Fees and Charges for Products and Services

A Standard Chartered Group Company
Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)

sc.com/my
Ref. No. 202402v19

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

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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
Minimum Deposit to Open (Individual)	**Basic Current Account (Applicable for Malaysian & Permanent Residents)** RM 500
	Conventional Current Account RM2,000
	M^2 Account RM2,000
	Preferred M^2 Account RM500
	JustOne Current Account & Current Account Plus No minimum required
	SuperSalary Account No minimum required
Service Fee	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. 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. 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.
Issuance of Cheque Book	RM7.50 (RM0.15 stamp duty per cheque leaf)

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TRANSACTIONS	FEES/CHARGES
Postage and Delivery Charges of Cheque Book	By ordinary mail (by default when ordered through I-Banking, Phone Banking and ATM) 1 – 2 cheque books - RM2.00 3– 4 cheque books - RM4.00 5 – 10 cheque books - RM8.00 > 10 cheque books - RM15.00 By Courier Mail (by default for Priority Banking and BUSINESS BANKING Customers) Each cheque book - RM5.00 **For Current Account Plus** Courier Charges: No charge for first delivery via normal mail. Subsequent delivery:- 4 books and below - RM5.00 5 – 7 books - RM6.00 8 – 10 books - RM10.00 10 books and above - RM20.00

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| 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 *Service fee is charged for every successful transaction*
	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)	RM0.30 *Service fee is charged for every successful transaction*
	SCB 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)	RM2.00
	e) Basic Staff Assisted Services (waived for Basic Current Account) Click here for more info.	RM3.00

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TRANSACTIONS	FEES/CHARGES
Additional/Extra Service	**Periodic Payment / Standing Instruction / Direct Debit Authorisation** a) To own account within the same branch (standard) - no charge b) To 3rd 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
	Dishonoured Cheques due to Insufficient Funds RM150 per cheque returned

CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT
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| 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)

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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) | 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.

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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) | e$aver
| YOUNG SAVERS ACCOUNT
| JUSTONE SAVINGS ACCOUNT
| PRIVILEGE SAVINGS ACCOUNT

<table>
<tr><th>TRANSACTIONS</th><th colspan="2">FEES/CHARGES</th></tr>
<tr><td rowspan="11">Other Fees and Charges</td><td>a) Early account closure within 3 months</td><td>RM20</td></tr>
<tr><td>b) HOUSe Network* ATM Withdrawal *ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad</td><td>RM 1.00
Service fee is charged for every successful transaction</td></tr>
<tr><td colspan="2">c) Local fund transfer fees will be charged as follows:-</td></tr>
<tr><td>Online Banking (via IBG)</td><td>No Charge
(effective 2 May 2013)</td></tr>
<tr><td>Online Banking (via IBFT instant fund transfer)</td><td>No Charge
(effective 6 Oct 2014)</td></tr>
<tr><td>Over the Counter (OTC) (via IBG)</td><td>RM0.30
Service fee is charged for every successful transaction</td></tr>
<tr><td>SCB ATM (via MEPS IBFT Instant Fund Transfer)</td><td>No Charge
(effective 1 July 2018)</td></tr>
<tr><td>d) Replacement of lost passbook
(Only applicable for Passbook Account)</td><td>RM20 plus stamp duty of RM10 on letter of indemnity</td></tr>
<tr><td>e) Paper Statement Fee (waived for Basic Savings Account)</td><td>RM2.00 per statement</td></tr>
<tr><td>f) Basic Staff Assisted Services (waived for Basic Savings Account)
Click here for more info.</td><td>RM3.00 per account</td></tr>
</table>

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TRANSACTIONS	FEES/CHARGES
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 3rd party account with other SCBMB branches (automated) – RM2.00 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 Postal Authority – no charge
	Master Savings – Statement & Passbook / MyDream Account Free setup for Master Sweep Free Phone Banking Debit Card – Visa/ MasterCard (RM8 fee) 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)
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| YOUNG SAVERS ACCOUNT
| JUSTONE SAVINGS ACCOUNT
| PRIVILEGE SAVINGS ACCOUNT

