

# Fees and Charges for Products and Services

Updated as at 6 September 2011



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Note: SCBMB – Standard Chartered Bank Malaysia Berhad  
RDS – Rate Distribution System

# CURRENT ACCOUNT

I BASIC CURRENT ACCOUNT

I CONVENTIONAL CURRENT ACCOUNT I M<sup>2</sup> ACCOUNT

I PREFERRED M<sup>2</sup> ACCOUNT

I SUPERSALARY ACCOUNT

TRANSACTION TYPES	FEES/CHARGES										
Minimum Deposit to Open (individual)	<b>Basic Current Account</b> RM500										
	<b>Conventional Current Account</b> RM2,000										
	<b>M<sup>2</sup> Account</b> RM2,000										
	<b>Preferred M<sup>2</sup> Account</b> RM500										
	<b>SuperSalary Account</b> No minimum required										
Service Fee	<p>Half yearly service fee of RM10 is levied on accounts (excluding SuperSalary 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 is levied monthly on a M<sup>2</sup> 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 is levied on Preferred M<sup>2</sup> Account if the average daily balance for the quarter falls below RM6,000</p>										
ATM Card Fees & Minimum Number of Transactions	<b>Basic Current Account, Preferred M<sup>2</sup> Account &amp; SuperSalary Account</b> Free ATM Card with unlimited ATM and over-the-counter access										
	<b>Conventional Current Account and M<sup>2</sup> Account</b> RM8 per annum per ATM Card with unlimited ATM and over-the-counter access										
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>&gt; 10 cheque books</td> <td>– RM15.00</td> </tr> </table> <p>By Courier Mail (by default for Priority Banking and SME Customers)</p> <table> <tr> <td>Each cheque book</td> <td>– RM5.00</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
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										
Dormant Account	Current Accounts with no transactions for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM10 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965										
Other Fees and Charges	a) Replacement of ATM/Bankcard	RM8									
	b) Early account closure within 3 months	RM20									

# CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT

| CONVENTIONAL CURRENT ACCOUNT | M<sup>2</sup> ACCOUNT

| PREFERRED M<sup>2</sup> ACCOUNT

| SUPERSALARY ACCOUNT

TRANSACTION TYPES	FEES/CHARGES
Other Fees and Charges	<p>c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad</p> <p>RM1</p>
	<p>d) Service fee will be charged for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller Counter*</p> <p><i>*Limit of outward fund transfer: Up to RM9,999 per transaction</i></p> <p>RM0.50</p>
Additional/Extra Service	<p><b><u>Overseas Withdrawal</u></b></p> <p>RM12 per withdrawal</p>
	<p><b><u>Periodic Payment/Standing Instruction/Direct Debit Authorisation</u></b></p> <p>a) To own account within the same branch (standard) – no charge            b) To 3rd party account with other SCBMB branches (automated) – RM2 per payment            c) To account with other banks (automated) – RM5 per payment plus postage and other expenses incurred            d) Any Standing Instruction involving manual intervention – RM50 per payment            e) Rejected Standing Instructions – RM5 per rejected transaction</p>
	<p><b><u>Cash/Cheque Deposits</u></b></p> <p>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</p>
	<p><b><u>Dishonoured Cheques Due to Insufficient Funds</u></b></p> <p>RM150 per cheque returned</p>
	<p><b><u>Stop-Payment Instruction</u></b></p> <p>a) Cheques are in a continuous series – RM20 per instruction            b) Cheques are not in a continuous series – RM20 per cheque            c) Instruction is accompanied with a police report – RM10 per instruction            d) Due to insufficient funds – RM150 per cheque</p>
	<p><b><u>Cheque Returned</u></b></p> <p>a) Due to the cheque being post dated – RM10 on payee's account</p>
	<p><b><u>Extra</u></b></p> <p>Free setup for Master Sweep            Free Phone Banking            Free eStatement subscription            Free Online Banking</p>

# SAVINGS ACCOUNT

I e\$aver

TRANSACTION TYPES	FEES/CHARGES	
Minimum Deposit to Open	Any amount	
Service Fee	None	
ATM Card Fees & Minimum Number of Transactions	RM8 per annum per ATM Card with unlimited ATM and over-the-counter access	
Dormant Account	Account with no transactions for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM10 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965.	
Other Fees and Charges	a) Replacement of ATM/Bankcard	RM8
	b) Early account closure within 3 months	RM20
	c) Service fee will be charged for every successful cash withdrawal made by Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad, and United Overseas Bank (Malaysia) Berhad	RM1
	d) Service fee will be charged for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller Counter* <i>*Limit of outward fund transfer: Up to RM9,999 per transaction</i>	RM0.50
Additional/Extra Service	<b><u>Overseas Withdrawal</u></b> RM12 per withdrawal	

# SAVINGS ACCOUNT

I e\$aver

TRANSACTION TYPES	FEES/CHARGES
Additional/Extra Service	<p data-bbox="560 450 759 477"><b><u>Transfer of Funds</u></b></p> <ul style="list-style-type: none"> <li data-bbox="560 488 1270 515">a) To own account within the same branch (standard) – no charge</li> <li data-bbox="560 517 1366 544">b) To own account within other SCBMB branches (automated) – no charge</li> <li data-bbox="560 546 1485 573">c) To 3rd party account with other SCBMB branches (automated) – RM2 per payment</li> </ul> <hr/> <p data-bbox="560 629 834 656"><b><u>Cash / Cheque Deposits</u></b></p> <ul style="list-style-type: none"> <li data-bbox="560 667 1222 694">a) To another branch with the same clearing area – no charge</li> <li data-bbox="560 696 1185 723">b) To another branch in different clearing area – no charge</li> <li data-bbox="560 725 1369 752">c) Cheque issued by Government, State and Local Authorities – no charge</li> <li data-bbox="560 754 1369 781">d) Money / Postal Orders issued by Malaysian Postal Authority – no charge</li> </ul> <hr/> <p data-bbox="560 837 624 864"><b><u>Extra</u></b></p> <ul style="list-style-type: none"> <li data-bbox="560 875 874 902">Free setup for Master Sweep</li> <li data-bbox="560 904 778 931">Free Phone Banking</li> <li data-bbox="560 934 948 960">Free Debit Card – Debit MasterCard</li> <li data-bbox="560 963 879 990">Free eStatement subscription</li> <li data-bbox="560 992 778 1019">Free Online Banking</li> </ul>

