



Fees and Charges for Products and Services



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

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 (Applicable for Malaysian & Permanent Residents) 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 RM10.00 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 RM10.00 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 RM15.00 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>- RM2.00</td> </tr> <tr> <td>3– 4 cheque books</td> <td>- RM4.00</td> </tr> <tr> <td>5 – 10 cheque books</td> <td>- RM8.00</td> </tr> <tr> <td>> 10 cheque books</td> <td>- RM15.00</td> </tr> </table> <p>By Courier Mail (by default for Priority Banking and BUSINESS BANKING Customers)</p> <table> <tr> <td>Each cheque book</td> <td>- RM5.00</td> </tr> </table> <p>For Current Account Plus Courier Charges: No charge for first delivery via normal mail. Subsequent delivery:-</p> <table> <tr> <td>4 books and below</td> <td>- RM5.00</td> </tr> <tr> <td>5 – 7 books</td> <td>- RM6.00</td> </tr> <tr> <td>8 – 10 books</td> <td>- RM10.00</td> </tr> </table>	1 – 2 cheque books	- RM2.00	3– 4 cheque books	- RM4.00	5 – 10 cheque books	- RM8.00	> 10 cheque books	- RM15.00	Each cheque book	- RM5.00	4 books and below	- RM5.00	5 – 7 books	- RM6.00	8 – 10 books	- RM10.00
1 – 2 cheque books	- RM2.00																
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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 or inactive for 1 year (12 months) will be considered as dormant. A dormant fee of RM10.00 per annum will be deducted from the said account until the remaining balances are sent to unclaimed monies as per Unclaimed Moneys Act 1965. The Bank reserve the rights to close dormant account with a balance of RM10 and below.	
Other Fees and Charges	a) HOUSE Network* ATM Withdrawal *ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM 1.00 <i>Service fee is charged for every successful transaction</i>
	b) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	No Charge (effective 2 May 2013)
	Online Banking (via IBFT instant fund transfer)	No Charge (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.50 <i>Service fee is charged for every successful transaction</i>
	SCB ATM / MEPS Shared ATM (via MEPS IBFT Instant Fund Transfer)	No Charge (effective 1 July 2018)
c) Processing fee for every cheque issued	RM0.50	
d) Paper Statement Fee (waived for Basic Current Account)	RM5.00	
Additional/Extra Service	Periodic Payment / Standing Instruction / Direct Debit Authorisation	
	a) To own account within the same branch (standard) - no charge b) To 3 rd party account with other SCSB and SCBMB branches (automated) – RM2.00 per payment c) To account with other banks (automated) – RM 5.00 per payment plus postage and any other expenses incurred d) Any standing Instruction involving manual intervention – RM 50 per payment e) Rejected Standing Instruction – RM 5.00 per rejected transaction	
	Cash/Cheque Deposits	
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		
Dishonored Cheques due to Insufficient Funds		
RM150 per cheque returned		

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	Stop-Payment Instruction a) Cheques are in a continuous series – RM20.00 per instruction b) Cheques are not in a continuous series – RM20.00 per cheque c) Instruction is accompanied with a police report – RM10.00 per instruction d) Due to insufficient funds – RM150 per cheque
	Cheque Returned Due to the cheque being post dated – RM10.00 on payee's account Courier Charges Courier Fee for Normal Address - RM5.00 Registered Mail for PO Box – RM2.30
	Extra Free setup for Master Sweep Free Phone Banking Free eStatement subscription Free Online Banking Debit Card – Visa/ MasterCard
	Basic Current Account Free setup for Master Sweep Free Phone Banking Free eStatement subscription Free Online Banking Free Debit Card – Visa/ MasterCard No Annual Fee charges for the Debit Card 16 Transactions per month per account (6 Free over the counter visits, 8 Free ATM Cash Withdrawal Transactions, 2 Free Interbank GIRO transactions)

SAVINGS ACCOUNT

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

TRANSACTIONS	FEES/CHARGES
Minimum Deposit to Open	Basic Savings Account – Passbook (Applicable for Malaysians & Permanent Residents) 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 / e\$aver / JustOne / PRIVILEGE Savings Account No minimum deposit required
	My Dream Account (Ordinary Savings) RM2,000
	Senior Save (Age 50 and above) RM5,000
	Young Savers Account – Passbook RM1
Dormant Account	Savings Accounts with no transactions or inactive for 1 year (12 months) will be considered as dormant. A dormant fee of RM10.00 per annum will be deducted from the said account until the remaining balances are sent to unclaimed monies as per Unclaimed Moneys Act 1965. The Bank reserve the rights to close dormant account with a balance of RM10 and below.

SAVINGS ACCOUNT

| BASIC SAVINGS ACCOUNT | MASTER SAVINGS – PASSBOOK

| MASTER SAVINGS – STATEMENT | POWERP@Y

| MY DREAM ACCOUNT (ORDINARY SAVINGS)