TRANSACTIONS	FEES/CHARGES
Additional / Extra Service	**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 traveller's cheque is issuance fee Special Foreign Exchange rate Special travel insurance policy premium
	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.
	e$aver Account / Privilege Savings Account – Statement Free setup for Master Sweep Free Phone Banking Free Debit Card Free eStatement subscription Free Online Banking
	JustOne Savings Account – Statement Free Phone Banking Free eStatement subscription Free Online Banking No Debit Card
	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)
	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

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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

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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
Withholding Tax*	Interest earned on deposits > RM100,000 will be subjected to 5% of withholding tax on interest earned **This is currently waived by the Malaysian government*
Partial Upliftment	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 treatment will follow the Premature Upliftment conditions. 3. 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 1st October 2018	Prior to 1st January 2019	1. No interest payable for TD completed less than 3 months. 2. 50% interest payable for TD completed 3 months or more.
	On or from 1st January 2019	
From 1st October 2018	Prior to 1st January 2019	No interest payable

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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	USD1,000 equivalent
Fee	A fee of USD10.00 equivalent is charged for all individual accounts whose balances fall below the USD1,000 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

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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	No partial upliftment is allowed Any early upliftment is subjected to penalty charges as below: **Total Penalty = Interest Accrued + Replacement Cost** Note: Replacement Cost = (Current Market Day Rate – Contract Rate) x Remaining Days to Maturity 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
Withholding Tax*	Interest earned on deposits > RM100,000 will be subjected to 5% of withholding tax on interest earned **This is currently waived by the Malaysian government*
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	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	*Nil*
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 31st of December annually 0.25% / RM50 per year – whichever is higher **Homesave Account** Charged on 31st of December annually RM50 per year

OVERDRAFTS

| WEALTH FINANCING (WEALTH FLEXI, WEALTH POWER AND WEALTH MULTIPLIER)

TRANSACTIONS	FEES/CHARGES
Overdraft against Cash and Cash Equivalent / Overdraft against Investment Products **For Malaysian Ringgit (MYR)** Stamping Fee for Banking Facility Letter and Security Agreement over Assets **For OD wholly denominated in Foreign Currencies (FCY)** Stamping Fee for Banking Facility Letter and Security Agreement over Assets	0.5% of Facility Amount + RM10 0.5% of Facility Amount + RM10
Overdraft against Insurance **For Malaysian Ringgit (MYR)** Stamping Fee for Banking Facility Letter and Deed of Assignment/ Security Agreement- Assignment of Insurance Policy **For OD wholly denominated in Foreign Currencies (FCY)** Stamping Fee for Banking Facility Letter and Deed of Assignment/ Security Agreement- Assignment of Insurance Policy	0.5% of Facility Amount + RM10 0.5% of Facility Amount + RM10
FOR ALL OVERDRAFTS Commitment Fee on unutilised portion of overdraft facilities except: 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 count order. c) Where the facility is frozen by the bank due to circumstances beyond the control of the borrower	1% per annum on the unutilized portion of overdraft
Late Payment/ Default Rate	1% per annum on the arrears in default
Excess of Limit	Additional 1% per annum on any amount in excess of your approved limit

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DEBIT CARD

| VISA PLATINUM DEBIT CARD
| MASTERCARD DEBIT CARD

Description	Others	Priority Banking	Business Banking
a) New Card Issuance Fee	RM8.00	Free	RM8.00
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)	RM1.00	RM1.00	RM1.00
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 1st July 2018)		
k) 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		

[#] 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*

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CREDIT CARD

TRANSACTIONS	FEES/CHARGES	
Annual Fees	**Principal Card**	**Supplementary Card**
	RM	**RM**
Platinum Mastercard® Basic	Waived	Waived
Liverpool FC Cashback	175	Waived
Mastercard® Platinum	250	135
Visa Platinum	120	Waived
Visa Rewards Platinum	250	135
Simply Cash Credit Card	250	Waived
Journey Credit Card	600	Waived
Priority Banking Visa Infinite/ Visa Infinite	800	400
Smart Credit Card	120	Waived

