – VISA Electron / Debit MasterCard Free eStatement subscription Free Online Banking	

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SAVINGS ACCOUNT

| BASIC SAVINGS ACCOUNT | MASTER SAVINGS – PASSBOOK
 | MASTER SAVINGS – STATEMENT | POWERP@Y
 | MY DREAM ACCOUNT (ORDINARY SAVINGS)
 | SENIOR SAVE (AGE 50 AND ABOVE)
 | YOUNG SAVERS ACCOUNT
 | JUSTONE SAVINGS ACCOUNT

TRANSACTIONS	FEES/CHARGES
Additional / Extra Service	<p>Senior Save (Age 50 and above) Free Phone Banking Debit Card – Debit MasterCard Free eStatement subscription Free Online Banking Free direct debit setup and no transaction fees Option to purchase Group medical insurance 50% discount on safe deposit box free Free traveller's cheque is issuance fee Special Foreign Exchange rate Special travel insurance policy premium</p>
	<p>Young Savers Account Free Phone Banking Debit Card –Debit MasterCard Free eStatement subscription Free Online Banking</p>
	<p>JustOne Savings Account Free Phone Banking Free eStatement subscription Free Online Banking</p>

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SAVINGS ACCOUNT

| MY DREAM ACCOUNT (EDUCATION PLAN)

TRANSACTIONS	FEES/CHARGES
Account Opening Fee	RM106 plus RM20 (stamp duty)
Annual Account Management Fee	RM63.60 per annum – customer as trustee RM159 when OSK Trustee Berhad assumes the office as trustee
Withdrawal Fee	a) Waiver for two (2) withdrawals per year, thereafter at RM106 per withdrawal for non- medical reasons b) Waiver for medical reasons (subject to a minimum medical bill of RM1,000 and supported by documentary evidence)
Standing Instruction	RM10 (stamp duty) for Standing Instruction setup RM5.30 for each failed instruction for the month
Master Insurance Policy	RM10.60 per copy (for customers who would like to hold a copy)
Account Closing Fee	Nil

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FIXED DEPOSIT ACCOUNT

| FIXED DEPOSIT

TRANSACTION TYPE	FEES/CHARGES
Interest Payable	Interest is payable upon maturity of Fixed Deposits (for tenures of 1-12 months) Interest is payable on a half yearly basis (for tenures of more than 12 months)
Minimum Deposit	RM5,000 for tenures of 1 month RM1,000 for tenures above 1 month
Tenures	Flexible tenures of 1, 3, 6, 9, 12, 15, 18, 21 months and 2, 3, 4 & 5 years
Currencies Accepted	MYR only
Premature Upliftment Conditions	<ol style="list-style-type: none"> Fixed Deposits of 1 – 3 months tenures: no interest will be paid Fixed Deposits of more than 3 months tenures: <ul style="list-style-type: none"> If uplifted before completion of 3 months, no interest will be paid If uplifted after completion of 3 months, interest at ½ the contracted rate will be paid for each completed month
Partial Upliftment	<ol style="list-style-type: none"> Where the Fixed Deposit has not completed minimum of 3 months, no interest will be paid on the partially uplifted amount Where the Fixed Deposit has completed minimum of 3 months, interest at ½ the contracted rate will be paid on the partially uplifted amount, for each completed month Interest will continue to be paid on the remaining portion of the Fixed Deposit as originally contracted
Withholding Tax*	Interest earned on deposits > RM100,000 will be subjected to 5% of withholding tax on interest earned <i>*This is currently waived by the Malaysian government</i>

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FOREIGN CURRENCY DEPOSITS

| FOREIGN CURRENCY SAVINGS ACCOUNT

TRANSACTION TYPE	FEES/CHARGES
Interest Payable	Interest is calculated on a daily basis and payable monthly or upon closure of the Account. Balances failing below the required minimum balances will not attract any interest
Minimum Deposit To Open	USD10,000 equivalent
Fee	A fee of USD10.60 equivalent is charged for all individual accounts whose balances fall below the USD10,000 equivalent on a monthly basis
Currencies Accepted	USD, AUD, NZD, EUR, GBP, SGD, JPY, HKD, CAD, & CHF
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. For details please refer to Branch Services – Outward Remittances

FOREIGN CURRENCY DEPOSITS

| WEALTH FOREIGN CURRENCY CURRENT ACCOUNT

TRANSACTION TYPE	FEES/CHARGES
Applicability	This account is only available for Investment clients and Overdraft clients No withdrawal over the counter, no cheque issuance and Overdraft facility
Interest Payable	Non Interest Bearing
Currencies Accepted	USD, AUD, NZD, EUR, GBP, SGD, JPY
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. For details please refer to Branch Services – Outward Remittances

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FOREIGN CURRENCY DEPOSITS

| FOREIGN CURRENCY FIXED DEPOSITS

TRANSACTION TYPE	FEES/CHARGES
Interest Payable	Interest is payable upon maturity of Fixed Deposits
Minimum Deposit To Open	USD10,000 equivalent
Tenures	Flexible tenures ranging of 1 week, 2 weeks, 1 month, 2 months, 3 months, 6 months and 12 months
Currencies Accepted	USD, AUD, NZD, EUR, GBP, SGD, JPY, HKD, CAD, & CHF
Premature Upliftment Conditions	<p>No partial upliftment is allowed Any early upliftment is subjected to penalty charges as below:</p> <p>Total Penalty = Interest Accrued + Replacement Cost</p> <p>Note: Replacement Cost = (Current Market Day Rate – Contract Rate) x Remaining Days to Maturity</p> <p>The Replacement Cost can be zero if the Current Market Rate at the date of the premature upliftment is less than the deposit Contract Rate</p>
Withholding Tax*	<p>Interest earned on deposits > RM100,000 will be subjected to 5% of withholding tax on interest earned</p> <p><i>*This is currently waived by the Malaysian government</i></p>
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly For details please refer to Branch Services – Outward Remittances

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FINANCIAL GOAL PRODUCT

TRANSACTIONS	FEES/CHARGES
Account Opening Fee	RM106 plus RM20 (stamp duty)
Annual Account Management Fee	RM63 per year – customer as trustee RM159 per year when OSKT assumes the office as trustee
Withdrawal Fee	a) Waiver for two (2) withdrawals per year, thereafter at RM106 per withdrawal for non- medical reasons b) Waiver for medical reasons (subject to a minimum medical bill of RM1,000 and supported by documentary evidence)
Standing Instruction	RM10 (stamp duty) for Standing Instruction setup RM5.30 for each failed instruction for the month
Master Insurance Policy	RM10.60/copy (for customers who would like to hold a copy)
Account Closing Fee	<i>Nil</i>
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. For details please refer to Branch Services – Outward Remittances

NEEDS BASED PRODUCT

TRANSACTIONS	FEES/CHARGES
Account Closing Fee	Higher Education Fund & Retirement Benefit Fund RM265 per account Homesave Account RM53 per account
Account Management Fee	Higher Education Fund & Retirement Benefit Fund Charged on 31st of December annually 0.25% / RM53 per year – whichever is higher Homesave Account Charged on 31st of December annually RM53 per year

EQUITY INVESTMENT

TRANSACTIONS	FEES/CHARGES
Transfer Fee	RM31.80 per transfer
Market Exchange Charges	As imposed by the applicable Market Exchanges

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OVERDRAFTS

TRANSACTIONS	FEES/CHARGES
<p>Overdraft against Fixed Deposits/ Overdraft against Investment Products</p> <p>For Malaysian Ringgit (MYR) Stamping Fee for Letter of Offer and Security Agreement over Bank Account/ Security Agreement over Securities</p> <p>For OD wholly denominated in Foreign Currencies (FCY) Stamping Fee for Letter of Offer and Security Agreement over Bank Account/ Security Agreement over Securities</p>	<p>RM10 + 0.5% of Facility Amount</p> <p>RM10 + 0.5% of Facility Amount subject to a max stamp duty of MYR500 irrespective of the Limit</p>
<p>FOR ALL OVERDRAFTS</p> <p>Commitment Fee on unutilised portion of overdraft facilities except:</p> <p>a) Personal overdraft facilities with a limit below RM250,000 each b) Deceased accounts and legal block accounts. Legal block accounts are classified as those for which a hold has been placed arising from the following legal actions; bankruptcy notice, creditor's petition/winding up, bankruptcy, garnishee order and court order. c) Where the facility is frozen by the bank due to circumstances beyond the control of the borrower</p>	<p>1% per annum on the unutilized portion of overdraft</p>
<p>Late Payment/Default Rate</p>	<p>1% per annum on the arrears in default</p>
<p>Excess of Limit</p>	<p>Additional 1% per annum on any amount in excess of your approved limit</p>