## SAVINGS ACCOUNT

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

TRANSACTION TYPES	FEES/CHARGES
Minimum Deposit to Open	<b>Basic Savings Account</b> RM20
	<b>Master Savings – Passbook</b> RM5,000 for non-individual N/A for individual
	<b>Master Savings – Statement</b> RM5,000 for non-individual N/A for individual
	<b>PowerP@y</b> No minimum deposit required
	<b>My Dream Account (Ordinary Savings)</b> RM2,000
	<b>Senior Save (age 50 and above)</b> RM5,000
	<b>Young Savers Account</b> RM1
Service Fee	<b>Senior Save (Age 50 and above)</b> Monthly service fee RM10 – applicable for account with average balance below RM2,000 for the month
	<b>Other Accounts</b> None
ATM Card Fees & Minimum Number of Transactions	<b>Basic Savings Account</b> Free ATM Card with unlimited ATM and over-the-counter access
	<b>Master Savings – Passbook</b> RM8 per annum per ATM Card with unlimited ATM and over-the-counter access
	<b>Master Savings – Statement</b> RM8 per annum per ATM Card with unlimited ATM and over-the-counter access
	<b>PowerP@y</b> Free ATM Card with unlimited ATM and over-the-counter access
	<b>My Dream Account (Ordinary Savings)</b> RM8 per annum per ATM Card with unlimited ATM and over-the-counter access
	<b>Senior Save (Age 50 and above)</b> Free ATM Card with unlimited ATM and over-the-counter access

## SAVINGS ACCOUNT

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

TRANSACTION TYPES	FEES/CHARGES	
ATM Card Fees & Minimum Number of Transactions	<b>Young Savers Account</b> No ATM Card. Only one cash / transfer withdrawal is allowed at least one month from the last withdrawal	
Dormant Account	Saving Accounts with no transactions for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM10 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965	
Other Fees and Charges	a) Replacement of ATM/Bankcard <i>(Not applicable for Young Savers Account)</i>	RM8
	b) Early account closure within 3 months	RM20
	c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad <i>(Not applicable for Young Savers Account)</i>	RM1
	d) Service fee will be charged for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller Counter* <i>*Limit of outward fund transfer: Up to RM9,999 per transaction (Not applicable for Young Savers Account)</i>	RM0.50
	e) Replacement of lost passbook	RM20 plus stamp duty of RM10 on letter of indemnity
Additional/Extra Service	<b><u>Overseas Withdrawal</u></b> RM12 per withdrawal	
	<b><u>Transfer of Funds</u></b> 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 per payment	

## SAVINGS ACCOUNT

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

TRANSACTION TYPES	FEES/CHARGES
Additional/Extra Service	<p><b>Cash/Cheque Deposits</b></p> <ul style="list-style-type: none"> <li>a) To another branch with the same clearing area – no charge</li> <li>b) To another branch in different clearing area – no charge</li> <li>c) Cheque issued by Government, State and Local Authorities – no charge</li> <li>d) Money/Postal Orders issued by Malaysian Postal Authority – no charge</li> </ul> <hr/> <p><b>Extra</b></p> <p><b>Master Savings – Statement &amp; Passbook</b></p> <ul style="list-style-type: none"> <li>Free setup for Master Sweep</li> <li>Free Phone Banking</li> <li>Debit Card – VISA Electron / Debit MasterCard</li> <li>Free eStatement subscription</li> <li>Free Online Banking</li> </ul> <hr/> <p><b>Senior Save (Age 50 and above)</b></p> <ul style="list-style-type: none"> <li>Free Phone Banking</li> <li>Debit Card – VISA Electron / Debit MasterCard</li> <li>Free eStatement subscription</li> <li>Free Online Banking</li> <li>Free direct debit setup and no transaction fees</li> <li>Option to purchase Group medical insurance</li> <li>50% discount on safe deposit box fee</li> <li>Free traveller's cheque issuance fee</li> <li>Special Foreign Exchange rate</li> <li>Special travel insurance policy premium</li> </ul> <hr/> <p><b>Other Accounts (Except Young Savers Account)</b></p> <ul style="list-style-type: none"> <li>Free Phone Banking</li> <li>Debit Card – VISA Electron / Debit MasterCard</li> <li>Free eStatement subscription</li> <li>Free Online Banking</li> </ul>

# SAVINGS ACCOUNT

## I MY DREAM ACCOUNT (EDUCATION PLAN)

TRANSACTION TYPES	FEES/CHARGES
Account Opening Fee	RM100 plus RM20 (stamp duty)
Annual Account Management Fee	RM60 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 for each failed instruction for the month
Master Insurance Policy	RM10 per copy (for customers who would like to hold a copy)
Account Closing Fee	Nil