| SENIOR SAVE (AGE 50 AND ABOVE) | e\$aver

| YOUNG SAVERS ACCOUNT

| JUSTONE SAVINGS ACCOUNT

| PRIVILEGE SAVINGS ACCOUNT

TRANSACTIONS	FEES/CHARGES	
Other Fees and Charges	a) Early account closure within 3 months	RM20
	b) HOUSe Network* ATM Withdrawal *ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM 1.00 <i>Service fee is charged for every successful transaction</i>
	c) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	No Charge (effective 2 May 2013)
	Online Banking (via IBFT instant fund transfer)	No Charge (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.50 <i>Service fee is charged for every successful transaction</i>
	SCB ATM / MEPS Shared ATM (via MEPS IBFT Instant Fund Transfer)	No Charge (effective 1 July 2018)
Additional/Extra Service	d) Replacement of lost passbook (Only applicable for Passbook Account)	RM20 plus stamp duty of RM10 on letter of indemnity
	e) Paper Statement Fee (waived for Basic Savings Account)	RM5.00 per statement
	<p>Transfer of Funds</p> <p>a) To own account within the same branch (standard) – no charge b) To own account within other SCBMB branches (automated) – no charge c) To 3rd party account with other SCBMB branches (automated) – RM2.00 per payment</p> <hr/> <p>Cash / Cheque Deposits</p> <p>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</p> <hr/> <p>Master Savings – Statement & Passbook / MyDream Account</p> <p>Free setup for Master Sweep Free Phone Banking Debit Card – Visa/ MasterCard (RM8 fee) Free eStatement subscription Free Online Banking</p>	

SAVINGS ACCOUNT

- | BASIC SAVINGS ACCOUNT | MASTER SAVINGS – PASSBOOK
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- | PRIVILEGE 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 fee Free traveler’s cheque issuance fee Special Foreign Exchange rate Special travel insurance policy premium</p>
	<p>Young Savers Account – Passbook Free Phone Banking Free eStatement subscription No Debit Card Restricted to one (1) withdrawal over the counter per month. No online withdrawal is allowed.</p>
	<p>e\$aver Account / Privilege Savings Account – Statement Free setup for Master Sweep Free Phone Banking Free Debit Card Free eStatement subscription Free Online Banking</p>
	<p>JustOne Savings Account – Statement Free Phone Banking Free eStatement subscription Free Online Banking No Debit Card</p>
	<p>Basic Savings Account – Passbook Free Phone Banking Free eStatement subscription Free Online Banking Free Debit Card 16 Transactions per month per account (6 Free over the counter visits, 8 Free ATM Cash Withdrawal Transactions, 2 Free Interbank GIRO transactions)</p>
	<p>Cheque Returned Due to the cheque being postdated – RM10.00 on payee's account</p> <p>Courier Charges Courier Fee for Normal Address - RM5.00 Registered Mail for PO Box – RM2.30</p>

SAVINGS ACCOUNT

| MY DREAM ACCOUNT (EDUCATION PLAN)

TRANSACTIONS	FEES/CHARGES
Account Opening Fee	RM100 plus RM20 (stamp duty)
Annual Account Management Fee	RM60.00 per annum – customer as trustee RM150 when OSK Trustee Berhad assumes the office as trustee
Withdrawal Fee	a) Waiver for two (2) withdrawals per year, thereafter at RM100 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 RM5.00 for each failed instruction for the month
Master Insurance Policy	RM10.00 per copy (for customers who would like to hold a copy)
Account Closing Fee	Nil

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
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>
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 treatment will follow the Premature Upliftment conditions. Interest will continue to be paid on the remaining portion of the Fixed Deposit as originally contracted

Premature Upliftment Conditions (effective 1st October 2018):

DATE OF PLACEMENT OR RENEWAL	DATE OF PREMATURE WITHDRAWAL	INTEREST PAYABLE
Prior to 1 st October 2018	Prior to 1 st January 2019	<ol style="list-style-type: none"> No interest payable for TD completed less than 3 months. 50% interest payable for TD completed 3 months or more.
	On or from 1 st January 2019	
From 1 st October 2018	Prior to 1 st January 2019	No interest payable
	On or from 1 st January 2019	

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 USD10.00 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, CNY & 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 cheque deposit facility
Interest Payable	Non-Interest Bearing
Currencies Accepted	USD, AUD, NZD, EUR, GBP, SGD, HKD, JPY & CNY/CNH
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

| 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 <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

FINANCIAL GOAL PRODUCT

TRANSACTIONS	FEES/CHARGES
Account Opening Fee	RM100 plus RM20 (stamp duty)
Annual Account Management Fee	RM60 per year – customer as trustee RM150 per year when OSKT assumes the office as trustee
Withdrawal Fee	a) Waiver for two (2) withdrawals per year, thereafter at RM100 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 RM5.00 for each failed instruction for the month
Master Insurance Policy	RM10.00/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 RM250 per account Homesave Account RM50 per account
Account Management Fee	Higher Education Fund & Retirement Benefit Fund Charged on 31 st of December annually 0.25% / RM50 per year – whichever is higher Homesave Account Charged on 31 st of December annually RM50 per year

OVERDRAFTS

| Wealth Financing (Wealth Flexi, Wealth Power and Wealth Multiplier)

TRANSACTIONS	FEES/CHARGES
<p>Overdraft against Cash and Cash Equivalent / Overdraft against Investment Products</p> <p>For Malaysian Ringgit (MYR) Stamping Fee for Banking Facility Letter and Security Agreement over Bank Account/ Security Agreement over Securities</p> <p>For OD wholly denominated in Foreign Currencies (FCY) Stamping Fee for Banking Facility Letter and Security Agreement over Bank Account/ Security Agreement over Securities</p>	<p>0.5% of Facility Amount + RM10</p> <p>0.5% of Facility Amount subject to a max stamp duty of MYR500 irrespective of the Limit + RM10</p>
<p>Overdraft against Insurance</p> <p>For Malaysian Ringgit (MYR) Stamping Fee for Banking Facility Letter and Deed of Assignment/ Security Agreement- Assignment of Insurance Policy</p> <p>For OD wholly denominated in Foreign Currencies (FCY) Stamping Fee for Banking Facility Letter and Deed of Assignment/ Security Agreement- Assignment of Insurance Policy</p>	<p>0.5% of Facility Amount + RM10</p> <p>0.5% of Facility Amount subject to a max stamp duty of MYR500 irrespective of the Limit + RM10</p>
<p>FOR ALL OVERDRAFTS</p> <p>Commitment Fee on unutilised portion of overdraft facilities except:</p> <ul style="list-style-type: none"> 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>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>