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DEBIT CARD

Description	Others	Preferred Banking	Priority Banking	SME Banking
a) New Card Issuance Fee	RM8.48	Free	Free	RM8.48
b) Annual Fee	RM8.48	Free	Free	RM8.48
c) Replacement of card due to lost / damages cards / PIN block	RM8.00	RM8.00	Free	RM8.00
d) Replacement of faulty cards (newly issued with less than 3 months old)	Free	Free	Free	Free
e) ATM (via MEPS IBFT instant fund transfer)				
i) SCB debit card at MEPS ATM	RM0.53			
ii) SCB debit card at SCB ATM	RM0.32 (Service fee is charged for every successful transaction)			
f) HOUSe Network* withdrawal	RM1.00	RM1.00	RM1.00	RM1.00
g) HOUSe Network* Balance Enquiry	Free	Free	Free	Free
h) Overseas Cash Withdrawal	RM12.72	RM12.72	Free	RM12.72
i) Overseas transaction charges (foreign currency) – Debit MasterCard/ Visa Debit Card	Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange rate determined by Visa International / MasterCard Worldwide / Bank. The conversion rate is subject to any transaction fee levied by VISA International/ MasterCard Worldwide plus the Bank will charge a 1% mark up on the amount transacted in foreign currency			
j) Fees & Minimum Number of Transactions	<p>JustOne Savings Account No Debit / ATM Card</p> <p>Young Savers Account No ATM/ Debit Card. Only one cash / transfer withdrawal is allowed at least one month from the last withdrawal</p>			
k) Sales Draft Retrieval Fee	RM5.30 per request			

*HOUSe Network consists of Standard Chartered Bank Malaysia Berhad, HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (M) Bhd

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MEPS Shared ATM Network

Description	Others	Preferred Banking	Priority Banking
	(per transaction)		
Cash withdrawal (from any JustOne Current Account)	RM4.24	RM4.24	RM4.24
Cash withdrawal (Other Current Account or Savings Account)	First 2 MEPS SAN withdrawals each month: RM1.06 NOTE: this applies ONLY IF your average daily account balance across all your Ringgit current and savings accounts in the previous month exceeded RM5,000. Otherwise, the fee will be RM4.24 per transaction	First 3 MEPS SAN withdrawals each month: RM1.06	First 4 MEPS SAN withdrawals each month: RM1.06
	a		
Description	Others	Preferred Banking	Priority Banking
	(per transaction)		
	b	3 rd MEPS withdrawal onwards: RM4.24	4 th MEPS withdrawal onwards: RM4.24
		5 th MEPS withdrawal onwards: RM4.24	
Balance enquiry	Free	Free	Free

****average daily account balance = Total balance of each day of the month / Total no. of days in a month**

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CREDIT CARD

TRANSACTIONS	FEES/CHARGES	
	Principal Card	Supplementary Card
Annual Fees	RM	RM
Classic	95.40	53
Gold	185.50	106
Gold MasterCard (Basic Card)	Free	Free
CashBack Gold Mastercard	185.50	106
JustOne Gold MasterCard	185.50	FREE
Business Gold VISA	212	N/A
Business Platinum VISA	318	N/A
Platinum	265	143.10
JustOne Platinum MasterCard	265	Free
Preferred MasterCard	371	Free
WorldMiles MasterCard	636*	Free
Visa Infinite	848	424

*All WorldMiles cardholders acquired prior to 1 March 2016 will be provided a grace period of 1 year before the implementation of annual fee of RM636 which will come into effect in March 2017. In the meantime, existing WorldMiles cardholders can continue to enjoy an array of travel offers and privileges with the current membership fee of RM190.80 per annum.

TRANSACTIONS	FEES/CHARGES	
	Principal Card	Supplementary Card
Monthly Fees		
Visa translucent credit card	8.48	Free

Your annual fee for the Visa translucent credit card is payable in 12 months payments.

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CREDIT CARD

TRANSACTIONS	FEES/CHARGES
<p>Finance Charges* (Effective 1 April 2015) Interest rate % p.a. On:</p> <p>Retail Transactions</p> <p>Cash Advance</p> <p>Balance Transfer / Balance Transfer PLUS / Cheque-on-Call / Cheque-on-Call Plus / FlexiPay / Flexi-On-Balance</p>	<p>Finance / Interest charges shall only be imposed on retail and cash advances or withdrawal transactions.</p> <p>Based on prompt repayment of minimum or full payment for:</p> <ul style="list-style-type: none"> i. Last 12 consecutive months is 15% p.a. ii. 10 months or more within the last 12 consecutive months is 17% p.a. iii. Less than 10 months within the last 12 consecutive months is 18% p.a. <p>18% p.a. of the outstanding amount calculated on a daily basis from the transaction date until full repayment date.</p> <p>Visa Translucent Credit Card has different finance/interest charges for retail transactions and cash advance. Please refer to Finance/Interest charges for Visa Translucent Credit Card section for more information. A prevailing finance charge of 18% p.a. will be levied on the outstanding balance if the monthly instalment is not paid in full on time every month.</p>
<p>Retail Transactions (Effective 1st July 2008 onwards)</p> <p>Interest Free period</p> <p>No Interest Free period</p>	<p>20 days from statement date – if all outstanding balance of the previous months is fully paid.</p> <p>If Cardholder opts to pay partial or minimum payment within due date, finance charges on retail transaction (excluding Cash Advance or Balance Transfer / Balance Transfer PLUS / Cheque-on-Call / Cheque-on-Call Plus / FlexiPay / Flexi-On-Balance) will be imposed from the day transaction is posted to the card account</p>
<p>Cash Advance Fee (applicable for Credit Card and Cheque-on-Call / Cheque-on-Call Plus)</p>	<p>A Cash Advance fee of up to 5.3% or minimum of RM26.50 will be imposed on each transaction (applicable for Credit Card and Cheque-on-Call / Cheque-on-Call Plus).</p>
<p>Finance/Interest Charges for Visa Translucent Credit Card</p>	<p>The following interest rates are applicable for the Visa Translucent Credit Card for retail transactions and cash advances. Based on prior prompt repayments of the minimum/full payment for:</p> <ul style="list-style-type: none"> i. Last 12 consecutive months and new customers: 8.88% p.a. ii. Less than 12 months within the last 12 consecutive months: 16.99% p.a.
<p>Overlimit Service</p>	<p>A Fee of RM53 will be charged if Cardholder had exceeded his/her approved credit limit.</p>
<p>Minimum Monthly Repayment</p>	<p>5% of the outstanding balance or a minimum of RM50 whichever is higher for:</p> <ul style="list-style-type: none"> i. Credit Card ii. Balance Transfer iii. Easy Payment Scheme iv. Cheque-on-Call v. FlexiPay vi. Flexi-On-Balance <p>For Cheque-on-Call Plus / Balance Transfer PLUS: The full amount of the monthly installment due.</p>

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

CREDIT CARD

TRANSACTIONS	FEES/CHARGES	
Late Payment Charge* (Effective 1 April 2015)	Minimum RM10 or 1% of total retail and cash advances or withdrawal transactions as at statement date, whichever is higher, capped to a maximum of RM100 per account.	
Conversion for Overseas Transactions	Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange rate determined by Visa International / MasterCard Worldwide / the Bank and with such fees, charges and commission as determined by Visa International / MasterCard Worldwide on the date the transaction is processed <ul style="list-style-type: none"> The Bank will charge a 1% administration fee on the amount transacted in foreign currency or amount transacted overseas with any MasterCard Credit Card and/or Visa Credit Card. 	
Credit Card Statement Request	RM5.30 per copy for statement 36 months and below RM10.60 per copy for statement above 36 months	
Sales Slip Request	RM21.20 for each transaction	
Credit Balance Refund	<u>Customer Initiated</u> Credit balance will be refunded to a Standard Chartered Savings or Current Account. If cardholder does not have a valid account in Standard Chartered, the credit balance will be refunded via IBG to cardholder's account in other banks. <u>Bank Initiated for closed accounts</u> Credit balance will be refunded via Cashiers Order unless you have another active account with us (either a Standard Chartered Credit Card or Savings/Current Account) for refunds to be directly credited into. Note: Credit balance of less than or equal to RM9.99 will be absorbed by the bank as cost in line with BNM guideline. Cashiers order fee of RM5.30(inclusive GST) and Processing fee of RM0.53 (inclusive GST) will be deducted from the surplus amount for cheque clearing charges.	
Interest Acceleration for loan instalment products 1) Balance Transfer 2) Cheque-on-Call / Cheque-on-Call Plus 3) FlexiPay / Flexi-On-Balance	Cardmember has to settle in full the remaining pre-determined monthly instalment payable (comprises of both principal and interest) for the entire applicable tenure.	
Payment in Foreign Currency Cheque	RM53 will be imposed on each foreign currency cheque received for Credit Card payment.	
Rewards Points Transfer	You must pay a transfer fee of RM10.60 for every 50,000 points transferred. <table border="1" data-bbox="539 1547 1321 1608"> <tr> <td>You will be charged RM10.60 if you transfer 40,000 <i>points</i>. You will be charged RM21.20 if you transfer 60,000 <i>points</i>.</td> </tr> </table> There is no charge for transfer of points between principal and supplementary cardholders.	You will be charged RM10.60 if you transfer 40,000 <i>points</i> . You will be charged RM21.20 if you transfer 60,000 <i>points</i> .
You will be charged RM10.60 if you transfer 40,000 <i>points</i> . You will be charged RM21.20 if you transfer 60,000 <i>points</i> .		
Redirection of Rewards Gift Delivery to An Alternative Address	Once we have accepted a redemption request, gifts will be delivered to the address you have notified us as the address for receipt of notices and other communications in connection with our banking agreement. If you require us to deliver the gifts to an alternative address, you must pay a redirection fee of RM10.60 per gift. This fee will be debited from your <i>credit</i> card account or any other account with us.	