TRANSACTIONS	FEES/CHARGES	
Monthly Fees	**Principal Card**	**Supplementary Card**
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

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CREDIT CARD

TRANSACTIONS	FEES/CHARGES
Finance Charges* (Effective 23rd August 2019) Interest rate % p.a. on:	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.
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 the outstanding amount calculated on a daily basis from the transaction date until full repayment date.
PLC Account	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.
Visa Translucent Credit Card	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.
Retail Transactions (Effective 23rd August 2019 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, interest, and fee (excluding Cash Advance) will be imposed from the day transaction is posted to the card account.
No minimum purchase amount and surcharge	There should be no minimum purchase amount and surcharge when using a credit card. The Bank is not responsible for any minimum purchase amount and surcharge imposed by merchants.
PLC Account	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. PLC account includes Balance Transfer / Balance Transfer Plus/ Cash-On-Call (Previously Cheque-On-Call)/ Cash-On-Call Plus (Previously Cheque-On-Call Plus)/ FlexiPay/ FlexiPay Plus/ Flexi-On-Balance/ Flexi-On-Balance Plus/ Automatic Balance Conversion
Cash Advance Fee (applicable for Credit Card and Cash-On-Call / Cash-On-Call Plus)	A Cash Advance fee of up to 5% or a minimum of RM25 will be imposed for each transaction (applicable to all credit cards and Cash-On-Call / Cash-On-Call Plus, except for Smart Credit Card).
Finance/Interest Charges for Visa Translucent Credit Card	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: 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.
Overlimit Service	A Fee of RM50 will be charged if Cardholder had exceeded his/her approved credit limit.

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CREDIT CARD

TRANSACTIONS	FEES/CHARGES
Minimum Monthly Repayment	5% of the outstanding balance or a minimum of RM50 whichever is higher for: i. Credit Card ii. Cash-On-Call (Previously Cheque-On-Call) iii. Balance Transfer iv. FlexiPay v. Flexi-On-Balance The full amount of the monthly instalment due for: i. Cash-On-Call Plus (Previously 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	(a) 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). *outstanding balance refers to retail transactions (if any) + balance transfer amount (if any) + cash advance amount (if any) + finance charges and fees (if any) OR (b) RM50; whichever is higher. If your current balance is below RM50, the Minimum Monthly Payment will be based on (a) only.
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. 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 transaction at merchants with overseas payment gateway (including online).
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	RM2 for each monthly Credit Card physical statement
Basic Staff Assisted Services Click here for more info.	RM3 for each account