DEBIT CARD

| VISA PLATINUM DEBIT CARD

| MASTERCARD DEBIT CARD

Description	Others	Priority Banking	Business Banking
a) New Card Issuance Fee	RM8.00	Free	Free
b) Annual Fee [#]	RM8.00	Free	RM8.00
c) Replacement of card due to lost / damages cards / PIN block	RM8.00	Free	RM8.00
d) Replacement of faulty cards (newly issued with less than 3 months old)	Free	Free	Free
e) HOUSe Network* withdrawal (per transaction)	RM1.00	RM1.00	RM1.00
f) HOUSe Network* Balance Enquiry	Free	Free	Free
g) MEPS Shared ATM Network withdrawal (per transaction) [^]	RM4.00	RM4.00	RM4.00
h) MEPS Shared ATM Network Balance Enquiry	Free	Free	Free
i) Overseas Cash Withdrawal	RM12.00	Free	RM12.00
j) MEPS IBFT Instant Fund Transfer via SCB ATM	No Charge (effective 1 st July 2018)		
k) MEPS IBFT Instant Fund Transfer via MEPS SHARED ATM (per successful transaction)	No Charge (effective 1 st July 2018)		
l) 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		
i) Sales Draft Retrieval Fee	RM5.00 per request		

[#] Annual fee may apply or waived for selected products. For details, please refer to respective product section.

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

[^]Up to RM4.00 per transaction. Fees will be determined by the acquirer that provides the ATM services. Eligible fee reversals will be credited on month-end.

CREDIT CARD

TRANSACTIONS	FEES/CHARGES	
	Principal Card	Supplementary Card
Annual Fees	RM	RM
Platinum Mastercard® Basic	Waived	Waived
Liverpool FC Cashback	175	Waived
Mastercard® Platinum	250	135
Visa Platinum	Waived	Waived
Visa Rewards Platinum	250	135
JustOne Platinum Mastercard®	250	Waived
WorldMiles World Mastercard®	600	Waived
Priority Banking Visa Infinite/ Visa Infinite	800	400

TRANSACTIONS	FEES/CHARGES	
	Principal Card	Supplementary Card
Monthly Fees		
Visa Translucent credit card	8	Waived

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

RM25 service tax will be imposed on each principal and supplementary credit card and on the yearly renewal of each card (effective 1 September 2018)

	Principal Card	Supplementary Card
Service Tax	25	25

CREDIT CARD

TRANSACTIONS	FEES/CHARGES
<p>Finance Charges* (Effective 23rd August 2019) Interest rate % p.a. on:</p> <p>Retail Transactions</p> <p>Cash Advance</p> <p>PLC Account</p> <p>Visa Translucent Credit Card</p>	<p>Finance/ interest charges are applicable to finance charges that were carried forward from previous credit card statement, all fees (excluding late fee and service tax), retail transactions 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>Prevailing finance charge up to 18% p.a. will be levied on the outstanding balance if the monthly instalment is not paid in full and on time every month.</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.</p>
<p>Retail Transactions (Effective 23rd August 2019 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, interest, and fee (excluding Cash Advance) will be imposed from the day transaction is posted to the card account.</p>
<p>PLC Account</p>	<p>If Cardholder opts to pay a partial or minimum amount within the due date, finance charges on the monthly instalment will be imposed from the day the monthly instalment is posted to the PLC 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% or minimum of RM25 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 RM50 will be charged if Cardholder had exceeded his/her approved credit limit.</p>

PLC account includes Balance Transfer/ Balance Transfer Plus/ Cheque-On-Call/ Cheque-On-Call Plus/ FlexiPay/ FlexiPay Plus/ Flexi-On-Balance/ Flexi-On-Balance Plus/ Automatic Balance Conversion

CREDIT CARD

TRANSACTIONS	FEES/CHARGES
Minimum Monthly Repayment	<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. Cheque-On-Call iii. Balance Transfer iv. FlexiPay v. Flexi-On-Balance <p>The full amount of the monthly instalment due for:</p> <ul style="list-style-type: none"> i. Cheque-On-Call Plus ii. Balance Transfer Plus iii. FlexiPay Plus iv. Flexi-On-Balance Plus v. Automatic Balance Conversion programme vi. Easy Payment Scheme
Definition of Minimum Monthly Payment	<p>(a)</p> <ul style="list-style-type: none"> i. 5% of outstanding balance*; ii. 100% service tax (if any); iii. 100% overlimit amount; iii. 100% monthly instalments (if any); and iv. 100% past due amount (if any). <p>*outstanding balance refers to retail transactions (if any) + balance transfer amount (if any) + cash advance amount (if any) + finance charges and fees (if any)</p> <p>OR</p> <p>(b) RM50; whichever is higher.</p> <p>If your current balance is below RM50, the Minimum Monthly Payment will be based on (a) only.</p>
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	<p>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</p> <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.
Cross Border Fee	Visa International / MasterCard Worldwide will impose a 1% cross border fee on online transaction at merchants with overseas payment gateway.
Credit Card Statement Request	RM5 per copy for statement 36 months and below RM10 per copy for statement above 36 months
Credit Card Paper Statement Fee	RM5 for each monthly Credit Card physical statement
Sales Slip Request	RM20 for each transaction