***Rates are subject to change from time to time**

- All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
- Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

JUSTONE MASTERCARD TITANIUM

CREDIT CARD

TRANSACTIONS	FEES/CHARGES	
Annual Fees	Principal Card	Supplementary Card
	RM	RM
JustOne MasterCard Titanium	212	116.60
Finance Charges* (Effective 1 April 2015) Interest rate % p.a. on:	Finance/interest charges shall only be imposed on retail and cash advances or withdrawal transactions.	
Retail Transactions	Based on prompt repayment of minimum or full payment for: i. Last 12 consecutive months is 15% p.a. ii. 10 months or more within the last 12 consecutive months is 17% p.a. iii. Less than 10 months within the last 12 consecutive months is 18% p.a.	
Cash Advance	18% p.a. of outstanding amount calculated on a daily basis from the transaction date until full repayment date.	
Balance Transfer / Balance Transfer PLUS / Cheque-on-Call / Cheque-on-Call Plus / FlexiPay / Flexi-On-Balance	A prevailing finance charge of 18% p.a. Will be levied on the outstanding balance if the monthly instalment is not paid in full on time every month.	
Retail Transactions (Effective 1 st July 2008 onwards)		
Interest Free period	20 days from statement date – if all outstanding balance of the previous months is fully paid.	
No Interest Free period	If Cardholder opts to pay partial or minimum payment within due date, finance charges on retail transaction (excluding Cash Advance or Balance Transfer / Balance Transfer PLUS / Cheque-on-Call / Cheque-on-Call Plus / FlexiPay / Flexi-On-Balance) will be imposed from the day transaction is posted to the card account	
Cash Advance Fee (applicable for Credit Card and Cheque-on-Call / Cheque-on-Call Plus)	A Cash Advance fee of up to 5.3% or minimum of RM26.50 will be imposed on each transaction (applicable for Credit Card and Cheque-on-Call / Cheque-on-Call Plus).	
Overlimit Service	A Fee of RM53 will be charged only if Cardholder had exceeded his/her approved credit limit.	
Minimum Monthly Repayment	5% of the outstanding balance or a minimum of RM50 whichever is higher for: i. Credit Card ii. Balance Transfer iii. Easy Payment Scheme iv. Cheque-on-Call v. FlexiPay vi. Flexi-On-Balance For Cheque-on-Call Plus / Balance Transfer PLUS: The full amount of the monthly installment due.	

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

JUSTONE MASTERCARD TITANIUM

CREDIT CARD

TRANSACTIONS	FEES/CHARGES
Late Payment Charge* (Effective 1 April 2015)	Minimum RM10 or 1% of total retail and cash advances or withdrawal transactions as at statement date, whichever is higher, capped to a maximum of RM100 per account.
Conversion for Overseas Transactions	Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange rate determined by Visa International / MasterCard Worldwide / the Bank and with such fees, charges and commission as determined by Visa International / MasterCard Worldwide on the date the transaction is processed <ul style="list-style-type: none"> The Bank will charge a 1% administration fee on the amount transacted in foreign currency or amount transacted overseas with MasterCard Credit Card and/or Visa Credit Card.
Credit Card Statement Request	RM5.30 per copy for statement 36 months and below RM10.60 per copy for statement above 36 months
Sales Slip Request	RM21.20 for each transaction
Credit Balance Refund	<p><u>Customer Initiated</u> Credit balance will be refunded to a Standard Chartered Savings or Current Account. If cardholder does not have a valid account in Standard Chartered, the credit balance will be refunded via IBG to cardholder's account in other banks.</p> <p><u>Bank Initiated for closed accounts</u> Credit balance will be refunded via Cashiers Order unless you have another active account with us (either a Standard Chartered Credit Card or Savings/Current Account) for refunds to be directly credited into.</p> <p>Note: Credit balance of less than or equal to RM9.99 will be absorbed by the bank as cost in line with BNM guideline. Cashiers order fee of RM5.30 (inclusive GST) and Processing fee of RM0.53 (inclusive GST) will be deducted from the surplus amount for cheque clearing charges.</p>
Interest Acceleration for loan instalment products 1) Balance Transfer 2) Cheque-on-Call / Cheque-on-Call Plus	Cardmember has to settle in full the remaining pre-determined monthly instalment payable (comprises of both principal and interest) for the entire applicable tenure.
Payment in Foreign Currency Cheque	RM53 will be imposed on each foreign currency cheque received for Credit Card payment.

**Rates are subject to change from time to time*

- All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
- Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

PERSONAL LOAN

CASHONE

TRANSACTIONS	FEES/CHARGES
Processing Fee	Nil
Early Settlement	One (1) month's prior written notice
Late Payment / Default Rate	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest.
Stamp Duty (Letter of Offer)	0.5% of the loan amount

QUICK CASH EDGE™ CLASSIC

TRANSACTIONS	FEES/CHARGES
Processing Fee	Nil
Late Payment / Default Rate	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest.
Stamp Duty (Letter of Offer)	0.5% of the loan amount

QUICK CASH EDGE™

TRANSACTIONS	FEES/CHARGES
Processing Fee	Nil
Early Settlement	Quick Cash EDGE™ Full redemption is subject to: a) One (1) month's prior written notice b) Any amount under the facility which is prepaid shall not be re-drawn or re-borrowed
Late Payment / Default Rate	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest.
Stamp Duty (Letter of Offer)	0.5% of the loan amount

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

MORTGAGE

| TERM LOAN

TRANSACTIONS	FEES/CHARGES
Processing Fee (applicable for approved applications only)	For size of loan up to RM30,000 – RM53
	For size of loan up to RM30,000 up to RM100,000 – RM106
	For size of loan above RM100,000 – RM212
Late Payment Fee	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest
Early Redemption Fee	An early redemption fee of 2% on the approved loan amount will apply for any early redemption during the locked-in period stated in the letter of offer. The locked-in period shall be the first 3 years or 5 years from the date of the letter of offer or any period as stated in the letter of offer. <i>Note: Effective 1 July 2012, the early redemption fee is only applicable for loan packages where the Bank subsidizes the legal & valuation fees.</i>
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Setup Fee	None
Maintenance Fee	None
Letter to Confirm Total Interest Paid for the Year	RM26.50 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5.30 per cycle
	Statements > 1 year after date of first drawdown – RM10.60 per cycle
Request for Issuance of Redemption Statement	RM53 per request
Request for Issuance of Confirmation Letter to EPF	RM21.20 per request
Request for Interest Rate Reduction	RM53 per request (charged upon acceptance of new rate)
Cancellation Fee	If customer were to cancel the Facility(ies) after accepting the Letter of Offer and before the first drawdown to the Facility(ies), customer shall pay the Bank a cancellation fee. If it is stipulated in the Letter of Offer that the Bank is to bear or finance the legal fees, valuation fees and stamp duty, the cancellation fee is 2.25% of the total Facility(ies) amount. If it is stipulated in the Letter of Offer that customer is to bear the legal fees, valuation fees and stamp duty, the cancellation fee is 0.5% of the Facility(ies) amount.

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

MORTGAGE

| MortgageOne™

TRANSACTIONS	FEES/CHARGES
Processing Fee (applicable for approved applications only)	For size of loan up to RM30,000 – RM53
	For size of loan up to RM30,000 up to RM100,000 – RM106
	For size of loan above RM100,000 – RM212
Late Payment Fee	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest
Early Redemption Fee	An early redemption fee of 2% on the approved loan amount will apply for any early redemption during the locked-in period stated in the letter of offer. The locked-in-period shall be the first 3 years or 5 years from the date of the letter of offer or any period as stated in the letter of offer. <i>Note: Effective 1 July 2012, the early redemption fee is only applicable for loan packages where the Bank subsidizes the legal & valuation fees.</i>
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Setup Fee	One time fee of RM212
Maintenance Fee	RM10.60 monthly
Utilisation Fee	A Utilisation Fee shall be charged at the rate of 1%p.a. on the unutilised portion of the Total Loan Limit Available At Last Due Date whenever the Utilisation Rate is 30% ("Trigger Level") or below the Total Loan Limit Available At Last Due Date
Letter to Confirm Total Interest Paid for the Year	RM26.50 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5.30 per cycle
	Statements > 1 year after date of first drawdown – RM10.60 per cycle
Request for Issuance of Redemption Statement	RM53 per request
Request for Issuance of Confirmation Letter to EPF	RM21.20 per request
Request for Interest Rate Reduction	RM53 per request (charged upon acceptance of new rate)
Cancellation Fee	If customer were to cancel the Facility(ies) after accepting the Letter of Offer and before the first drawdown to the Facility(ies), customer shall pay the Bank a cancellation fee. If it is stipulated in the Letter of Offer that the Bank is to bear or finance the legal fees, valuation fees and stamp duty, the cancellation fee is 2.25% of the total Facility(ies) amount. If it is stipulated in the Letter of Offer that customer is to bear the legal fees, valuation fees and stamp duty, the cancellation fee is 0.5% of the Facility(ies) amount.