# FIXED DEPOSIT ACCOUNT

## I Fixed Deposit

TRANSACTION TYPES	FEES/CHARGES
Interest Payable	Interest is payable upon maturity of Fixed Deposits (for tenures of 1 – 12 months)  Interest is payable on a half yearly basis (for tenures of more than 12 months)
Minimum Deposit	RM5,000 for tenures of 1 month  RM1,000 for tenures above 1 month
Tenures	Flexible tenures of 1, 3, 6, 9, 12, 15, 18, 21 months and 2, 3, 4 & 5 years
Currencies Accepted	MYR only
Premature Upliftment Conditions	Based on Association of Banks in Malaysia (ABM) guidelines: <ol style="list-style-type: none"> <li>1) Fixed Deposits of 1– 3 months tenures: no interest will be paid</li> <li>2) Fixed Deposits of more than 3 months tenures:               <ul style="list-style-type: none"> <li>• If uplifted before completion of 3 months, no interest will be paid</li> <li>• If uplifted after completion of 3 months, interest at ½ the contracted rate will be paid for each completed month</li> </ul> </li> </ol>
Partial Upliftment	Based on ABM guidelines: <ol style="list-style-type: none"> <li>1) Where the Fixed Deposit has not completed minimum of 3 months, no interest will be paid on the partially uplifted amount</li> <li>2) Where the Fixed Deposit has completed minimum of 3 months, interest at ½ the contracted rate will be paid on the partially uplifted amount, for each completed month</li> <li>3) Interest will continue to be paid on the remaining portion of the Fixed Deposit as originally contracted</li> </ol>
Aggregated Balances of more than RM1,000,000	Fixed Deposit placement(s) in excess of RM1,000,000 in aggregate will earn an interest of 1.5%p.a. on the sums exceeding RM1,000,000 across all placements and tenures.  The Bank has the right to place the portion of Fixed Deposit placement(s) exceeding RM1,000,000 in aggregate into a separate Fixed Deposit account at the foregoing rate
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>

# FOREIGN CURRENCY DEPOSITS

## I Foreign Currency Savings Account

TRANSACTION TYPES	FEES/CHARGES
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.
Minimum Deposit To Open	USD10,000 equivalent
Fee	A fee of USD10 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
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

## I Foreign Currency Fixed Deposits

TRANSACTION TYPES	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
Premature Upliftment Conditions	<p>No partial upliftment is allowed Any early upliftment is subjected to penalty charges as below:</p> <p><b>Total Penalty = Interest Accrued + Handling Fee + Replacement Cost</b></p> <p>Note: Handling Fee is USD50 (or equivalent) 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</p>
Withholding Tax*	<p>Interest earned on deposits &gt; RM100,000 will be subjected to 5% of withholding tax on interest earned</p> <p><i>*This is currently waived by the Malaysian government</i></p>
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. For details please refer to Branch Services - Outward Remittances

# FINANCIAL GOAL PRODUCT

TRANSACTION TYPES	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 for each failed instruction for the month
Master Insurance Policy	RM10/copy (for customers who would like to hold a copy)
Account Closing Fee	Nil

## NEEDS BASED PRODUCT

TRANSACTION TYPES	FEES/CHARGES
Account Closing Fee	Higher Education Fund & Retirement Benefit Fund <b>RM250 per account</b>  Homesave Account <b>RM50 per account</b>
Account Management Fee	Higher Education Fund & Retirement Benefit Fund <b>Charged on 31st of December annually</b> <b>0.25% / RM50 per year – whichever is higher</b>  Homesave Account <b>Charged on 31st of December annually</b> <b>RM50 per year</b>

## EQUITY INVESTMENT

TRANSACTION TYPES	FEES/CHARGES
Transfer Fee Market Exchange Charges	RM30 per transfer As imposed by the applicable Market Exchanges

## OVERDRAFT AND TERM LOAN

TRANSACTION TYPES	FEES/CHARGES
<b>FIXED DEPOSIT OVERDRAFT</b> Stamp Duty (Charge Document & Letter of Offer) Stamping Administration Fee Documentation Fee	RM10 + 0.5% of Facility Amount RM20 RM10
<b>OVERDRAFT AGAINST UNIT TRUST/ STRUCTURED INVESTMENT/BOND</b> Stamp Duty (Charge Document & Letter of Offer) Stamping Administration Fee Documentation Fee	RM10 + 0.5% of Facility Amount RM20 RM10
<b>OVERDRAFT AGAINST INVESTMENT LINK INSURANCE POLICIES</b> Stamp Duty (Charge Document & Letter of Offer) Stamping Administration Fee Documentation Fee	RM10 + 0.5% of Facility Amount RM20 RM10
<b>TERM LOAN AGAINST FIXED DEPOSIT</b> Stamp Duty (Charge Document & Letter of Offer) Stamping Administration Fee Documentation Fee	RM10 + 0.5% of Facility Amount RM20 RM10
<b>TERM LOAN AGAINST UNIT TRUST</b> Stamp Duty (Charge Document & Letter of Offer) Stamping Administration Fee Documentation Fee	RM10 + 0.5% of Facility Amount RM20 RM10
<b>TERM LOAN AGAINST INVESTMENT LINK INSURANCE POLICIES</b> Stamp Duty (Charge Document & Letter of Offer) Stamping Administration Fee Documentation Fee	RM10 + 0.5% of Facility Amount RM20 RM10
<b>FOR ALL THE ABOVE OVERDRAFTS</b> Commitment Fee on unutilised portion of overdraft facilities except: <ol style="list-style-type: none"> <li>Federal and state governments (Statutory bodies are not exempted)</li> <li>Personal overdraft up to RM250,000 facility</li> <li>Overdraft granted under Bank Negara special guidelines where preferential interest rates apply (eg. Credit Guarantee Corporation)</li> </ol>	1%