CREDIT CARD

TRANSACTIONS	FEES/CHARGES
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: Cashiers order fee of RM5 and Processing fee of RM0.50 will be deducted from the surplus amount for cheque clearing charges.</p>
<p>Early Settlement ahead of agreed term</p> <ol style="list-style-type: none"> 1) Balance Transfer / Balance Transfer Plus 2) Cheque-on-Call / Cheque-on-Call Plus 3) FlexiPay / Flexi-On-Balance 4) FlexiPay Plus/ Flexi-On-Balance Plus 5) Automatic Balance Conversion 	<p>Cardmember has to settle in full the remaining pre-determined monthly instalment payable (comprising both principal and interest) for the entire applicable tenure for:</p> <ol style="list-style-type: none"> i. Balance Transfer ii. Cheque-On-Call/ Cheque-On-Call Plus iii. FlexiPay/ Flexi-On-Balance iv. FlexiPay Plus/ Flexi-On-Balance Plus <p>Cardmember has to settle in full the remaining outstanding principal and the interest accrued up to the next statement date for:</p> <ol style="list-style-type: none"> i. Balance Transfer Plus <p>Cardmember has to settle in full the remaining outstanding principal and the interest accrued up to the current statement date for:</p> <ol style="list-style-type: none"> i. Automatic Balance Conversion
Payment in Foreign Currency Cheque	RM50 will be imposed on each foreign currency cheque received for Credit Card payment.
Rewards Points Transfer	<p>You must pay a transfer fee of RM10 for every 50,000 points transferred.</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>You will be charged RM10 if you transfer 40,000 <i>points</i>. You will be charged RM20 if you transfer 60,000 <i>points</i>.</p> </div> <p>There is no charge for transfer of points between principal and supplementary cardholders.</p>
Redirection of Rewards Gift Delivery to An Alternative Address	<p>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.</p> <p>If you require us to deliver the gifts to an alternative address, you must pay a redirection fee of RM10 per gift. This fee will be debited from your <i>credit</i> card account or any other account with us.</p>

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

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.

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.

MORTGAGE

| TERM LOAN

TRANSACTIONS	FEES/CHARGES
Processing Fee (applicable for approved applications only)	For size of loan up to RM30,000 – RM50
	For size of loan up to RM30,000 up to RM100,000 – RM100
	For size of loan above RM100,000 – RM200
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.
Photocopies of Legal Documents including Letter of Offer	RM25.00 per item
Setup Fee	None
Maintenance Fee	None
Letter to Confirm Total Interest Paid for the Year	RM25.00 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5.00 per cycle
	Statements > 1 year after date of first drawdown – RM10.00 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20.00 per request
Request for Interest Rate Reduction	RM50 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.

MORTGAGE

| MortgageOne™

TRANSACTIONS	FEES/CHARGES
Processing Fee (applicable for approved applications only)	For size of loan up to RM30,000 – RM50
	For size of loan up to RM30,000 up to RM100,000 – RM100
	For size of loan above RM100,000 – RM200
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.
Photocopies of Legal Documents including Letter of Offer	RM25.00 per item
Setup Fee	One time fee of RM200
Maintenance Fee	RM10.00 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	RM25.00 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5.00 per cycle
	Statements > 1 year after date of first drawdown – RM10.00 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20.00 per request
Request for Interest Rate Reduction	RM50 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.

MORTGAGE

| MortgageKLIBOR

TRANSACTIONS	FEES/CHARGES
Processing Fee (applicable for approved applications only)	For size of loan up to RM30,000 – RM50
	For size of loan up to RM30,000 up to RM100,000 – RM100
	For size of loan above RM100,000 – RM200
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.
Photocopies of Legal Documents including Letter of Offer	RM25.00 per item
Setup Fee	None
Maintenance Fee	None
Letter to Confirm Total Interest Paid for the Year	RM25.00 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5.00 per cycle
	Statements > 1 year after date of first drawdown – RM10.00 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20.00 per request
Request for Interest Rate Reduction	RM50 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.

BUSINESS BANKING

| CONVENTIONAL BUSINESS INSTALMENT LOAN

TRANSACTIONS	FEES/CHARGES
Structuring Fee (applicable for approved applications only)	1.00%(inclusive of 0% GST) of the Facility approved limit OR RM500, whichever is higher, is payable upon acceptance of the letter of offer.
Redemption	<u>For Bank Negara Malaysia's SME defined companies Customer</u> There will be no lock in period and redemption fees for BNM's SME defined company
Late Payment / Default Rate	1% p.a. on daily rest balance
Request for Issuance of Redemption Statement*	RM50(inclusive of 0% GST) per statement request. One month notice in writing is required.
Stamp Duty Fee	0.5% of the approved Facility limit as per the Stamp Act 1949 (revised 1989)

BUSINESS BANKING

| COMMERCIAL MORTGAGE – TERM LOAN

TRANSACTIONS	FEES/CHARGES
Processing Fee	For shophouse, RM50 is payable upon acceptance of the letter of offer. For factory, RM200 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.
Early Redemption Fee	If the Facility is fully discharged, cancelled or terminated (by either party) during the first <u>5 (Five)</u> years from the date of first disbursement and the Bank in our absolute discretion allows such redemption, a redemption fee of <u>2.00%</u> on the Total Facility Amount, will apply.
Photocopies of Legal Documents including Letter of Offer	RM25.00 per item.
Overdraft Facility Fee	A yearly renewal / facility maintenance fee of RM200.
Letter to Confirm Total Interest Paid for the Year	RM25.00 per letter
Statement Request	Statement within 1 year from date of first drawdown – RM5.00 per cycle Statements > 1 year after date of first drawdown – RM10.00 per cycle
Cancellation Fee	If the Facility is cancelled after accepting the Facility Letter and before the first disbursement of the Facility, the cancellation fee will be charged in the following manner: (a) If it is stated in the Facility Letter that the bank is to pay or finance the legal fees, valuation fees and stamp duty, the cancellation fee is 2.25% of the Total Facility Amount. (b) If it is stated in the Facility Letter that you are to bear all costs incurred or to be incurred with regard to the Facility, the cancellation fee is 0.5% of the Total Facility Amount.
Request for Issuance of Redemption Statement*	RM50 per request.