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

MORTGAGE

| MortgageKLIBOR

TRANSACTIONS	FEES/CHARGES
Processing Fee (applicable for approved applications only)	For size of loan up to RM30,000 – RM53
	For size of loan up to RM30,000 up to RM100,000 – RM106
	For size of loan above RM100,000 – RM212
Late Payment Fee	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest
Early Redemption Fee	An early redemption fee of 2% on the approved loan amount will apply for any early redemption during the locked-in period stated in the letter of offer. The locked-in-period shall be the first 3 years or 5 years from the date of the letter of offer or any period as stated in the letter of offer. <i>Note: Effective 1 July 2012, the early redemption fee is only applicable for loan packages where the Bank subsidizes the legal & valuation fees.</i>
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Setup Fee	None
Maintenance Fee	None
Letter to Confirm Total Interest Paid for the Year	RM26.50 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5.30 per cycle
	Statements > 1 year after date of first drawdown – RM10.60 per cycle
Request for Issuance of Redemption Statement	RM53 per request
Request for Issuance of Confirmation Letter to EPF	RM21.20 per request
Request for Interest Rate Reduction	RM53 per request (charged upon acceptance of new rate)
Cancellation Fee	If customer were to cancel the Facility(ies) after accepting the Letter of Offer and before the first drawdown to the Facility(ies), customer shall pay the Bank a cancellation fee. If it is stipulated in the Letter of Offer that the Bank is to bear or finance the legal fees, valuation fees and stamp duty, the cancellation fee is 2.25% of the total Facility(ies) amount. If it is stipulated in the Letter of Offer that customer is to bear the legal fees, valuation fees and stamp duty, the cancellation fee is 0.5% of the Facility(ies) amount.

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| CONVENTIONAL BUSINESS INSTALMENT LOAN

TRANSACTIONS	FEES/CHARGES
Structuring Fee (applicable for approved applications only)	1.06% of the Facility approved limit OR RM530, whichever is higher, is payable upon acceptance of the letter of offer.
Redemption*	<p>Should the Customer request for a redemption of the Facility during the 1st year, a redemption fee of minimum of RM5,000 or 10% will be levied on the amount redeemed whichever is higher.</p> <p>During the 2nd year, a redemption fee of minimum RM2,500 or 5% will be levied on the amount redeemed whichever is higher.</p> <p>From the 3rd year onward, the facility may be redeemed subject to one month notice in writing being given to the Bank.</p> <p><i>Note: Effective 1 July 2012, the early redemption fee will not be applicable for individual & sole proprietor borrowers.</i></p>
Late Payment / Default Rate	1% p.a. on daily rest balance
Request for Issuance of Redemption Statement*	RM53 per statement request. One month notice in writing is required.
Stamp Duty Fee	0.5% of the approved Facility limit as per the Stamp Duty Act 1949 (revised 1989)

*only applicable for SME companies with annual turnover above RM50M (BNM definitions)

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| BUSINESS INSTALMENT LOAN EDGE™

TRANSACTIONS	FEES/CHARGES
Structuring Fee (applicable for approved applications only)	1.06% of the Facility approved limit OR RM530, whichever is higher, is payable upon acceptance of the letter of offer.
Redemption*	<p>Prepayment that partially settles the outstanding sum ("partial prepayment") is not allowed throughout the tenure of the Facility.</p> <p>Should the Customer request for a redemption of the Facility within the first two (2) years from the date of the first drawdown, an early settlement fee of up to RM5,000 or 10% calculated on the full redemption amount whichever is higher.</p> <p><i>Note: Effective 1 July 2012, the early redemption fee will not be applicable for individual & sole proprietor borrowers.</i></p>
Late Payment / Default Rate	1% p.a. on daily rest balance
Request for Issuance of Redemption Statement*	RM53 per statement request. One month notice in writing is required.
Stamp Duty Fee	0.5% of the approved Facility limit as per the Stamp Duty Act 1949 (revised 1989)

**only applicable for SME companies with annual turnover above RM50M (BNM definitions)*

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| COMMERCIAL MORTGAGE – TERM LOAN

TRANSACTIONS	FEES/CHARGES
Administrative Fee – applicable for approved applications only SME companies with annual turnover of RM50M and below (as per BNM's definitions)	For shophouse, RM53 is payable upon acceptance of the letter of offer. For factory, RM212 is payable upon acceptance of the letter of offer.
Late Payment Fee	Any default in payment shall be subject to an additional interest at the rate of 1% p.a. calculated on a daily rest basis or such other rate as maybe stipulated by us from time to time
Early Redemption Fee	An early redemption fee of 2% on the approved loan amount will apply for any early redemption during the locked-in-period stated in the letter of offer. The locked-in-period shall be the first 3 years or 5 years from the date of the first drawdown or any period as stated in the letter of offer. <i>Note: Effective 1 July 2012, the early redemption fee is only applicable for SME companies. For individual and sole proprietor borrowers, early redemption fees is only applicable for loan packages where the Bank subsidises the legal and valuation fees.</i>
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Overdraft Facility Fee	A yearly renewal / facility maintenance fee of RM212 is payable annually by the Borrower upon each anniversary date of this letter of offer. The Bank reserves the right to debit the account of the Borrower for facilitating the payment of the renewal / facility maintenance fee.
Letter to Confirm Total Interest Paid for the Year	RM26.50 per letter
Statement Request	Statement within 1 year from date of first drawdown – RM5.30 per cycle Statements > 1 year after date of first drawdown – RM10.60 per cycle
Request for Interest Rate Reduction	None
Cancellation Fee	If the Facility is cancelled by the Borrower after acceptance of this letter of offer and before the first drawdown of the Facility, the Borrower agrees to pay the Bank a cancellation fee amounting to RM5,000 or actual cost incurred by the Bank, whichever is higher for processing and approving the Facility including but not limited to valuation fees, legal fees, stamp duty for any other charges incidental to the Facility.
Request for Issuance of Redemption Statement*	RM53 per statement request. One month notice in writing is required.

*only applicable for SME companies with annual turnover above RM50M (BNM definitions)

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| COMMERCIAL MORTGAGE – BUSINESS MortgageOne™

TRANSACTIONS	FEES/CHARGES
Setup Fee	RM212 is payable upon acceptance of the letter of offer
Administrative Fee – applicable for approved applications only SME companies with annual turnover of RM50M and below (as per BNM's definitions)	For shophouse, RM53 is payable upon acceptance of the letter of offer. For factory, RM212 is payable upon acceptance of the letter of offer.
Late Payment Fee	Any default in payment shall be subject to an additional interest at the rate of 1% p.a. calculated on a daily rest basis or such other rate as maybe stipulated by us from time to time
Early Redemption Fee	An early redemption fee of 2% on the approved loan amount will apply for any early redemption during the locked-in-period stated in the letter of offer. The locked-in-period shall be the first 3 years or 5 years from the date of the first drawdown or any period as stated in the letter of offer. <i>Note: Effective 1 July 2012, the early redemption fee is only applicable for SME companies. For individual and sole proprietor borrowers, early redemption fees is only applicable for loan packages where the Bank subsidises the legal and valuation fees.</i>
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Monthly Maintenance Fee	A monthly maintenance fee of RM10.60 shall be levied for the Business MortgageOne Account and the Borrower hereby irrevocably authorises the Bank to auto debit the Borrower's current account monthly for the amount of the maintenance fee.
Utilisation Threshold and Fee	A utilisation fee of 1% per annum on the unutilised portion of the available loan limit calculated on a monthly rest basis (or other such rate as may be stipulated by the Bank from time to time) will be levied should the monthly average utilisation rate for that particular month be equal to or less than 30% or 50% of the available loan limit (as per the Letter of Offer). The Borrower hereby irrevocably authorises the Bank to auto debit the Borrower's current account for the amount of the utilisation fee, if so incurred.
Letter to Confirm Total Interest Paid for the Year	RM26.50 per letter
Statement Request	Statement within 1 year from date of first drawdown – RM5.30 per cycle Statements > 1 year after date of first drawdown – RM10.60 per cycle
Request for Interest Rate Reduction	None
Cancellation Fee	If the Facility is cancelled by the Borrower after acceptance of this letter of offer and before the first drawdown of the Facility, the Borrower agrees to pay the Bank a cancellation fee amounting to RM5,000 or actual cost incurred by the Bank, whichever is higher for processing and approving the Facility including but not limited to valuation fees, legal fees, stamp duty for any other charges incidental to the Facility.
Request for Issuance of Redemption Statement*	RM53 per statement request. One month notice in writing is required.

*only applicable for SME companies with annual turnover above RM50M (BNM definitions)

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| COMMERCIAL MORTGAGE – SMI OneAccount™

TRANSACTIONS	FEES/CHARGES
Setup Fee	RM212 is payable upon acceptance of the letter of offer
Administrative Fee – applicable for approved applications only SME companies with annual turnover of RM50M and below (as per BNM's definitions)	For shophouse, RM53 is payable upon acceptance of the letter of offer. For factory, RM212 is payable upon acceptance of the letter of offer.
Late Payment Fee	Any default in payment shall be subject to an additional interest at the rate of 1% p.a. calculated on a daily rest basis or such other rate as maybe stipulated by us from time to time
Early Redemption Fee	An early redemption fee of 2% on the approved loan amount will apply for any early redemption during the locked-in-period stated in the letter of offer. The locked-in-period shall be the first 3 years or 5 years from the date of the first drawdown or any period as stated in the letter of offer. <i>Note: Effective 1 July 2012, the early redemption fee is only applicable for SME companies. For individual and sole proprietor borrowers, early redemption fees is only applicable for loan packages where the Bank subsidises the legal and valuation fees.</i>
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Monthly Maintenance Fee	A monthly maintenance fee of RM10.60 shall be levied for the SMI OneAccount™ and the borrower hereby irrevocably authorises the Bank to auto debit the Borrower's current account monthly for the amount of the maintenance fee.
Letter to Confirm Total Interest Paid for the Year	RM26.50 per letter
Statement Request	Statement within 1 year from date of first drawdown – RM5.30 per cycle Statements > 1 year after date of first drawdown – RM10.60 per cycle
Request for Interest Rate Reduction	None
Cancellation Fee	If the Facility is cancelled by the Borrower after acceptance of this letter of offer and before the first drawdown of the Facility, the Borrower agrees to pay the Bank a cancellation fee amounting to RM5,000 or actual cost incurred by the Bank, whichever is higher for processing and approving the Facility including but not limited to valuation fees, legal fees, stamp duty for any other charges incidental to the Facility.
Request for Issuance of Redemption Statement*	RM53 per statement request. One month notice in writing is required.