# CREDIT CARD

TRANSACTION TYPES	FEES/CHARGES	
Annual Fees	Principal Card	Supplementary Card
		Flexi
	RM	RM
Classic	90	50
Gold	175	100
Business Gold VISA	200	N/A
Business Platinum VISA	300	N/A
Platinum	250	135
World MasterCard	350	Free
Visa Infinite	800	400

# CREDIT CARD

TRANSACTION TYPES	FEES/CHARGES
<p><b>Finance Charges*</b> (Effective 31st March 2009)</p> <p>Interest rate % p.a. on:</p> <p>Retail Transactions</p> <p>Cash Advance</p> <p>Balance Transfer / Cheque-On-Call / FlexiPay / Flexi-On-Balance</p>	<p>Based on prompt repayment of minimum or full payment for:</p> <ul style="list-style-type: none"> <li>i. Last 12 consecutive months is 13.5%p.a.</li> <li>ii. 10 months or more within the last 12 consecutive months is 16%p.a.</li> <li>iii. Less than 10 months within the last 12 consecutive months is 17.5%p.a.</li> </ul> <p>18% p.a. of the outstanding amount calculated on a daily basis from the transaction date until full repayment date.</p> <p>A prevailing finance charge of 18% p.a. will be levied on the outstanding balance if the monthly instalment is not paid in full on time every month.</p>
<p><b>Retail Transactions</b> (Effective 1st July 2008 onwards)</p> <p>Interest Free period</p> <p>No Interest Free Period</p>	<p>20 days from statement date – if all outstanding balance of the previous months is fully paid.</p> <p>If Cardholder opts to pay partial or minimum payment within due date, finance charges on retail transaction (excluding Cash Advance or Balance Transfer / Cheque-On-Call / FlexiPay / Flexi-On-Balance) will be imposed from the day transaction is posted to the card account.</p>
<p>Cash Advance Fee (applicable for Credit Card and Cheque-On-Call)</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).</p>
<p>Overlimit Service</p>	<p>A fee of RM50 will be charged only if Cardholder had exceeded his/her approved credit limit.</p>
<p><b>Minimum Monthly Repayment</b></p>	<p>5% of the outstanding balance or a minimum of RM50 whichever is higher for:</p> <ul style="list-style-type: none"> <li>i. Credit Card</li> <li>ii. Balance Transfer</li> <li>iii. Easy Payment Scheme</li> <li>iv. Cheque-On-Call</li> <li>v. FlexiPay</li> <li>vi. Flexi-On-Balance</li> </ul>
<p>Late Payment Charge* (Effective 1st July 2009)</p>	<p>Minimum RM5 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM50 per account.</p>
<p>Conversion for Overseas Transactions</p>	<p>Determined by Visa and MasterCard International plus administration cost of 1%.</p>

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

# CREDIT CARD

TRANSACTION TYPES	FEES/CHARGES
Credit Card Statement Request	RM5 per copy for statement 36 months and below RM10 per copy for statement above 36 months
Sales Slip Request	RM20 for each transaction
Credit Balance Refund	RM5 fee will be charged for each credit balance refund via Cashier's Order. Charges waived if credit balance is transferred to a Standard Chartered Savings or Current Account.
<b>Cancellation or Early Settlement Fee</b> 1) Easy Payment Scheme 2) Balance Transfer 3) FlexiPay 4) Cheque-On-Call 5) Flexi-On-Balance	<b>The fees are</b> RM100 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement
Interest Acceleration for loan instalment products 1) Balance Transfer 2) Cheque-on-Call	Cardmember has to settle in full the remaining pre-determined monthly instalment payable (comprises of both principal and interest) for the entire applicable tenure.
<b>Payment in Foreign Currency Cheque</b>	RM50 will be imposed on each foreign currency cheque received for Credit Card payment.
<b>Government Service Tax</b> (charged annually by the Royal Customs Department)	<ul style="list-style-type: none"> <li>• RM50 service charge on each Principal Card</li> <li>• RM25 service charge on each Supplementary Card</li> </ul>

# JustOne

CREDIT CARD		
TRANSACTION TYPES	FEES/CHARGES	
<b>Annual Fees</b>	<b>Principal Card</b>	<b>Supplementary Card</b>
		<b>Flexi</b>
	<b>RM</b>	<b>RM</b>
JustOne	200	110
<b>Finance Charges*</b> (Effective 31st March 2009)		
Interest rate % p.a. on:		
Retail Transactions	Based on prompt repayment of minimum or full payment for:	
	i. Last 12 consecutive months is 13.5%p.a.	
	ii. 10 months or more within the last 12 consecutive months is 16%p.a.	
	iii. Less than 10 months within the last 12 consecutive months is 17.5%p.a.	
Cash Advance	18% p.a. of the outstanding amount calculated on a daily basis from the transaction date until full repayment date.	
Balance Transfer / Cheque-On-Call / FlexiPay / Flexi-On-Balance	A prevailing finance charge of 18% p.a. will be levied on the outstanding balance if the monthly instalment is not paid in full on time every month.	
<b>Retail Transactions</b> (Effective 1st July 2008 onwards)		
Interest Free period	20 days from statement date – if all outstanding balance of the previous months is fully paid.	
No Interest Free Period	If Cardholder opts to pay partial or minimum payment within due date, finance charges on retail transaction (excluding Cash Advance or Balance Transfer / Cheque-On-Call / FlexiPay / Flexi-On-Balance) will be imposed from the day transaction is posted to the card account.	
Cash Advance Fee (applicable for Credit Card and Cheque-On-Call)	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).	
Overlimit Service	A fee of RM50 will be charged only if Cardholder had exceeded his/her approved credit limit.	
<b>Minimum Monthly Repayment</b>	5% of the outstanding balance or a minimum of RM50 whichever is higher for:	
	i. Credit Card	
	ii. Balance Transfer	
	iii. Easy Payment Scheme	
	iv. Cheque-On-Call	
	v. FlexiPay	
	vi. Flexi-On-Balance	