BUSINESS BANKING

| COMMERCIAL MORTGAGE – BUSINESS MortgageOne™

TRANSACTIONS	FEES/CHARGES
Setup Fee	RM200 is payable upon acceptance of the letter of offer
Processing Fee	For shophouse, RM50 is payable upon acceptance of the letter of offer. For factory, RM200 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.
Early Redemption Fee	If the Facility is fully discharged, cancelled or terminated (by either party) during the first <u>5 (Five)</u> years from the date of first disbursement and the Bank in our absolute discretion allows such redemption, a redemption fee of <u>2.00%</u> on the Total Facility Amount, will apply.
Photocopies of Legal Documents including Letter of Offer	RM25.00 per item.
Monthly Maintenance Fee	A monthly maintenance fee of RM10.00.
Utilisation Threshold and Fee	Utilisation fee will be charged at the rate of 1% per annum on the unutilised portion of the Total Loan Limit Available at Last Due Date whenever the Utilisation Rate is equal or lesser than 30% or 50% ("Trigger Level") of the Total Loan Limit available at Last Due Date.
Letter to Confirm Total Interest Paid for the Year	RM25.00 per letter.
Statement Request	Statement within 1 year from date of first drawdown – RM5.00 per cycle Statements > 1 year after date of first drawdown – RM10.00 per cycle
Cancellation Fee	If the Facility is cancelled after accepting the Facility Letter and before the first disbursement of the Facility, the cancellation fee will be charged in the following manner: If it is stated in the Facility Letter that the bank is to pay or finance the legal fees, valuation fees and stamp duty, the cancellation fee is 2.25% of the Total Facility Amount. If it is stated in the Facility Letter that you are to bear all costs incurred or to be incurred with regard to the Facility, the cancellation fee is 0.5% of the Total Facility Amount.
Request for Issuance of Redemption Statement	RM50 per request.

BUSINESS BANKING CURRENT ACCOUNT

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

TRANSACTIONS	FEES/CHARGES		
Minimum amount of Deposit to open	Basic Current Account RM500		
	Business One Account RM5,000		
	Business JustOne Account RM5,000		
	Business\$aver Account RM100,000		
Service Fee	Half yearly service fee of RM10.00 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.		
Debit Card Fees	Basic Current Account Free of charge for initial issuance of Debit Card with unlimited ATM access.		
	BusinessOne Account and Business\$aver Account. RM8 per annum per 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		
	1 – 4 cheque books	Peninsular Malaysia RM5.00	East Malaysia RM8.00
	5 – 7 cheque books	RM6.00	RM9.00
	8 – 10 cheque books	RM12.00	RM13.00
	> 10 cheque books	RM15.00	RM23
Dormant Account	Current Accounts with no transactions or inactive for 1 year (12 months) will be considered as dormant. A dormant fee of RM10.00 per annum will be deducted from the said account until the remaining balances are sent to unclaimed monies as per Unclaimed Moneys Act 1965. The Bank reserve the rights to close dormant account with a balance of RM10 and below.		
Other Fees and Charges	a) Replacement of Debit card	RM8	
	b) Early account closure within 3 months	RM20	
	c) HOUSe Network* ATM Withdrawal <i>*ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad</i>	RM1.00 <i>Service fee is charged for every successful transaction</i>	
	d) Processing fee for every cheque issued	RM0.50	
	e) Over the counter cash withdrawal and deposit below RM6,000 (exclude Basic Current Account)	RM5.00 per transaction	

BUSINESS BANKING CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT

| BUSINESSONE ACCOUNT

| BUSINESS JUSTONE ACCOUNT

| BUSINESS\$AVER ACCOUNT

TRANSACTIONS	FEES/CHARGES
Additional / Extra Service	Cash / Cheque Deposits <ul style="list-style-type: none">a) To another branch – no chargeb) Cheque issued by Government, State and Local Authorities – no chargec) Money / Postal Orders issued by Malaysian Postal Authority – no charge
	Dishonoured Cheques Due to Insufficient Funds RM150 per cheque returned
	Stop-Payment Instruction <ul style="list-style-type: none">a) Cheques are in a continuous series – RM20.00 per instructionb) Cheques are not in a continuous series – RM20.00 per chequec) Instruction is accompanied with a police report – RM10.00 per instructiond) Due to insufficient funds – RM150 per cheque
	Cheque Returned <ul style="list-style-type: none">a) Due to the cheque being postdated – RM10.00 on payee's account

BUSINESS 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
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
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 treatment will follow the Premature Upliftment conditions. Interest will continue to be paid on the remaining portion of the Fixed Deposit as originally contracted

Premature Upliftment Conditions (effective 1st October 2018):

DATE OF PLACEMENT OR RENEWAL	DATE OF PREMATURE WITHDRAWAL	INTEREST PAYABLE
Prior to 1 st October 2018	Prior to 1 st January 2019	<ol style="list-style-type: none"> No interest payable for TD completed less than 3 months. 50% interest payable for TD completed 3 months or more.
	On or from 1 st January 2019	
From 1 st October 2018	Prior to 1 st January 2019	No interest payable
	On or from 1 st January 2019	