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CREDIT CARD

TRANSACTIONS	FEES/CHARGES
Credit Balance Refund	Customer Initiated 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. Bank Initiated for closed accounts 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: Cashiers order fee of RM5and Processing fee of RM0.50 will be deducted from the surplus amount for cheque clearing charges.
Early Settlement ahead of agreed term (before 27th Of September 2021) 1) Balance Transfer / Balance Transfer Plus 2) Cash-On-Call (Previously Cheuqe-On-Call) / Cash-On-Call Plus (Previously Cheque-On-Call Plus) 3) FlexiPay / Flexi-On-Balance 4) FlexiPay Plus/ Flexi-On-Balance Plus 5) Automatic Balance Conversion	Cardmember has to settle in full the remaining pre-determined monthly instalment payable (comprising both principal and interest) for the entire applicable tenure for: (i) Balance Transfer (ii) Cash-On-Call (Previously Cheque-On-Call) / Cash-On-Call Plus (Previously Cheque-On-Call Plus) (iii) FlexiPay/ Flexi-On-Balance (iv) FlexiPay Plus/ Flexi-On-Balance Plus Cardmember has to settle in full the remaining outstanding principal and the interest accrued up to the next statement date for: (i) Balance Transfer Plus Cardmember has to settle in full the remaining outstanding principal and the interest accrued up to the current statement date for: (i) Automatic Balance Conversion
Early Settlement ahead of agreed term (effective 27th Of September 2021) 1) Balance Transfer / Balance Transfer Plus 2) Cash-On-Call (Previously Cheque-On-Call) / Cash-On-Call Plus (Previously Cheque-On-Call Plus) 3) FlexiPay / Flexi-On-Balance 4) FlexiPay Plus/ Flexi-On-Balance Plus 5) Automatic Balance Conversion	Cardmember has to settle in full the remaining pre-determined monthly instalment payable (comprising both principal and next 3 months of unbilled interest at the point of request for early settlement) for the entire applicable tenure for: (i) Balance Transfer (ii) Cash-On-Call (Previously Cheque-On-Call) / Cash-on-Call Plus (Previously Cheque-On-Call Plus) (iii) FlexiPay/ Flexi-On-Balance (iv) FlexiPay Plus/ Flexi-On-Balance Plus Cardmember has to settle in full the remaining outstanding principal and the interest accrued up to the next statement date for: (i) Balance Transfer Plus Cardmember has to settle in full the remaining outstanding principal and the interest accrued up to the current statement date for: (i) Automatic Balance Conversion

Rewards Points Transfer	You must pay a transfer fee of RM10 for every 50,000 points transferred. You will be charged RM10 if you transfer 40,000 *points*. You will be charged RM20 if you transfer 60,000 *points*. There is no charge for transfer of points between principal and supplementary cardholders.
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 per gift. This fee will be debited from your *credit* card account or any other account with us.

*Rates are subject to change from time to time

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standard chartered

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.

PERSONAL LOAN
| 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.

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BUY NOW PAY LATER

| Atome Buy Now Pay Later

TRANSACTIONS	FEES/CHARGES
Late Payment Charge	RM23 to be paid to unsuspend the suspended account in the event where instalment amount due is not received by payment due date

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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	RM20.00 per letter
	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.

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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	RM20.00 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.

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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	RM20.00 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.

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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	**For Bank Negara Malaysia's SME defined companies Customer** 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)

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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 5 (Five) years from the date of first disbursement and the Bank in our absolute discretion allows such redemption, a redemption fee of 2.00% 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	RM20.00 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.

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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 5 (Five) years from the date of first disbursement and the Bank in our absolute discretion allows such redemption, a redemption fee of 2.00% 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	RM20.00 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.

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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 Peninsular Malaysia / East Malaysia 1 – 4 cheque books: RM5.00 / 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 **ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad*	RM1.00 *Service fee is charged for every successful transaction*
	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

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TRANSACTIONS	FEES/CHARGES
Additional / Extra Service	**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
	Dishonoured Cheques Due to Insufficient Funds RM150 per cheque returned
	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 a) Due to the cheque being post-dated – RM10.00 on payee's account

BUSINESS BANKING
FIXED DEPOSIT ACOUNT
| 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
Partial Upliftment	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 treatment will follow the Premature Upliftment conditions. 3. 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 1st October 2018	Prior to 1st January 2019	1. No interest payable for TD completed less than 3 months. 2. 50% interest payable for TD completed 3 months or more.
	On or from 1st January 2019	
From 1st October 2018	Prior to 1st January 2019	No interest payable
	On or from 1st January 2019	

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BUSINESS BANKING
FOREIGN CURRENCY DEPOSIT
| FOREIGN CURRENCY CALL DEPOSIT

Interest Payable	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. Interest may not be payable for all currencies and is quoted solely at the bank discretion and is subject to foreign exchange market conditions.
Minimum Deposit to Open	USD1,000 equivalent
Fee	A fee of USD10.00 is charged for all accounts whose balances fall below the USD1,000 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

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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	No partial upliftment is allowed Any early upliftment is subjected to penalty charges as below: **Total Penalty = Interest Accrued + Replacement Cost** Note: Replacement Cost = (Current Market Day Rate – Contract Rate) x Remaining Days to Maturity 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
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