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

# JustOne

TRANSACTION TYPES	FEES/CHARGES
Late Payment Charge* (Effective 1st July 2009)	Minimum RM5 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM50 per account.
Conversion for Overseas Transactions	Determined by MasterCard International plus administration cost of 1%.
Credit Card Statement Request	RM5 per copy for statement 36 months and below RM10 per copy for statement above 36 months
Sales Slip Request	RM20 for each transaction
Credit Balance Refund	RM5 fee will be charged for each credit balance refund via Cashier's Order. Charges waived if credit balance is transferred to a Standard Chartered Savings or Current Account.
<b>Cancellation or Early Settlement Fee</b> 1) Easy Payment Scheme 2) Balance Transfer 3) FlexiPay 4) Cheque-On-Call 5) Flexi-On-Balance	<b>The fees are</b> RM100 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement RM30 penalty for cancellation or early settlement
<b>Interest Acceleration for loan instalment products</b> 1) Balance Transfer 2) Cheque-on-Call	Cardmember has to settle in full the remaining pre-determined monthly instalment payable (comprises of both principal and interest) for the entire applicable tenure.
<b>Payment in Foreign Currency Cheque</b>	RM50 will be imposed on each foreign currency cheque received for Credit Card payment.
<b>Government Service Tax</b> (charged annually by the Royal Customs Department)	<ul style="list-style-type: none"> <li>• RM50 service charge on each Principal Card</li> <li>• RM25 service charge on each Supplementary Card</li> </ul>

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

# JustOne

## CURRENT ACCOUNT

TRANSACTION TYPES	FEES/CHARGES
Minimum Deposit to Open (Individual)	Nil – As per JustOne Card application criteria
ATM Card Fees & Minimum Number of Transactions	No charge to ATM Card with unlimited ATM and Over the Counter access.  PIN Replacement of RM5 is applicable
Issuance of Cheque Book	<ul style="list-style-type: none"> <li>• RM0.15 per leaf – stamp duty</li> <li>• 25 leafs per book – initial request</li> <li>• 50 leafs per book – subsequent request</li> </ul> Courier Charges: No charge for first delivery via normal mail. Subsequent delivery:- <ul style="list-style-type: none"> <li>• 4 books and below – RM5</li> <li>• 5 – 7 books – RM6</li> <li>• 8 – 10 books – RM10</li> <li>• 10 books and above – RM20</li> </ul>
Dormant Account	Current Accounts with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charges of RM10 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965.  <i>Note: Dormant account charges are subject to change based on BNM's approval</i>
Other Fees and Charges	a) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad, and United Overseas Bank (Malaysia) Bhd <span style="float: right;">RM1</span>
	b) Service fee will be charged for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller Counter*  <i>*Limit of outward fund transfer: Up to RM9,999 per transaction</i> <span style="float: right;">RM0.50</span>
Additional / Extra charges	Interzone Withdrawal For Singapore and Brunei only – 1% withdrawal amount (minimum of RM30) plus RM0.15 stamp duty and phone charges.
	Overseas Withdrawal <span style="float: right;">RM12 per withdrawal</span>

# JustOne

TRANSACTION TYPES	FEES/CHARGES
Additional/Extra Service	<p><b><u>Cash/Cheque Deposits</u></b></p> <ul style="list-style-type: none"> <li>a) To another branch within the same clearing area – no charge</li> <li>b) Cheque issued by Government, State and Local Authorities – no charge</li> <li>c) Money / Postal Orders issued by Malaysian Postal Authority – no charge</li> </ul>
	<p><b><u>Dishonored Cheque Due to Insufficient Funds</u></b></p> <p>RM150 per Cheque returned</p>
	<p><b><u>Stop Payment Instruction</u></b></p> <ul style="list-style-type: none"> <li>a) Cheque are in a continuous series – RM20 per instruction</li> <li>b) Cheque are not in a continuous series – RM20 per Cheque</li> <li>c) Instruction is accompanied with a police report – RM10 per instruction</li> <li>d) Due to insufficient funds – RM150 per cheque</li> </ul>
	<p><b><u>Cheque Returned</u></b></p> <ul style="list-style-type: none"> <li>a) Due to the Cheque being post dated – RM10 on payee’s account</li> <li>b) Due to technical reason – no charge</li> </ul>
	<p><b><u>Master Sweep</u></b></p> <p>Free setup</p>
	<p><b><u>Extra</u></b></p> <ul style="list-style-type: none"> <li>Free Phone Banking</li> <li>Free eStatement subscription</li> <li>Free Online Banking</li> </ul>

# PERSONAL LOAN

## CASHONE

TRANSACTION TYPES	FEES/CHARGES
Processing Fee	Nil
Early Settlement Fee	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 An early Settlement fee of RM200 or 3% of the outstanding balance, whichever is higher, is payable in the event of full redemption of the facility
Late Payment/Default Rate	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest.
Stamp Duty (Letter of Offer)	0.5% of the loan amount

## QUICK CASH EDGE™ CLASSIC

TRANSACTION TYPES	FEES/CHARGES
Processing Fee	Nil
Early Settlement Fee	RM200 or 3% of outstanding balance (whichever is higher). Fee will be levied if the customer pays the total outstanding balance (outstanding principal & interest accrued or full redemption) before the maturity date ahead of the tenure
Late Payment/Default Rate	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest.
Stamp Duty (Letter of Offer)	0.5% of the loan amount