BUSINESS BANKING

FOREIGN CURRENCY DEPOSIT

| FOREIGN CURRENCY CALL DEPOSIT

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 USD10.00 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 0% is applicable. For details please refer to Branch Services – Outward Remittances

BUSINESS BANKING

FOREIGN CURRENCY DEPOSIT

| 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 0% is applicable. For details please refer to Branch Services – Outward Remittances

BUSINESS BANKING

|Straight2Bank ONLINE BANKING SERVICE

TRANSACTIONS	FEES/CHARGES
One off setup fee	Waived
Monthly Maintenance Fees	Waived
Vasco Token	Waived
Telegraphic Transfer	RM20.00 per transaction (if from MYR account) USD15.00 or equivalent per transaction from SGD Account USD25.00 or equivalent per transaction (if from Foreign Currency Deposits Account)
Real time gross settlement (RTGS) / RENTAS payment / Local Bank Transfer	Inward: Free Outward: RM2.00 per transaction
Direct Credit / Interbank GIRO	Waived
SCB Book Transfer	Waived
Local Bank Cheque	RM2.00 + courier charges*
International Bank Cheque	RM2.00 per item (if from MYR account) + courier charges* USD2.00 or equivalent per item (if from Foreign Currency Deposits Account) + courier charges*
Payroll	RM0.10 per transaction
Courier Service (Daily pick-up – optional)	RM100 per month

*RM5 courier delivery within West Malaysia

RM10 courier delivery within East Malaysia

Courier delivery to overseas depends on country of receipt



Trade Services Fee and Charges

Malaysia

Below are the standard services fees and charges for trade finance. This services fees and charges may be amended from time to time.

❖ TRANSACTION	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 for Foreign Currency Bills – RM150 (Note 1) Maximum for RM Bills - RM500
1.2 Bills under Letter of Credit Discrepant documents Non-Discrepant documents	Document Checking Fee RM100 RM50
1.3 For foreign currency bills settled in foreign currency charges in lieu of exchange will be imposed	Charges in lieu of Exchange – 0.100% (Flat RM50 for Confirmed Letter of Credit) Existing customers Minimum – RM50 Maximum – RM300
1.4 Overdue Bills (Note 2)	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 – USD100
1.6 Pre-advise of Letter of Credit (Note 3) Letter of Credit Advising (Note 3) Letter of Credit Amendments (Note 3) 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	Commission – 0.125% per month
	Borrowing Trade Customer	Minimum – RM300
	Non-Borrowing Trade Customer	Minimum – RM500

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

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*

❖ TRANSACTION		FEES/ CHARGES
2.0 IMPORTS		
2.1	Letter of Credit Issuance	Commission – 0.100% per month Minimum – RM50
	a) Sight Irrevocable / Revocable (Note 4)	Commission – 0.100% per month Minimum – RM50

2.2	Letter of Credit Amendment a) Extension of validity date (Note 4,6) b) Increase of amount (Note 4,7)	Commission – 0.100% per month Minimum – RM50 Commission – 0.100% per month Minimum – RM50 Minimum – RM50
2.3	Back to back Letter of Credit Issuance	Commission – 0.100% per month Minimum – RM200
2.4	Back to back Letter of Credit Amendment	Commission – 0.100% per month Minimum – RM150

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

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 0.100% Minimum – RM100
	c) Drawing in excess of Letter of Credit amount (Note 10)	Commission – 0.10% Minimum – RM100
	d) Discrepant documents	Commission – Minimum – USD75.00 Local bill – RM100

2.7	Revolving Letter of Credit – drawing up to original credit amount (Note 12)	Commission – 0.100% per month Minimum – RM50	<u>REMARKS:</u> <i>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 Credit</i>
2.8	When reimbursement is made direct to the Letter of Credit negotiating bank (Note 13)	Reimbursement fee (TT payments only) USD30.00	<u>REMARKS:</u> <i>This does not apply if Negotiating Bank is a Standard Chartered office or subsidiary</i>
2.9	Shipping Guarantees:		
	a) Under Letter of Credit (Note 14)	Commission varies from 0.125% Minimum – RM50	
	b) Not under Letter of Credit (Note 14)	Commission – 0.125% per month Minimum – RM125.00	
	c) If Shipping Guarantee is not return within 3 months	Additional 0.60% 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

TRANSACTIONS		FEES/CHARGES
2.10	Inward Bills for Collection	Handling Commission – 0.100% Minimum – RM50 Maximum –for Foreign Currency Bill RM250 Maximum – For RM bills RM500
2.11	Settlement of Inward Bills for Collection to Remitting Bank	Reimbursement fee (TT payments only) USD30.00 flat or equivalent for other currency to be charged to the drawer bills
2.12	Second & Subsequent presentation of Inward Bills for Collection	Representation charges – USD25.00 for each presentation plus other expenses incurred bills
2.13	Dishonoured bills returned to the Remitting Bank	Commission – 0.100% Minimum – USD25.00 plus accumulated other charges and mail cost

2.14	Protesting of Inward Bills for Collection	Protest Fee – USD100 excludes Legal expenses
2.15	Inward Bills where proceeds are remitted through another bank	Handling Charge – 0.100% flat Minimum – RM50

❖ TRANSACTION	FEES/ CHARGES
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3.0 BANK GUARANTEE (Note 15)

3.1	Bank Guarantee Issuance	Commission – From 0.125% per month or part thereof, inclusive of any claim period Minimum – RM50 as per approved letter of acceptance, if secured by collateral other than cash margin
3.2	Financial Guarantee including Standby LC	Commission – From 0.125% per month or part thereof, inclusive of any claim period Minimum – RM50 as per approved letter of acceptance, if secured by collateral other than cash margin
3.3	Bank Guarantee Amendment including Financial Guarantee and Standby LC	Commission – From 0.100% per month or part thereof on extension of expiry or increase of amount Minimum – RM50
3.4	Stamping of Bank Guarantee	Stamp Duty – as per regulatory requirements – RM10 flat Travelling charges – Minimum – RM10.00

Note: 15. Inclusive of performance bonds, bid / tender bonds, custom bonds, security bonds, etc.