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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

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Trade Services Fees and Charges

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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 Local Bills - RM500
1.2	Bills under Letter of Credit - Discrepant documents - Non-Discrepant documents	 Document Checking Fee - RM100 - RM50
1.3	Bill for Collection – Documents released free of payment	RM100 flat
1.4	Bill for Collection – Maintenance fee (for bill exceeding 30 days after date payable)	RM150 per month or part of month
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 1)* Letter of Credit Advising *(Note 1)* Letter of Credit Amendments *(Note 1)* 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 Minimum – RM300

Note:

(1) For beneficiary's account

TRANSACTIONS		FEES/CHARGES
1.8	Amendment of Transfer of Letter of Credit a) Extension of validity date b) Increase of amount c) Amendments other than extension of validity date and increase of amount	a) Commission – 0.125% per month Minimum – RM150 b) Commission – 0.125% per month Minimum – RM150 c) RM50
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	Margin – USD500 upfront to be held from negotiated proceeds
1.11	Export Credit Refinancing (Pre-shipment financing only) Processing Fee a) Domestic Purchase Order (DPO) / Local Purchase Order (LPO) Charges b) Domestic Purchase Order (DPO) / Local Purchase Order (LPO) Charges	a) RM5 b) 0.05% flat on DPO or invoice value Minimum – RM20 Maximum – RM500

TRANSACTION		FEES/ CHARGES
2.0	**IMPORTS**	
2.1	Irrevocable Letter of Credit Issuance *(Note 2)*	Commission – 0.100% per month Minimum – RM50
2.2	Letter of Credit Amendment a) Extension of validity date *(Note 3)* b) Increase of amount *(Note 3)* c) Amendments other than extension of validity date and increase of amount c) Other amendments *(Note 8)*	a) Commission – 0.100% per month Minimum – RM50 b) Commission – 0.100% per month Minimum – RM50 c) RM50
2.3	Back to back Letter of Credit Issuance *(Note 2)*	Commission – 0.100% per month Minimum – RM200
2.4	Back to back Letter of Credit Amendment a) Extension of validity date *(Note 3)* b) Increase of amount *(Note 3)* c) Amendments other than extension of validity date and increase of amount	a) Commission – 0.100% per month Minimum – RM150 b) Commission – 0.100% per month Minimum – RM150 c) RM50

Note:

(2) Per month or part thereof for the validity of Letter of Credit

(3) Per month or part thereof on the extended period and/or incremental value of the Letter of Credit

TRANSACTIONS		FEES/CHARGES	
2.5	Negotiation of Import documents received under Letter of Credit:		
	a) Transit interest from date of negotiation to date of payment	Interest *(Note 4)*	
	b) Drawing against expired Letter of Credit *(Note 5)*	Commission 0.100% Minimum – RM100	
	c) Drawing in excess of Letter of Credit amount *(Note 6)*	Commission – 0.10% Minimum – RM100	
	d) Discrepant documents	Commission – Minimum Foreign currency bill – USD75 Local bill – RM100	
2.6	Revolving Letter of Credit – drawing up to original credit amount	Commission – 0.100% per month or part thereof Minimum – RM50	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 Credit*
2.7	Shipping Guarantees:		
	a) Under Letter of Credit	Commission varies from 0.125% flat of invoice amount Minimum – RM50	
	b) Not under Letter of Credit	Commission – 0.125% per month flat of invoice amount Minimum – RM125	
	c) If Shipping Guarantee is not returned within 3 months	Additional 0.60% per annum of the invoice(s) amount to be collected until date of redemption	
2.8	Inward Bills for Collection	Handling Commission – 0.100% flat Minimum – RM50 Maximum – RM250 (Foreign Currency Bill) Maximum – RM500 (Local Currency Bill)	

Note:

(4) Based on the prevailing interest rate of the bills currency plus margin as stipulated in the Banking Facility Letter
(5) Per month or part thereof from Letter of Credit expiry date to Letter of Credit drawing date
(6) Per month or part thereof from date of last drawing on the excess amount