## QUICK CASH EDGE™

TRANSACTION TYPES	FEES/CHARGES
Processing Fee	Nil
Early Settlement Fee	<b>Quick Cash EDGE™</b> 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 No Early Settlement Fee is payable in the event of early redemption
Late Payment/Default Rate	Any default in payment shall be subject to additional interest at the rate of 1% per annum calculated on daily rest.
Stamp Duty (Letter of Offer)	0.5% of the loan amount

# MORTGAGE

## I TERM LOAN

TRANSACTION TYPES	FEES/CHARGES
Processing Fee <i>(applicable for approved applications only)</i>	For size of loan up to RM30,000 – RM50
	For size of loan from 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	During the first 5 years beginning from the date of the letter of offer, a redemption fee of 3% on the approved loan amount will apply
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Setup Fee	None
Maintenance Fee	None
Letter to Confirm Total Interest Paid for the Year	RM25 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5 per cycle
	Statements > 1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20 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 of 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 total Facility(ies) amount

# MORTGAGE

## I MortgageOne™

TRANSACTION TYPES	FEES/CHARGES
Processing Fee <i>(applicable for approved applications only)</i>	For size of loan up to RM30,000 – RM50
	For size of loan from 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	During the first 5 years beginning from the date of the letter of offer, a redemption fee of 3% on the approved loan amount will apply
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Setup Fee	One time fee of RM200
Maintenance Fee	RM10 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 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5 per cycle
	Statements > 1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20 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 of 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 total Facility(ies) amount

# MORTGAGE

## I MortgageOne™ Bonus (formerly known as FamilyLink)

TRANSACTION TYPES	FEES/CHARGES
Processing Fee <i>(applicable for approved applications only)</i>	For size of loan up to RM30,000 – RM50
	For size of loan from 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	During the first 5 years beginning from the date of the letter of offer, a redemption fee of 3% on the approved loan amount will apply
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Setup Fee	One time fee of RM200
Maintenance Fee	RM15 per month
Letter to Confirm Total Interest Paid for the Year	RM25 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5 per cycle
	Statements > 1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20 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 of 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 total Facility(ies) amount

# MORTGAGE

## I MortgageOne Optimizer™

TRANSACTION TYPES	FEES/CHARGES
Processing Fee <i>(applicable for approved applications only)</i>	For size of loan up to RM30,000 – RM50
	For size of loan from 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	During the first 5 years beginning from the date of the letter of offer, a redemption fee of 3% on the approved loan amount will apply
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Setup Fee	One time fee of RM200
Maintenance Fee	RM15 monthly
Utilisation Fee	Utilisation Fee of 1%p.a. to be charged on Actual Outstanding Mortgage Loan Principal whenever the Deemed Outstanding Net Balance of a Mortgage Loan Account falls below 30% ("Trigger Level") of the Scheduled Outstanding Mortgage Loan Principal
Letter to Confirm Total Interest Paid for the Year	RM25 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5 per cycle
	Statements > 1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20 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 of 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 total Facility(ies) amount

# MORTGAGE

## I MortgageKLIBOR

TRANSACTION TYPES	FEES/CHARGES
Processing Fee <i>(applicable for approved applications only)</i>	For size of loan up to RM30,000 – RM50
	For size of loan from 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	During the first 5 years beginning from the date of the letter of offer, a redemption fee of 3% on the approved loan amount will apply
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Setup Fee	None
Maintenance Fee	None
Letter to Confirm Total Interest Paid for the Year	RM25 per letter
Statement Request	Statements within 1 year from date of first drawdown – RM5 per cycle
	Statements > 1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	RM50 per request
Request for Issuance of Confirmation Letter to EPF	RM20 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 of 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 total Facility(ies) amount

# PAYROLL PLUS

## I PAYROLL PLUS

TRANSACTION TYPES	FEES/CHARGES
Service Fee	Charge of RM0.50 – RM2.00 will be levied for each employee account maintained at SCBMB  Charge of RM1.50 – RM2.50 will be levied for each cheque sent for each non SCBMB account holder

# SME BANKING

## I CONVENTIONAL BUSINESS INSTALMENT LOAN

TRANSACTION TYPES	FEES/CHARGES
Structuring Fee (Applicable for approved applications only)	1% of the Facility approved limit OR RM500, whichever is higher, is payable upon acceptance of the letter of offer.
Restructuring Fee	RM500 or 1% of the outstanding balance, whichever is higher, is payable upon restructuring of the Facility.
Prepayment	Should the Customer request for a partial settlement of the Facility during the 1st year, a prepayment fee of minimum RM5,000 or 10% will be levied on the amount prepaid whichever is higher. From the 2nd year onwards, the Facility may be prepaid in part in multiple integrals of RM1,000 subject to one month notice in writing being given to the Bank.
Redemption	Should the Customer request for a redemption of the Facility during the 1st year, a redemption fee of minimum RM5,000 or 10% will be levied on the amount redeemed whichever is higher. During the 2nd year, a redemption fee of minimum RM2,500 or 5% will be levied on the amount redeemed whichever is higher. From the 3rd year onwards, the facility may be redeemed subject to one month notice in writing being given to the Bank.
Late Payment/Default Rate	1%p.a. on daily rest balance