❖ TRANSACTION	FEES/ CHARGES
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4.0 INCIDENTALS (IMPORTS & EXPORTS)

4.1	Fax charges other than those mentioned in the specific product	Within Malaysia: RM2.00 All other countries: RM5.00
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4.2	Courier charges other than those mentioned in the specific	<p>Within Malaysia:</p> <p>Minimum RM9.00</p> <p>Maximum RM15.00</p> <p>Asian countries:</p> <p>Minimum RM20.00</p> <p>Maximum RM60.00</p> <p>Other countries:</p> <p>Minimum RM20</p> <p>Maximum RM85.00</p>
4.3	Postage (Registered Mail)	RM5.00
4.4	RENTAS Charge	RM5.00
4.5	<p>Telex Charges:</p> <p>i) Full text Letter of Credit / Guarantee</p> <p>ii) Letter of Credit / Guarantee Amendment</p>	<p>i) Within Malaysia:</p> <p>RM50.00</p> <p>Outside Malaysia:</p> <p>RM100.00</p> <p>ii) Within Malaysia:</p> <p>RM30.00</p> <p>Outside Malaysia:</p> <p>RM60.00</p>
4.6	Telex and Swift charges other than those mentioned in the specific products	<p>Within Malaysia:</p> <p>RM15.00</p> <p>Outside Malaysia:</p> <p>RM35.00</p>
4.7	Tracers on Irregular Bills	RM15.00 flat for each request by customer

NOTES

1. Commission/Fee and Rates stipulated herein apply to single transaction. Incidental charges such as remittance / postage / courier will be charged according to usage/ weight/ destination.
2. The bank reserves the right to vary such fee and charges with prior notice or as agreed with the customer in communicated via various communication channels, including but not limited to Letter of Offer.

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/dispatched) - 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) <i>(Saadiq Commodity Murabahah' TAT is next day if received within cut off)</i>	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		

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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 – RM5.00 Commission – RM10.00 Commission – RM10.00 Commission – RM20.00 USD20.00 (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 – RM30.00) plus stamp duty RM0.15 and phone call charges Commission – RM2.00
1.3 Purchase of Foreign Currency Cheques Clean Bills/Cheques/Pension Warrant/Divident Warrant/Internal Postal/Money Order	0.5% on cheque amount (minimum – RM50) plus stamp duty/correspondent bank's charges, if any

BRANCH SERVICES

| INWARD REMITTANCES

TRANSACTIONS		FEES/CHARGES
1.4	Foreign Currency Cheques sent for Collection	Commission – 0.1% on cheque amount (minimum – RM50, maximum – RM200) 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 – RM20.00)

BRANCH SERVICES

| OUTWARD REMITTANCES

TRANSACTIONS	FEES/CHARGES
2.0 OUTWARD REMITTANCES	
2.1 CASHIER'S ORDER a) Issuance b) Cancellation / Repurchase of Cashier's Order from applicant	Commission – RM2.00 per item plus RM0.15 stamp duty Commission – RM2.00 per item
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 – RM2.00 No charge Commission RM2.00 if amount is equivalent to RM5,000 and below. Additional charge of EUR3 per draft for all amounts. No charge Commission – RM10.00 Commission – RM20.00 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 – RM6.00 (consisting of RM2.00 fee plus RM4 to account for the clearing charges of BDT50 and the 15% VAT) Commission – RM4.00 (Bangladesh clearing charges and VAT) Commission – RM6.00 (consisting of RM2.00 fee plus RM4.00 to account for the clearing charges of BDT50 and the 15% VAT) Commission – RM4.00 (Bangladesh clearing charges and VAT)

c) Amendments	Commission – RM10.00
d) Refunds/Cancellation	Commission – RM20.00
e) Stop Payment for Lost Draft	Cable cost to drawee bank plus RM15.00 Additional commission of RM35.00 for Dhaka draft

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)	RM5.00 per transaction RM0.50 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 – RM25.00 Commission – RM10.00 if amount equivalent to RM5,000 and below Cable – RM30.00 Commission – RM10.00 if amount equivalent to RM5,000 and below Cable – RM30.00 Commission – RM10.00 if amount equivalent to RM5,000 and below. Additional commission charge of RM15.00 for Australian Government. Service Tax for all amounts Cable – RM30.00 Commission – RM10.00 if amount equivalent to RM5,000 and below. Additional commission of EUR20.00 for all amounts Cable – RM30.00 Commission – RM30.00 if amount equivalent to RM5,000 and below
2.6	Outward TT in USD To New York	Cable – RM40.00 Commission – RM10.00 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 – RM10.00 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 – RM10.00 if amount equivalent to RM5,000 and below
2.9	Debit Foreign Currency Deposits Account	USD40.00 (or equivalent) plus cable charges