TRANSACTION		FEES/ CHARGES
2.9	Representation of Inward Bills for Collection	Representation charges – USD25 flat *(Note 7)*
2.10	**Dishonored bills returned to the Remitting Bank**	Commission – 0.100% Minimum – USD25 *(Note 7)* Maximum – USD53 plus accumulated other charges and mail cost (commission at USD50 plus GST USD3.00 on commission)
2.11	**Protesting of Inward Bills for**	Protest Fee – USD100 flat *(Note 7)*
2.12	**Import bills released free of payment**	RM100 flat
2.13	**Bill for Collection – Maintenance fee (for bill exceeding 30 days after date payable)**	RM150 per month or part of month
2.14	Inward Bills where proceeds are remitted through another bank	Handling Charge – 0.100% flat Minimum – RM50

Note:

(7) Additional incidental expenses such as legal and transport expenses will also apply.

TRANSACTION		FEES/ CHARGES
3.0	**BANK GUARANTEE** *(Note 8)*	
3.1	Issuance of Bank Guarantee (BG) / Standby Letter of Credit (SBLC)	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	Bank Guarantee Amendment including Financial Guarantee and Standby LC a) Extension of expiry/validity date and/or increase of amount b) Amendments other than extension of expiry and/or increase of amount	a) Commission – From 0.100% per month or part thereof on extension of expiry/validity date or increase of amount Minimum – RM50 flat b) RM 50
3.3	Stamping of Bank Guarantee	Stamp Duty – as per regulatory requirements – RM10 flat Travelling charges – Minimum – RM10
3.4	Pre-vetting of BG/SBLC format (Note 9)	Pre-vetting Charge RM150 per request
3.5	a) Pre-advise of BG/SBLC *(Note 1)* b) BG/SBLC Advising c) Advising for amendments	a) Commission – RM20 b) Beneficiary's account – RM50 Applicant's account – USD50 c) Beneficiary's account – RM50 Applicant's account – USD50
3.6	Claim handling fee	RM100

Note:

(8) Inclusive of financial guarantees, performance bonds, bid/tender bonds, custom bonds, security bonds, warranty bonds, etc.

(9) Will be refunded upon actual issuance of BG/SBLC.

TRANSACTION		FEES/ CHARGES
4.0	**INCIDENTALS** *(Note 10)*	
4.1	Fax charges other than those mentioned in the specific product	Within Malaysia: RM2.00 All other countries: RM5.00
4.2	Courier charges other than those mentioned in the specific products	As quoted by courier provider
4.3	Postage Charges	RM5.00
4.4	RENTAS Charge	RM5.00
4.5	Telex Charges: i) Full text Letter of Credit / BG / SBLC ii) Letter of Credit / BG / SBLC Amendment	i) Within Malaysia: RM50.00 Outside Malaysia: RM100.00 ii) Within Malaysia: RM30.00 Outside Malaysia: RM60.00
4.6	Telex and Swift charges other than those mentioned in the specific products	Within Malaysia: RM15.00 Outside Malaysia: RM35.00
Note: *(1 0) Applicable to local, import and export transactions*		
4.7	For foreign currency bills and trade financing settled in foreign currency in-lieu of exchange	Charges in lieu of Exchange – 0.100% of bill amount Minimum – RM50.00 Maximum – RM300.00 (Flat RM50.00 for Confirmed Letter of Credit)
4.8	Tracers on Irregular Bills	RM15.00 flat for each request by customer
4.9	Request for advices	RM10 per statement/advice
4.10	Settlement of Inward Import Bills (Note 11)	Reimbursement Fee USD30.00 flat
4.11	Early retirement of trade financing	i) Break funding charges quoted by Treasury from time to time; and ii) RM100.00 flat per bill

TRANSACTION		FEES/ CHARGES
4.12	Overdue Bills *(Note 12)*	i) Penalty: Local bills: BLR plus 1.00% p.a. Foreign bills: COF plus 1.00% p.a. ii) Processing Fee – RM100.00 flat per bill

Note:

(1 1) Flat for foreign currency bills to be charged to the beneficiary unless stipulated by the LC that charges to be borne by the LC Applicant or any other party mentioned in the LC.