# SME BANKING

## I BUSINESS INSTALMENT LOAN EDGE™

TRANSACTION TYPES	FEES/CHARGES
Structuring Fee (Applicable for approved applications only)	1% of the Facility approved limit OR RM500, whichever is higher, is payable upon acceptance of the letter of offer.
Restructuring Fee	RM500 or 1% of the outstanding balance, whichever is higher, is payable upon restructuring of the Facility.
Prepayment/Redemption	Prepayment that partially settles the outstanding sum ("partial prepayment") is not allowed throughout the tenure of the Facility. Should the Customer request for a redemption of the Facility within the first two (2) years from the date of first drawdown, an early settlement fee of up to RM5,000 or 10% calculated on the full redemption amount whichever is higher.
Late Payment/Default Rate	1%p.a. on daily rest balance

# SME BANKING

## I COMMERCIAL MORTGAGE – TERM LOAN

TRANSACTION TYPES	FEES/CHARGES
Setup Fee	RM200 is payable upon acceptance of the letter of offer
Administrative Fee (applicable for approved applications only)	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 additional interest at the rate of 1% p.a. calculated on a daily rest basis or such other rate as maybe stipulated by us from time to time.
Early Redemption Fee	During the first 5 years beginning from the date of the first drawdown, a redemption fee of 3% on the approved loan amount will apply.
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Overdraft Facility Fee	A yearly renewal / facility maintenance fee of RM200 is payable annually by the Borrower upon each anniversary date of this letter of offer. The Bank reserves the right to debit the account of the Borrower for facilitating the payment of the renewal / facility maintenance fee.
Letter to Confirm Total Interest Paid for the Year	RM25 per letter
Statement Request	Statement within 1 year from date of first drawdown – RM5 per cycle Statement >1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	None
Request for Interest Rate Reduction	None

# SME BANKING

## I COMMERCIAL MORTGAGE – BUSINESS MortgageOne™

TRANSACTION TYPES	FEES/CHARGES
Setup Fee	RM200 is payable upon acceptance of the letter of offer
Administrative Fee	Waived
Late Payment Fee	Any default in payment shall be subject to additional interest at the rate of 1% p.a. calculated on a daily rest basis or such other rate as maybe stipulated by us from time to time.
Early Redemption Fee	During the first 5 years beginning from the date of the first drawdown, a redemption fee of 3% on the approved loan amount will apply.
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Monthly Maintenance Fee	A monthly maintenance fee of RM10 shall be levied for the Business MortgageOne Account and the Borrower hereby irrevocably authorises the Bank to auto debit the Borrower's current account monthly for the amount of the maintenance fee.
Utilisation Threshold and Fee	A utilisation fee of 1% per annum on the unutilised portion of the available loan limit calculated on a monthly rest basis (or other such rate as may be stipulated by the Bank from time to time) will be levied should the monthly average utilisation rate for that particular month be equal to or less than 50% of the available loan limit. The Borrower hereby irrevocably authorises the Bank to auto debit the Borrower's current account for the amount of the utilisation fee, if so incurred.
Letter to Confirm Total Interest Paid for the Year	RM25 per letter
Statement Request	Statement within 1 year from date of first drawdown – RM5 per cycle Statement >1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	None
Request for Interest Rate Reduction	None

# SME BANKING

## I COMMERCIAL MORTGAGE – SMI OneAccount™

TRANSACTION TYPES	FEES/CHARGES
Setup Fee	RM200 is payable upon acceptance of the letter of offer
Administrative Fee	Waived
Late Payment Fee	Any default in payment shall be subject to additional interest at the rate of 1%p.a. calculated on a daily rest basis or such other rate as maybe stipulated by us from time to time.
Early Redemption Fee	During the first 5 years beginning from the date of the first drawdown, a redemption fee of 3% on the approved loan amount will apply.
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Monthly Maintenance Fee	A monthly maintenance fee of RM10 shall be levied for the SMI OneAccount™ and the Borrower hereby irrevocably authorises the Bank to auto debit the Borrower's current account monthly for the amount of the maintenance fee.
Letter to Confirm Total Interest Paid for the Year	RM25 per letter
Statement Request	Statement within 1 year from date of first drawdown – RM5 per cycle Statement >1 year after date of first drawdown – RM10 per cycle
Request for Issuance of Redemption Statement	None
Request for Interest Rate Reduction	None

# SME BANKING

## I TRADE SERVICES

TRANSACTION TYPES	FEES/CHARGES
<b>1.0 EXPORTS</b>	
1.1 Bills for Collection (including those under Letter of Credit)	Collection/Handling Commission – 0.1% flat  Minimum – RM50 Maximum – RM150 (Note 1) (maximum RM500 for RM bills)
1.2 Bills Purchased/ Negotiation/Discount (including those under Letter of Credit i.e. OB,CBN & ECR post-shipment)	Collection/Handling Commission – 0.1%  Minimum – RM50 Maximum – RM150 (Note 1) (maximum RM500 for RM bills)
1.3 Bills under Letter of Credit  Discrepant documents Non-Discrepant documents	Document Checking Fee  RM100 RM50
1.4 For foreign currency bills settled in foreign currency charges in lieu of exchange will be imposed	Charges in lieu of Exchange – 0.1% (Flat RM50 for Confirmed Letter of Credit)  Existing customers Minimum – RM50 Maximum – RM300  Non-customers / banks Minimum – RM100 (Only if settled in the same foreign currency through account held with another bank)
1.5 Overdue Bills (Note 2)	Penalty – BLR + 1% p.a. Processing Fee – RM100
1.6 Letter of Credit Confirmation	Confirmation Fee varies from 0.125% per month Minimum – USD100
1.7 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

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

# SME BANKING

## I TRADE SERVICES

TRANSACTION TYPES	FEES/CHARGES
1.8 Transfer of Letter of Credit – full or partial transfer  Borrowing Trade Customer Non-Borrowing Trade Customer	Commission – 0.125% per month  Minimum – RM300 Minimum – RM500
1.9 Amendment of Transfer of Letter of Credit	Borrowing customer commission – min RM150 Non-Borrowing customer commission – RM200
1.10 Assignment of proceeds	Commission – RM200
1.11 Credit Bills Negotiation of non-borrowing customers/ other banks' customers where no account is held with SCBMB	Commission – Minimum USD300 upfront to be deducted from proceeds