*only applicable for SME companies with annual turnover above RM50M (BNM definitions)

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| TRADE SERVICES

❖ TRANSACTIONS	FEES/CHARGES
1.0 EXPORTS*	
1.1 Bills for Collection (including those under Letter of Credit)	Collection / Handling Commission – 0.10% flat Minimum – RM50 Maximum – RM150 (<i>Note 1</i>) (maximum RM500 for RM bills)
1.2 Bills under Letter of Credit Discrepant documents Non-Discrepant documents	Document Checking Fee RM106 RM53
1.3 For foreign currency bills settled in foreign currency charges in lieu of exchange will be imposed	Charges in lieu of Exchange – 0.10% (Flat RM50 for Confirmed Letter of Credit) Existing customers Minimum – RM53 Maximum – RM318 Non-customers / banks Minimum – RM106
1.4 Overdue Bills(<i>Note 2</i>)	Penalty: Local bills: BLR plus 1.00% p.a. Foreign bills: COF plus 1.00% p.a. Processing Fee – RM100
1.5 Letter of Credit Confirmation	Confirmation Fee varies from 0.125% per month Minimum – USD106
1.6 Pre-advise of Letter of Credit (<i>Note 3</i>) Letter of Credit Advising (<i>Note 3</i>) Letter of Credit Amendments (<i>Note 3</i>) Letter of Credit / Amendment Advising for Applicant's Account	Advising Commission – RM20 RM50 RM50 USD50
1.7 Transfer of Letter of Credit – full or partial transfer Borrowing Trade Customer Non-Borrowing Trade Customer	Commission – 0.125% per month Minimum – RM300 Minimum – RM500

*Note: OB – Outward Bills
CBN – Credit Bills Negotiation
ECR – Export Credit Refinancing*

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| TRADE SERVICES

TRANSACTIONS		FEES/CHARGES
1.8	Amendment of Transfer of Letter of Credit	Borrowing customer commission – min RM150 Non-Borrowing customer commission – RM200
1.9	Assignment of proceeds	Commission - 0.10% per assignment Minimum – RM200
1.10	Credit Bills Negotiation of non-borrowing customers / other banks' customers where no account is held with SCBMB	Commission – USD300 upfront to be deducted from proceeds

Note: 1. Only for Foreign Currency Bills
2. Interest above prescribed rate
3. For beneficiary's account

**Note: The zero rating provision applies as this service relates to the export of goods overseas*

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SME BANKING

| TRADE SERVICES

TRANSACTIONS	FEES/CHARGES
2.0 IMPORTS	
2.1 Letter of Credit Issuance	
a) Sight Irrevocable / Revocable (Note 4)	Commission – 0.10% per month Minimum – RM53
b) Usance Irrevocable / Revocable (Note 4,5)	Commission – 0.10% per month Minimum – RM53
2.2 Letter of Credit Amendment	
a) Extension of validity date (Note 4,6)	Commission – 0.10% per month Minimum – RM53
b) Increase of amount (Note 4,7)	Commission – 0.10% per month Minimum – RM53
c) Other amendments (Note 8)	Minimum – RM53
2.3 Back to back Letter of Credit Issuance	Commission – 0.10% per month Minimum – RM212
2.4 Back to back Letter of Credit Amendment	Commission – 0.10% per month
2.5 Standby Letter of Credit Issuance Amendment	Commission – 0.125% per month Minimum – RM53

Note: 4. Per month or part thereof for the validity of Letter of Credit

5. Per month or part thereof for the validity of Letter of Credit inclusive of the issuance period

6. On Letter of Credit value per month or part thereof on the extended period

7. On Letter of Credit value per month or part thereof on the incremental value of Letter of Credit

8. Plus cost of postage or telex

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| TRADE SERVICES

TRANSACTIONS		FEES/CHARGES	
2.6	Negotiation of Import documents received under Letter of Credit:		
	a) Transit interest from date of negotiation to date of payment	Interest (Note 11)	
	b) Drawing against expired Letter of Credit (Note 9)	Commission 0.10% Minimum – RM106	
	c) Drawing in excess of Letter of Credit amount (Note 10)	Commission – 0.10% Minimum – RM106	
	d) Discrepant documents	Commission – Minimum – USD79.50 Local bill – RM106	
2.7	Revolving Letter of Credit – drawing up to original credit amount (Note 12)	Commission – 0.10% per month Minimum – RM53	REMARKS: If subsequently the total drawings there under exceed the face amount of the Letter of Credit (by reason of this revolving nature the total charge payable shall be calculated upon the total amount of drawings from the date of Letter of Credit issuance to the date of maturity of Letter of
2.8	When reimbursement is made direct to the Letter of Credit negotiating bank (Note 13)	Reimbursement fee (TT payments only) USD31.80	REMARKS: This does not apply if Negotiating Bank is a Standard Chartered office or subsidiary
2.9	Shipping Guarantees:		
	a) Under Letter of Credit (Note 14)	Commission varies from 0.125% Minimum – RM53	
	b) Not under Letter of Credit (Note 14)	Commission – 0.15% per month Minimum – RM132.50	
	c) If Shipping Guarantee is not not return within 3 months	Additional 0.50% per annum of the invoice amount to be collected until date of redemption	

- Note: 9. Per month or part thereof from Letter of Credit expiry date to Letter of Credit drawing date
 10. Per month or part thereof from date of last drawing on the excess amount
 11. Based on the prevailing interest rate of the bills currency plus margin as stipulated in the facility Letter of Offer
 12. Per month or part thereof
 13. Flat for foreign currency bills to be charged to the beneficiary
 14. Flat of invoice amount

- All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
- Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| TRADE SERVICES

TRANSACTIONS		FEES/CHARGES
2.10	Inward Bills for Collection	Handling Commission – 0.10% Minimum – RM53 Maximum – RM265 (<i>Note 15</i>) Maximum – RM500 for RM bills
2.11	Settlement of Inward Bills for Collection to Remitting Bank	Reimbursement fee (TT payments only) USD31.80 flat or equivalent for other currency to be charged to the drawer
2.12	Second & Subsequent presentation of Inward Bills for Collection	Representation charges – USD26.50 for each presentation plus other expenses incurred
2.13	Dishonoured bills returned to the Remitting Bank	Commission – 0.10% Minimum – USD26.50 plus accumulated other charges and mail cost Maximum – USD53 plus accumulated other charges and mail cost
2.14	Protesting of Inward Bills for Collection	Protest Fee – USD106 excludes Legal expenses
2.15	Inward Bills where proceeds are remitted through another bank	Handling Charge – 0.10% flat Minimum – RM53
2.16	Foreign Currency Cheques for collection	Handling Charge – 0.10% flat Minimum – RM53 Maximum – RM265 (<i>Note 15</i>) Maximum – RM530 for RM bills

Note: 15. Foreign currency bills

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SME BANKING

| TRADE SERVICES

TRANSACTIONS		FEES/CHARGES
3.0 BANK GUARANTEE <i>(Note 16)</i>		
3.1	Bank Guarantee Issuance	Commission – From 0.125% per month or part thereof, inclusive of any claim period Minimum – RM53 as per approved letter of acceptance, if secured by collateral other than cash margin
3.2	Financial Guarantee including StandbyLC	Commission – From 0.25% per month or part thereof, inclusive of any claim period Minimum – RM53 as per approved letter of acceptance, if secured by collateral other than cash margin
3.3	Bank Guarantee Amendment	Commission – From 0.10% per month or part thereof on extension of expiry or increase of amount Minimum – RM53
3.4	Stamping of Bank Guarantee	Stamp Duty – as per regulatory requirements – RM10 flat Travelling charges – Minimum – RM10.60

Note: 16. Inclusive of performance bonds, bid / tender bonds, custom bonds, security bonds, etc.