BRANCH SERVICES

| SAFE DEPOSIT LOCKER

BRANCH LOCATION	MEASUREMENT	ANNUAL RENTAL FEES (effective 22/11/2013)	REVISED ANNUAL RENTAL FEES (effective 01/06/2018)
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	RM143.10 RM190.80 RM265 RM397.50 RM530	RM135 RM180 RM250 RM375 RM500
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	RM689 RM795 RM1303.80 RM143.10 RM143.10 RM265 RM397.50 RM530 RM530	RM650 RM750 RM1230 RM135 RM135 RM250 RM375 RM500 RM500
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	RM143.10 RM190.80 RM265 RM397.50 RM434.60	RM135 RM180 RM250 RM375 RM410
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	RM143.10 RM265 RM286.20 RM397.50 RM450.50 RM530	RM135 RM250 RM270 RM375 RM425 RM500
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	RM143.10 RM159 RM190.80 RM265 RM397.50	RM135 RM150 RM180 RM250 RM375
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	RM143.10 RM190.80 RM190.80 RM265 RM397.50	RM135 RM180 RM180 RM250 RM375
Tawau	3in x 5in x 18in 3in x 10in x 18in 5in x 10in x 18in 10in x 10in x 18in	RM143.10 RM190.80 RM265 RM397.50	RM135 RM180 RM250 RM375

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

BRANCH SERVICES

| OTHERS

TRANSACTIONS	FEES/CHARGES
Document Request	a) Banker's Report – RM25 b) Letter of Reference – RM25 c) Auditor's Confirmation – RM50 d) Special Statement Reprints <ul style="list-style-type: none"> i. RM5.00 per statement (for reprints within one year from statement date) ii. RM10.00 per statement (for reprints more than one year after statement date)
Service Fee Priority Banking	A monthly service fee of RM100 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
MIH/TIIH Cashier's Order	
a) Issuance	Commission – RM2.00 per item (plus stamp duty of RM0.15)
b) Issuance to Priority Banking	Limited to 10 cashier orders per customer. No commission of issuance charged, only stamp duty of RM0.15 per cashier order. If above 10 cashier orders, commission of issuance of RM2.00 including stamp duty of RM0.15 applies.
c) Cancellation / Refund	RM2.00 per cashier's order
d) Stop payment for lost Bank Draft (Demand Draft in Foreign Currency)	Cable cost to destination country of drawee bank + RM15.00 for handling fee
e) Refund/Cancellation of Cashier's Order	RM2.00 per cashier's order
f) Replacement of lost Cashier's Order	RM5.00 per Cashier's Order (plus stamp duty of RM0.15)
g) Cheque encashment (For non-Standard Chartered account holders)	RM2.00 per cheque
Encashment Facility	RM100 per year per Instruction setup (collected upfront)
Courier Charges	RM5.00

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 BUSINESS BANKING Non-account holder transaction	"A" Rate from RDS for amount up to RM500,000, rate to be quoted by dealers	
c) General and BUSINESS BANKING 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)	No Charge (effective 2 May 2013)
	Online Banking (via IBFT instant fund transfer)	No Charge (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.50 <i>Service fee is charged for every successful transaction</i>
	SCB ATM / MEPS Shared ATM (via MEPS IBFT Instant Fund Transfer)	No Charge (effective 1 July 2018)
Cheque Image Retrieval Services	a) Where the retrieval does not involve the service of the Bank's external vendor – RM11.00 b) Where the retrieval involves the service of the Bank's external vendor – RM30.00	

WEALTH MANAGEMENT

WM Product / Investment / Service	Maximum fees/spread
Foreign Exchange (FX) Spot	Up to 5.00% (at the point of setting board rate)
Structured Investment	Up to 5.00% of notional amount
Premium Currency Investment (PCI) /Equities Linked Investment	Up to 50% of the gross PCI yield or 2.00% of notional amount, whichever is lower
Retail Bonds/Sukuk	Up to 3.00% of face value charged upfront for each transaction
Equities	Up to 1.50% or USD 150, whichever is higher for each transaction
Unit Trust	Up to 5.00% or as stipulated in the respective prospectus of the Fund, whichever is lower
Wealth Financing	<u>For Ringgit Malaysia</u> Base Rate (BR) + Up to a maximum of 3% spread rate <u>For Foreign Currency</u> Base Rate (BR) + Up to a maximum of 3% spread rate

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

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

Batu Pahat

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

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

Subang Jaya

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

Bintulu

89, Keppel Road 97000 Bintulu Sarawak

Kepong

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

Penang

86, Lebuhraya Pantai 10300 Penang

Taiping

25, Jalan Pasar 34000 Taiping Perak Darul Ridzuan

Bukit Tengah (Prai)

1816, Lengkok Perusahaan Maju Bukit Tengah 13600 Seberang Prai, 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

Taman Molek

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

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

Publika

Lot 4 & 5, Level G2 Publika Shopping Gallery Solaris Dutamas No.1 Jalan Dutamas 1 50480 Kuala Lumpur

Tawau

518, Jalan Habib Hussin 91000 Tawau, Sabah

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

Jalan Sultan Ismail

No. 36 Jalan Sultan Ismail 50250 Kuala Lumpur

Kuantan

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

Sandakan

Jalan Pelabuhan 90000 Sandakan, Sabah

Kuching

Wisma Bukit Mata Kuching Jalan TAR 93100 Kuching Sarawak

Seremban

127A & 128 Jalan Dato Bandar Tunggal 70000 Seremban Negeri Sembilan Darul Khusus

Standard Chartered Saadiq Berhad Financial Centres

Bangsar

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

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

Taman Tun Dr Ismail

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

Customer Service 1300 888 888