(1 2) Overdue bills penalty will be charged as per the rate indicated herein unless stated otherwise in Banking Facility Letter.

Remarks:

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 Banking Facility Letter.
3. All tariff should be charged as published herein unless stated otherwise in Banking Facility Letter.

STANDARD CUT OFF TIME (EFFECTIVE FROM: 15 NOVEMBER 2022)		
TRADE SERVICES	**CUT OFF TIME**	**PROCESSING TURNAROUND TIME**
All Conventional Trade Products a) Imports b) Exports c) Bank Guarantees d) Banker Acceptance e) Open Account Financing i) Import Invoice Financing ii) Export Invoice Financing iii) Receivable Service (RS) f) Other Trade Finance i) Bill Discounting against Buyer Risks ii) Pre-Shipment Finance	12:00 p.m. (working day)	Same working day
NOTE:		
Same day turnaround time commitment is subject to client's application, documentation, and the Bank's internal clearance (if applicable) are in order.		
▪ For Non-standard Bank Guarantee format, same day turnaround time will apply subject to clearance of format by the Bank/client before 4:00pm. ▪ Foreign currency financing for same day processing will be subject to the Bank's funding availability.		



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BRANCH SERVICES
| INWARD REMITTANCES

TRANSACTION		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

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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 – 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)

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BRANCH SERVICES

| OUTWARD REMITTANCES

TRANSACTION		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)

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	c) Amendments d) Refunds/Cancellation e) Stop Payment for Lost Draft	Commission – RM10.00 Commission – RM20.00 Cable cost to drawee bank plus RM15.00 Additional commission of RM35.00 for Dhaka draft
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 3rd 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



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BRANCH SERVICES

| SAFE DEPOSIT LOCKER

Measurement (Size)	Annual Rental Fees (RM) Effective 1 June 2018	Revised Annual Rental Fees (RM) Effective 1 Jan 2020
3in X 5in X 18in	135	165
3in X 5in X 21in	135	165
4in X 5in X 21in	135	165
4in X 6in X 20in	135	165
5in X 5in X 20in	135	165
5in X 5in X 21in	150	185
6in X 6in X 20in	135	165
4in X 8in X 21in	180	225
3in X 10in X 18in	180	225
3in X 10in X 20in	180	225
3in X 10in X 21in	180	225
10in X 3in X 21in	180	225
4in X 8in X 22in	250	310
4in X 13in X 20in	250	310
8in X 8in X 21in	250	310
5in X 10in X 18in	250	310
5in X 10in X 20in	250	310
5in X 10in X 21in	250	310
4.7in X 10in X 22in	270	335
8in X 8in X 22in	375	465
8in X 16in X 21in	375	465
10in X 10in X 18in	375	465
10in X 10in X 20in	375	465
10in X 10in X 21in	375	465
7in X 13in X 20in	375	465
6in X 13in X 20in	375	465
16.5in X 16.5in X 20in	410	510
10in X 10in X 22in	425	530
12in X 13in X 20in	500	625
16in X 13in X 20in	500	625
16in X 16in X 21in	500	625
8in X 16in X 22in	500	625
17in X 30in X 21in	650	810
25in X 30in X 21in	750	930
34in X 30in X 21in	1230	1530

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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 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

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BRANCH SERVICES
| OTHERS

TRANSACTIONS	FEES/CHARGES	
Exchange Rate used for foreign currency transaction a) Priority Banking customers b) General and BUSINESS BANKING Non-account holder transaction c) General and BUSINESS BANKING account holders d) Corporate customers	 "C" Rate from RDS for amount up to RM500,000 equivalent. If amount exceeds RM500,000, rate to be quoted by dealers "A" Rate from RDS for amount up to RM500,000, rate to be quoted by dealers "B" Rate from RDS for amount up to RM500,000 equivalent. If amount exceeds RM500,000, rate to be quoted by dealers "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	Priority Banking: 50% discount on the published rate Priority Private: 70% 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)	RM0.30 *Service fee is charged for every successful transaction*
	SCB ATM	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	