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SME BANKING

| TRADE SERVICES

TRANSACTIONS	FEES/CHARGES
4.0 INCIDENTALS (IMPORTS & EXPORTS)	
4.1	Fax charges other than those mentioned in the specific product Within Malaysia: RM2.12 All other countries: RM5.30
4.2	Courier charges other than those mentioned in the specific Within Malaysia: RM9.54 – RM15.90 Asian countries: RM21.20 – RM63.60 Other countries: RM21.20 – RM90.10
4.3	Postage (Registered Mail) Within Malaysia: RM10.60 Other countries: RM21.20
4.4	Telex Charges: i) Full text Letter of Credit / Guarantee Within Malaysia: RM53 Outside Malaysia: RM106 ii) Letter of Credit / Guarantee Amendment Within Malaysia: RM31.80 Outside Malaysia: RM63.66
4.5	Telex and Swift charges other than those mentioned in the specific products Within Malaysia: RM15.90 Outside Malaysia: RM37.10
4.6	Tracers on Irregular Bills RM15.90 flat for each request by customer

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

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SME BANKING

| TRADE SERVICES

Standard Cut Off Time for Trade Operations, Malaysia (Effective From: January 2015)		
EXPORT SERVICES	Over the counter	Straight2Bank
Export Bills for Collection - Documents against Acceptance - Documents against Payment	3:00p.m.	Not available
Export Bills under Letter of Credit - Presentation - Negotiation - Discounting	2:00p.m.	Not available
Export Bills under Letter of Credit (where doc have already checked/despached) - Discounting	4:00p.m.	Not available
Export LC Confirmation	3:00p.m.	Not available
Export LC Advising	5:00p.m.	5:00p.m.
Same day credit of incoming export proceeds	3:00p.m.	3:00p.m.
Export Invoice Financing	3:00p.m.	3:00p.m.
Banker Acceptances - Sales / Export	3:00p.m.	Not available
Vendor Prepay (VPP)	Not available	3:00p.m.
Receivable Services (RS)	3:00p.m.	3:00p.m.
IMPORT SERVICES	Over the counter	Straight2Bank
Import Letters of Credit (LC) - Issuance - Amendment	3:00p.m.	5:00p.m.
Import Bills for Collection - Documents against Acceptance - Documents against Payment	4:00p.m.	Not available
Import Bills under LC	4:00p.m.	Not available
Settlement of Import Bills	3:00p.m.	3:00p.m.
Import Invoice Financing	3:00p.m.	3:00p.m.
Banker Acceptances - Purchase / Import	3:00p.m.	Not available
FINANCING	Over the counter	Straight2Bank
Interbank Transfer (IBT/Rentas)	12:00p.m.	12:00p.m.
Telegraphic Transfer (Foreign Currency)	2:00p.m.	2:00p.m.
Book Transfer (SCB account) (Saadiq Commodity Murabahah' TAT is next day if received within cut off)	3:00p.m.	5:00p.m.
Export Credit Refinancing	10:00a.m.	Not available
OTHER SERVICES	Over the counter	Straight2Bank
Bank Guarantee * Standard Formats - Issuance - Amendment	3:00p.m.	5:00p.m.
Bank Guarantee * Non - Standard Formats - Issuance - Amendment	1:00p.m.	2:00p.m.
Shipping Guarantee *	3:00p.m.	Not available
Bill of Lading endorsement	3:00p.m.	Not available
NOTE :		
1) Same day turnaround time commitment for straight through processing e.g.no clarification required on client's instruction, credit limits if any is available and IMB report obtained (where applicable).		
2) For Non-standard Bank Guarantee format, the same day TAT will be applicable subject to clearance of format by compliance/client by 4:00pm.		
3) * Where stamping is required - over the counter collection at MSC is at T+1 after 2:30p.m. - courier will be on T+1 for following day delivery		

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT
| BUSINESSONE ACCOUNT
| BUSINESS\$AVER ACCOUNT

TRANSACTIONS	FEES/CHARGES															
Minimum Deposit to Open	Basic Current Account RM500															
	BusinessOne Account RM5,000															
	Business JustOne Account RM5,000															
	Business\$aver Account RM100,000															
Service Fee	Half yearly service fee of RM10.60 is levied on accounts if the minimum monthly average balance falls below RM1,000 from 1 Jan to 30 Jun and 1 Jul to 31 Dec. No charges for overdraft facilities.															
ATM/ Debit Card Fees & Minimum Number of Transactions Interest Payable	Basic Current Account Free of charge for initial issuance of ATM/ Debit Card with unlimited ATM access. Interest is payable upon maturity of Fixed Deposits.															
Interest Payable	Interest is payable upon maturity of Fixed Deposits															
	No Annual Fees															
	Conventional Current Account and Business\$aver Account. RM8 per annum per ATM/ Debit Card with unlimited ATM access.															
Issuance of Cheque Book	RM7.50 (RM0.15 stamp duty per cheque leaf)															
Postage and Delivery	By Courier Mail <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Peninsular Malaysia</th> <th>East Malaysia</th> </tr> </thead> <tbody> <tr> <td>1 – 4 cheque books</td> <td>RM5.30</td> <td>RM8.48</td> </tr> <tr> <td>5 – 7 cheque books</td> <td>RM6.36</td> <td>RM9.54</td> </tr> <tr> <td>8 – 10 cheque books</td> <td>RM12.72</td> <td>RM13.78</td> </tr> <tr> <td>> 10 cheque books</td> <td>RM15.90</td> <td>RM24.38</td> </tr> </tbody> </table>		Peninsular Malaysia	East Malaysia	1 – 4 cheque books	RM5.30	RM8.48	5 – 7 cheque books	RM6.36	RM9.54	8 – 10 cheque books	RM12.72	RM13.78	> 10 cheque books	RM15.90	RM24.38
	Peninsular Malaysia	East Malaysia														
1 – 4 cheque books	RM5.30	RM8.48														
5 – 7 cheque books	RM6.36	RM9.54														
8 – 10 cheque books	RM12.72	RM13.78														
> 10 cheque books	RM15.90	RM24.38														
Dormant Account	Current Accounts with no transactions for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM10.60 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965															
Other Fees and Charges	a) Replacement of ATM/ Debit card	RM8														
	b) Early account closure within 3 months	RM20														
	c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM1.00														

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT

| BUSINESSONE ACCOUNT

| BUSINESS\$AVER ACCOUNT

	d) Processing fee for every cheque issued	RM0.53 (effective from 2 January 2015)
	Over the counter cash withdrawal and deposit below RM6,000 (exclude Basic Current Account)	RM5.30 per transaction
TRANSACTIONS	FEES/CHARGES	
Additional / Extra Service	<u>Cash / Cheque Deposits</u>	
	a) To another branch – no charge	
	b) Cheque issued by Government, State and Local Authorities – no charge	
	c) Money / Postal Orders issued by Malaysian Postal Authority – no charge	
	<u>Dishonoured Cheques Due to Insufficient Funds</u>	
	RM150 per cheque returned	
	<u>Stop-Payment Instruction</u>	
	a) Cheques are in a continuous series – RM21.20 per instruction	
	b) Cheques are not in a continuous series – RM21.20 per cheque	
	c) Instruction is accompanied with a police report – RM10.60 per instruction	
	d) Due to insufficient funds – RM159 per cheque	
	<u>Cheque Returned</u>	
	a) Due to the cheque being post dated – RM10.60 on payee's account	

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SME BANKING

FIXED DEPOSIT ACCOUNT

| FIXED DEPOSIT

TRANSACTIONS	FEES/CHARGES
Interest Payable	Interest is payable upon maturity of Fixed Deposits (for tenures of 1 – 12 months) Interest is payable on a half yearly basis (for tenures of more than 12 months)
Minimum Deposit	RM5,000 for tenures of 1 month RM1,000 for tenures above 1 month
Tenures	Flexible tenures of 1, 3, 6, 9, 12, 15, 18, 21 months and 2, 3, 4 & 5 years
Currencies Accepted	MYR only
Premature Upliftment Conditions	<ol style="list-style-type: none"> 1. Fixed Deposits of 1 – 3 months tenures: no interest will be paid 2. Fixed Deposits of more than 3 months tenures: <ul style="list-style-type: none"> • If uplifted before completion of 3 months, no interest will be paid • If uplifted after completion of 3 months, interest at ½ the contracted rate will be paid for each completed month
Partial Upliftment	<ol style="list-style-type: none"> 1. Where the Fixed Deposit has not completed minimum of 3 months, no interest will be paid on the partially uplifted amount 2. Where the Fixed Deposit has completed minimum of 3 months, interest at ½ the contracted rate will be paid on the partially uplifted amount, for each completed month 3. Interest will continue to be paid on the remaining portion of the Fixed Deposit as originally contracted

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

FIXED DEPOSIT ACCOUNT

| FOREIGN CURRENCY CALL ACCOUNT

TRANSACTIONS	FEES/CHARGES
Interest Payable	<p>Interest is calculated on a daily basis and payable monthly or upon closure of the account. Balances falling below the required minimum balances will not attract any interest.</p> <p>Interest may not be payable for all currencies and is quoted solely at the bank discretion and is subject to foreign exchange market conditions.</p>
Minimum Deposit To Open	USD10,000 equivalent
Fee	A fee of USD10.60 is charged for all accounts whose balances fall below the USD10,000 equivalent on a monthly basis
Currencies Accepted	USD, AUD, NZD, EUR, GBP, SGD, JPY, HKD, CAD, CHF &RMB
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. GST of 6% is applicable. For details please refer to Branch Services – Outward Remittances

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
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FIXED DEPOSIT ACCOUNT

| FOREIGN CURRENCY FIXED DEPOSIT

TRANSACTIONS	FEES/CHARGES
Minimum Deposit To Open	USD10,000 equivalent
Tenures	Flexible tenures ranging of 1 week, 2 weeks, 1 month, 2 months, 3 months, 6 months and 12 months
Currencies Accepted	USD, AUD, NZD, EUR, GBP, SGD, JPY, HKD, CAD & CHF
Premature Upliftment Conditions	<p>No partial upliftment is allowed Any early upliftment is subjected to penalty charges as below:</p> <p>Total Penalty = Interest Accrued + Replacement Cost</p> <p>Note: Replacement Cost = (Current Market Day Rate – Contract Rate) x Remaining Days to Maturity</p> <p>The Replacement Cost can be zero if the Current Market Rate at the date of the premature upliftment is less than the deposit Contract Rate</p>
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. GST of 6% is applicable. For details please refer to Branch Services – Outward Remittances

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| PREMIUM SERVICE

TRANSACTIONS	FEES/CHARGES
Cash Management Reports (Current Account & Fixed Deposit)	Daily Reports – RM212 per month per customer Weekly/Monthly Reports – RM159 per month per customer
Trade Reports	Daily Reports – RM212 per month per customer Weekly/Monthly Reports – RM159 per month per customer
Cash + Trade + Foreign Exchange Reports	Daily Reports – RM318 per month per customer Weekly/Monthly Reports – RM265 per month per customer
Courier Service	RM106 per month per customer
Stamp Duty on Letter of Indemnity for Trade Services, Outward Telegraphic Transfer and RENTAS	RM10
Stamp Duty on Indemnity for SME Investment Products	RM10

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

SME BANKING

| Straight2Bank ONLINE BANKING SERVICE

TRANSACTIONS	FEES/CHARGES
One off setup fees	Waived
Monthly Maintenance Fees	Waived
Vasco Token	Waived
Telegraphic Transfer	RM21.20 per transaction (if from MYR account) USD15.90 or equivalent per transaction from SGD Account USD26.50 or equivalent per transaction (if from Foreign Currency Deposits Account)
Real time gross settlement (RTGS) / RENTAS payment / Local Bank Transfer	Inward: Free Outward: RM2.12 per transaction
Direct Credit / Interbank GIRO	Waived
SCB Book Transfer	Waived
Local Bank Cheque	RM2.12 + courier charges*
International Bank Cheque	RM2.12 per item (if from MYR account) + courier charges* USD2.12 or equivalent per item (if from Foreign Currency Deposits Account) + courier charges*
Payroll	RM0.11 per transaction
Courier Service (Daily pick-up – optional)	RM106 per month

*RM5 courier delivery within West Malaysia

RM10 courier delivery within East Malaysia

Courier delivery to overseas depends on country of receipt

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.
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BRANCH SERVICES

| INWARD REMITTANCES

TRANSACTIONS	FEES/CHARGES
1.0 INWARD REMITTANCES	
1.1 Inward TT payments/Mails/Transfer/ Payment Orders/Bills Payable/Demand Drafts a) In Other Foreign Currencies i) Credit to account with SCBMB ii) Credit to account with other banks b) Pay by Cashier's Order (account with other banks) c) Pay on application & identification d) Credit Foreign Deposits Account	 Commission – RM5.30 Commission – RM10.60 Commission – RM10.60 Commission – RM21.20 USD21.20 (or equivalent) plus stamp duty/postages, telephone and cable charges where applicable
1.2 Encashment of Interbranch Standard Chartered Cheques (Personal Cheques) a) Malaysian Cheques b) Singapore/Brunei (Inter-zone for Personal Account) c) By Counter Cash Withdrawal Voucher on Personal Current Account	 No charge 1% of cheque amount (minimum – RM31.80) plus stamp duty RM0.15 and phone call charges Commission – RM2.12
1.3 Purchase of Foreign Currency Cheques Clean Bills/Cheques/Pension Warrant/Divident Warrant/Internal Postal/Money Order	0.5% on cheque amount (minimum – RM53) plus stamp duty/correspondent bank's charges, if any

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BRANCH SERVICES

| INWARD REMITTANCES

TRANSACTIONS		FEES/CHARGES
1.4	Foreign Currency Cheques sent for Collection	Commission – 0.1% on cheque amount (minimum – RM53, maximum – RM212) plus stamp duty/correspondent bank's charges
1.5	Cheques sent as Bills for Collection from Singapore	0.2% on cheque amount plus correspondent bank's charges (minimum – RM21.20)

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2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BRANCH SERVICES

| OUTWARD REMITTANCES

TRANSACTIONS	FEES/CHARGES
2.0 OUTWARD REMITTANCES	
2.1 CASHIER'S ORDER a) Issuance i) Amount over RM10,000 ii) Amount less than RM10,000 b) Cancellation / Repurchase of Cashier's Order from applicant i) Amount over RM10,000 ii) Amount less than RM10,000	Commission – RM2.12 per item plus RM0.50 stamp duty Commission – RM5.30 per item plus RM0.50 stamp duty Commission – RM2.12 per cashier's order refunded Commission – RM5.30 per cashier's order refunded
2.2 Demand Drafts in Foreign Currencies a) Issuance i) RM equivalent up to RM5,000 ii) RM equivalent above RM5,000 iii) Draft in EURO iv) Draft In AUD b) Amendments c) Refunds / Cancellation d) Stop Payment for Lost Draft	Commission – RM2.12 No charge Commission RM2.12 if amount is equivalent to RM5,000 and below. Additional charge of EUR3 per draft for all amounts. No charge Commission – RM10.60 Commission – RM21.20 Cable cost to destination country of drawee bank
2.3 Draft issued in Bangladeshi Taka, Pakistani Rupee, Indonesian Rupiah and Philippine Pesos a) Issuance of Demand Drafts in Taka (BDT) i) RM equivalent up to RM5,000 ii) RM equivalent above RM5,000 b) Issuance of Demand Drafts in Pakistani Rupee, Indonesian Rupiah and Philippine Pesos i) RM equivalent up to RM5,000 ii) RM equivalent above RM5,000	Commission – RM6.36 (consisting of RM2.12 fee plus RM4 to account for the clearing charges of BDT50 and the 15% VAT) Commission – RM4.24 (Bangladesh clearing charges and VAT) Commission – RM6.36 (consisting of RM2.12 fee plus RM4.24 to account for the clearing charges of BDT50 and the 15% VAT) Commission – RM4.24 (Bangladesh clearing charges and VAT)

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

c) Amendments	Commission – RM10.60
d) Refunds/Cancellation	Commission – RM21.20
e) Stop Payment for Lost Draft	Cable cost to drawee bank plus RM15.40 Additional commission of RM37.10 for Dhaka draft

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BRANCH SERVICES

| OUTWARD REMITTANCES

TRANSACTIONS		FEES/CHARGES
2.4	Outward TT in RM a) Outward RENTAS (RM10,000 and above) b) Interbank GIRO payment (below RM10,000)	RM5.30 per transaction RM0.53 per transaction
2.5	Outward TT in Currency of Destination Country ASEAN Countries All other countries, except USA (Refer to 2.7 & 2.8 for USD) TT to Australia TT in EURO currency TT to Bangladesh in BDT	Cable – RM26.10 Commission – RM10.60 if amount equivalent to RM5,000 and below Cable – RM31.80 Commission – RM10.60 if amount equivalent to RM5,000 and below Cable – RM31.80 Commission – RM10.60 if amount equivalent to RM5,000 and below. Additional commission charge of RM15.90 for Australian Government. Service Tax for all amounts Cable – RM31.80 Commission – RM10.60 if amount equivalent to RM5,000 and below. Additional commission of EUR21.20 for all amounts Cable – RM31.80 Commission – RM31.80 if amount equivalent to RM5,000 and below
2.6	Outward TT in USD To New York	Cable – RM37.10 Commission – RM10.60 if amount equivalent to RM5,000 and below
2.7	Outward TT in USD to 3 rd party country	2 cable charges depending on country Commission – RM10.60 if amount equivalent to RM5,000 and below
2.8	Outward TT in Third Party Currencies Other than in USD	Cable charge to destination country of beneficiary Bank plus applicable cable charge to country of currency origin. Commission – RM10.60 if amount equivalent to RM5,000 and below
2.9	Debit Foreign Currency Deposits Account	USD42.40 (or equivalent) plus cable charges

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services qualify as zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BRANCH SERVICES

| SAFE DEPOSIT LOCKER

BRANCH LOCATION	MEASUREMENT	ANNUAL RENTAL FEE (effective 1/3/2008)	REVISED ANNUAL RENTAL FEES (effective 22/11/2013)
KL Main Branch	4in x 5in x 21in 4in x 8in x 21in 8in x 8in x 21in 8in x 16in x 21in 16in x 16in x 21in	RM116.60 RM159 RM212 RM318 RM424	RM143.10 RM190.80 RM265 RM397.50 RM530
KL Main Branch	(Cupboards) Top 17in x 30in x 21in Middle 25in x 30in x 21in Bottom 34in x 30in x 21in 4in x 6in x 20in 5in x 5in x 20in 4in x 13in x 20in 7in x 13in x 20in 12in x 13in x 20in 16in x 13in x 20in	RM556.50 RM636 RM874.50 RM116.60 RM116.60 RM212 RM318 RM424 RM424	RM689 RM795 RM1303.80 RM143.10 RM143.10 RM265 RM397.50 RM530 RM530
Petaling Jaya	5in x 5in x 20in 3in x 10in x 20in 5in x 10in x 20in 10in x 10in x 20in 16.5in x 16.5in x 20in	RM116.60 RM159 RM212 RM318 RM349.80	RM143.10 RM190.80 RM265 RM397.50 RM434.60
Kota Kinabalu	3in x 5in x 21in 4in x 8in x 22in 4.7in x 10in x 22in 8in x 8in x 22in 10in x 10in x 22in 8in x 16in x 22in	RM116.60 RM212 RM233.20 RM318 RM371 RM436.72	RM143.10 RM265 RM286.20 RM397.50 RM450.50 RM530
Kuching	3in x 5in x 21in 5in x 5in x 21in 3in x 10in x 21in 5in x 10in x 21in 10in x 10in x 21in	RM116.60 RM132.50 RM159 RM212 RM318	RM143.10 RM159 RM190.80 RM265 RM397.50
Sandakan	4in x 5in x 21in 4in x 8in x 21in 10in x 3in x 21in 8in x 8in x 21in 8in x 16in x 21in	RM116.60 RM159 RM159 RM212 RM318	RM143.10 RM190.80 RM190.80 RM265 RM397.50
Tawau	3in x 5in x 18in 3in x 10in x 18in 5in x 10in x 18in 10in x 10in x 18in	RM116.60 RM159 RM212 RM318	RM143.10 RM190.80 RM265 RM397.50