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WEALTH MANAGEMENT

WM Product / Investment / Service	Maximum fees/spread
Foreign Exchange (FX) Spot	Up to 5.00% (at the point of setting board rate)
Foreign Exchange (FX) Forward	Up to 3.00%
FX Swap	Up to 0.5% of currency pair's price quote
Structured Investment/Fixed Coupon Notes	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 Brokerage Rate a) Online b) Offline	 Up to 0.10% or min RM3 (only for Bursa) whichever is higher for each transaction. Up to 1% or up to 100 (in the equivalent currency) whichever is higher for each transaction.
Equities Share Transfer Fees a) Share Transfer In b) Share Transfer Out	 No charge A charge of RM30 per local & foreign share transfer
Unit Trust	Up to 5.00% or as stipulated in the respective prospectus of the Fund, whichever is lower
Wealth Financing	**For Ringgit Malaysia** Base Rate (BR) + Up to a maximum of 3% spread rate **For Foreign Currency** Cost of Funds (COF) + Up to a maximum of 3% spread rate

Introduction of Fees and Charges for Basic Staff Assisted Services

Fees and Charges: RM3 per request

List of Services:

Type of product	Type of service
Savings and Current Account	Account balances and transaction enquiry
Savings and Current Account	Static Data Change (those available in Online Banking at Update Profile Details)
Current Account	Cheque Book request (individual client only)
Credit Card	Credit Balance Refund (credit the SCB Savings and Current Account only)
Credit Card	Credit card replacement (for damaged card replacement)

Note: Credit card is not applicable for Standard Chartered Saadiq Berhad

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Branch Directory

Standard Chartered Bank Malaysia Berhad Offering Saadiq Products and Services

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

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

Imazium
Unit G-01, Ground Floor
Imazium Jalan SS 21/37
Damansara Utama
47400 Petaling Jaya
Selangor Darul Ehsan

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

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

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

KL Main Equatorial Plaza
Ground Floor
Equatorial Plaza
Jalan Sultan Ismail
50250 Kuala Lumpur

Plaza Arkadia
Ground & Mezzanine
Unit G-G-9, Block G
Plaza Arkadia, Jalan Intisari
Desa Parkcity
52200 Kuala Lumpur

Klang
11, 15 & 17, Jalan Kepayang
41050 Klang
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

Kota Kinabalu
Ground Floor, Plaza Shell
29 Jalan Tunku Abdul Rahman
Pusat Bandar Kota Kinabalu,
88000 Kota Kinabalu
Sabah

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

Kuching
Wisma Bukit Mata Kuching
Jalan TAR
93100 Kuching
Sarawak

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

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

Penang
L3.01, L3.02, L3.02A, L304 &
L3.A4, Third Floor
Gurney Paragon Mall
163D, Gurney Drive
10250 Georgetown, Penang

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

Publika
Lot 4 & 5, Level G2
Publika Shopping Gallery
Solaris Dutamas 1
50480 Kuala Lumpur

Puchong
No. 20G & 20-1
Jalan Puteri 1/1
Bandar Puteri
47100 Puchong
Selangor Darul Ehsan

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

Sibu
Jalan Tukang Besi
96000 Sibu
Sarawak

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

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

Standard Chartered Saadiq Berhad Financial Centres

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

Saadiq Cheras
140, Jalan Cerdas,
Taman Connaught, Cheras
56000 Kuala Lumpur

Saadiq Center Imazium
Unit G-01A, Ground Floor
Imazium Jalan SS 21/37
Damansara Utama
47400 Petaling Jaya
Selangor Darul Ehsan

Customer Service 1300 888 888

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