*Basic Insurance Coverage is limited to RM10,000 per locker

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BRANCH SERVICES

| OTHERS

TRANSACTIONS	FEES/CHARGES
Document Request	a) Banker's Report – RM26.50 b) Letter of Reference – RM26.50 c) Auditor's Confirmation – RM53 d) Special Statement Reprints <ul style="list-style-type: none"> i. RM10.60 per statement (for reprints within one year from statement date) ii. RM26.50 per statement (for reprints more than one year after statement date)
Service Fee a) Priority Banking b) Preferred Banking MIDF/MIH Cashier's Order a) Issuance b) Issuance of Cashier's Order for amount less than RM10,000 c) Issuance to Priority Banking d) Cancellation / Refund e) Stop payment for lost Bank Draft (Demand Draft in Foreign Currency) f) Refund/Cancellation of Cashier's Order g) Replacement of lost Cashier's Order h) Cheque encashment (For non-Standard Chartered account holders)	a) A monthly service fee of RM106 will be imposed if the account balance (deposits and/or investments) falls below RM250,000 or if the balances of housing loan amount falls below RM850,000 b) A monthly service fee of RM53 will be imposed if the account balance (deposits and/or investments) falls below RM72,000 or if the balances of housing loan amount falls below RM400,000 Commission – RM2.12 per item (plus stamp duty of RM0.50) Commission - RM5.30 per item (plus stamp duty of RM0.50) Limited to 10 cashier's order per customer. No commission, stamp duty customer RM0.15 per cashier's order. Above 10 cashier's order, charges are the same as GMM RM2.12 per cashier's order / RM5.30 per cashier's order for amount less than RM10,000 Cable cost to destination country of drawee bank + RM15.90 for handling fee RM2.12 per cashier's order / RM5.30 per Cashier's Order for amount less than RM10,000 RM5.30 per Cashier's Order (plus stamp duty of RM0.50) RM2.12 per cheque
Encashment Facility	RM106 per year per Instruction setup (collected upfront)

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BRANCH SERVICES

| OTHERS

TRANSACTIONS	FEES/CHARGES	
Exchange Rate used for foreign currency transaction		
a) Priority Banking customers	"C" Rate from RDS for amount up to RM500,000 equivalent. If amount exceeds RM500,000, rate to be quoted by dealers	
b) General and SME Non-account holder transaction	"A" Rate from RDS for amount up to RM500,000, rate to be quoted by dealers	
c) General and SME account holders	"B" Rate from RDS for amount up to RM500,000 equivalent. If amount exceeds RM500,000, rate to be quoted by dealers	
d) Corporate customers	"B" Rate from RDS for amount up to RM150,00 equivalent. If amount exceeds RM150,000, rate to be quoted by dealers	
Rental of Safe Deposit Boxes by Priority Banking customers	50% discount on the published rate	
Local fund transfer (Outward Funds Transfer)	Transfer Via Savings / Current Account	Service Fee
	Online Banking (via IBG)	Free (effective 2 May 2013)
	Online Banking (via IBFT instant fund transfer)	Free (effective 6 Oct 2014)
	Over the Teller Counter (OTC) (via IBG)	RM0.53 per transaction <i>Service fee is charged for every successful transaction</i>
	ATM (via MEPS IBFT instant fund transfer)	
	i) SCB debit card on MEPS ATM	RM0.53
	ii) SCB debit card on SCB ATM	RM0.32
		<i>Service fee is charged for every successful transaction</i>

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Branch Directory

Standard Chartered Bank Malaysia Berhad offering Saadiq products and services

Alor Setar

55, Lot 5 & 5A, Bangunan EMUM, Jalan Gangsa Kawasan Perusahaan Mergong 2 05150 Alor Setar Kedah Darul Aman

Jalan Sultan Ismail

No. 36 Jalan Sultan Ismail 50250 Kuala Lumpur

Kuching

Wisma Bukit Mata Kuching Jalan TAR 93100 Kuching Sarawak

Seremban

127A & 128 Jalan Dato Bandar Tunggal S 00007 e nabmer Negeri Sembilan Darul Khusus

Batu Pahat

7, Jalan Kundang Taman Bukit Pasir 83000 Batu Pahat Johor Darul Takzim

Johor Bahru

24-26, Jalan Harimau Tarum Taman Century 80250 Johor Bahru Johor Darul Takzim

Melaka

671 & 672, Jalan Melaka Raya 8 Taman Melaka Raya 75000 Melaka

Sibu

Jalan Tukang Besi 96000 Sibu Sarawak

Bintulu

89, Keppel Road 97000 Bintulu Sarawak

Kajang

36 & 37, Jalan Prima Saujana 1/1A Taman Prima Saujana Seksyen 1, 43000 Kajang Selangor Darul Ehsan

Miri

1383 & 1384, Block 10 Centre Point Phase II Jalan Kubu, 98000 Miri, Sarawak

Sitiawan

16-20, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan

Bukit Tengah (Prai)

1816, Lengkok Perusahaan Maju Bukit Tengah 13600 Seberang Prai, Penang

Kepong

49 & 51, Ground Floor Jalan Metro Perdana Barat 1 Taman Usahawan, Kepong 52000 Kuala Lumpur

Penang

2, Lebuhraya Pantai 10300 Penang

Subang Jaya

1, Jalan USJ 10/1F 47620 UEP Subang Jaya Selangor Darul Ehsan

Butterworth

Level 1, NB Tower 1 5050, Jalan Bagan Luar 12000 Butterworth, Penang

Klang

11, 15 & 17, Jalan Kelayang 41050 Klang Selangor Darul Ehsan

Petaling Jaya

30-36, Jalan 52/4 46200 Petaling Jaya Selangor Darul Ehsan

Taiping

25, Jalan Pasar 34000 Taiping Perak Darul Ridzuan

Damansara Utama

18-22, Jalan SS 21/39 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan

Kota Damansara

2-1, 2-2, 2-3, 2-3A & 2A-1 Jalan PJU 5/17, Dataran Sunway Kota Damansara, 47800 Petaling Jaya Selangor Darul Ehsan

Port Dickson

61, Jalan Baru 71000 Port Dickson Negeri Sembilan Darul Khusus

Taman Molek

86 & 88, Jalan Molek 2/2 Taman Molek 81100 Johor Bahru Johor Darul Takzim

Ipoh

21-27, Jalan Dato Maharaja Lela, 30000 Ipoh, Perak Darul Ridzuan

Kota Kinabalu

20, Jalan Haji Saman 88000 Kota Kinabalu Sabah

Puchong

30 & 32, Jalan Puteri 1/2 Bandar Puteri Puchong 47100 Puchong Selangor Darul Ehsan

Tawau

518, Jalan Habib Hussin 91000 Tawau, Sabah

Jalan Ipoh

33-35, Jalan Ipoh 51200 Kuala Lumpur

Kuantan

1-3, Jalan Haji Abdul Aziz 25000 Kuantan Pahang Darul Makmur

Sandakan

Jalan Pelabuhan 90000 Sandakan, Sabah

Standard Chartered Saadiq Berhad Financial Centres

Ampang Point

44, Jalan Mamanda 9, Ampang Point, 68000 Selangor Darul Ehsan.

Bangsar

44 & 44A, Jalan Telawi 5, Bangsar Baru, 59100 Kuala Lumpur

Nusa Bestari

No.1, Jalan Bestari 8/2, Taman Nusa Bestari, 81300 Skudai, Johor Bahru

Taman Tun Dr Ismail

50, 52 & 54 Jalan Burhanuddin Helmi Taman Tun Dr Ismail 60000 Kuala Lumpur

Bukit Tinggi

A-G-2 Ground Floor South Tower (Tower A) BBT One, The Towers Lebuhraya Nilam 1 Bandar Bukit Tinggi 41200 Klang

Shah Alam

No. G15, Blok 3, No. 7 Persiaran Sukan Laman Seri Business Park Seksyen 13, 40100 Shah Alam Selangor Darul Ehsan

Taman Connaught

140, Jalan Cerdas, Taman Connaught Cheras 56000 Kuala Lumpur

Customer Service 1300 888 888

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