*Note:*

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

# SME BANKING

## I TRADE SERVICES

TRANSACTION TYPES	FEES/CHARGES
<b>2.0 IMPORTS</b>	
2.1 Letter of Credit Issuance	
a) Sight Irrevocable/ Revocable (Note 4)	Commission – 0.1% per month Minimum – RM50
b) Usance Irrevocable/ Revocable (Note 4,5)	Commission – 0.1% per month Minimum – RM50
2.2 Letter of Credit Amendment	
a) Extension of validity date (Note 6,4)	Commission – 0.1% Minimum – RM50
b) Increase of amount (Note 7,4)	Commission – 0.1% Minimum – RM50
c) Other amendments (Note 8)	Minimum – RM50
2.3 Back to back Letter of Credit Issuance	Commission – 0.1% per month Minimum – RM200
2.4 Back to back Letter of Credit Amendment	Commission – 0.1% Minimum – RM150
2.5 Standby Letter of Credit Issuance Amendment	Commission varies from 0.125% per month Minimum – RM50

- 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

# SME BANKING

## I TRADE SERVICES

TRANSACTION TYPES	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 – 0.1% Minimum – RM100	
c) Drawing in excess of Letter of Credit amount (Note 10)	Commission – 0.1% Minimum – RM100	
d) Discrepant documents	Commission – Minimum – USD75 Local bill – RM100	
2.7 Revolving Letter of Credit – drawing up to original credit amount (Note 12)	Commission – 0.1% Minimum – RM50	REMARKS <i>If subsequently the total drawings thereunder 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	REMARKS <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 varies from 0.125% Minimum – RM125	
c) If Shipping Guarantee is not returned within 3 months	Additional 0.5% 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

# SME BANKING

## I TRADE SERVICES

TRANSACTION TYPES	FEES/CHARGES
2.10 Inward Bills for Collection	Handling Commission – 0.1% Minimum – RM50 Maximum – RM250 ( <i>Note 15</i> ) Maximum – RM500 for RM bills
2.11 Settlement of Inward Bills for Collection to Remitting Bank	Reimbursement fee (TT payments only) USD30 flat or equivalent for other currency to be charged to the drawer
2.12 Second & Subsequent presentation of Inward Bills for Collection	Representation charges – USD25 for each presentation plus other expenses incurred
2.13 Dishonoured bills returned to the Remitting Bank	Commission – 0.1% Minimum – USD25 plus accumulated other charges and mail cost Maximum – USD50 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 – 0.1% flat Minimum – RM50
2.16 Foreign Currency Cheques for collection	Handling Charge – 0.1% flat Minimum – RM50 Maximum – RM250 ( <i>Note 15</i> ) Maximum – RM500 for RM bills
<b>3.0 BANK GUARANTEE (<i>Note 16</i>)</b>	
3.1 Bank Guarantee Issuance	Commission – From 0.125 % per month or part of month inclusive of any claim period if secured by cash margin Minimum – RM50 as per approved letter of acceptance, if secured by collateral other than cash margin
3.2 Bank Guarantee Amendment	Commission – From 1.0% per month or part of month on extension of expiry or increase of amount Minimum – RM50
3.3 Stamping of Bank Guarantee	Stamp Duty – as per regulatory requirements – RM10 flat Travelling charges – Minimum – RM10

*Note: 15. Foreign currency bills*

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

# SME BANKING

## I TRADE SERVICES

TRANSACTION TYPES	FEES/CHARGES
<b>4.0 INCIDENTALS (IMPORTS &amp; EXPORTS)</b>	
4.1 Fax charges other than those mentioned in the specific product	Within Malaysia: RM2 All other countries: RM5
4.2 Courier charges other than those mentioned in the specific product	Within Malaysia: RM9 – RM15 Asian countries: RM20 – RM60 Other countries: RM20 – RM85
4.3 Postage (Registered Mail)	Within Malaysia: RM10 Other countries: RM20
4.4 Telex Charges: i) Full text Letter of Credit/Guarantee  ii) Letter of Credit/Guarantee Amendment	Within Malaysia: RM50 Outside Malaysia: RM100  Within Malaysia: RM30 Outside Malaysia: RM60
4.5 Telex and Swift charges other than those mentioned in the specific products	Within Malaysia: RM15 Outside Malaysia: RM35
4.6 Tracers on Irregular Bills	RM15 flat for each request by customer

# SME BANKING CURRENT ACCOUNT

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

TRANSACTION TYPES	FEES/CHARGES															
Minimum Deposit to Open	<b>Basic Current Account</b> RM500															
	<b>BusinessOne Account</b> RM5,000															
	<b>Business\$aver Account</b> RM100,000															
Service Fee	Half yearly service fee of RM10 is levied on accounts if the minimum monthly average balance falls below RM1,000 from 1 Jan to 30 Jun and 1 Jul to 31 Dec. No charges for overdraft facilities															
ATM Card Fees & Minimum Number of Transactions Interest Payable	<b>Basic Current Account</b> Fee of charge for initial issuance of ATM Card with unlimited ATM access Interest is payable upon maturity of Fixed Deposits															
Interest Payable	Interest is payable upon maturity of Fixed Deposits															
	No Annual Fees															
	<b>Conventional Current Account and Business \$saver Account</b> RM8 per annum per ATM Card with unlimited ATM access															
Issuance of Cheque Book	RM7.50 (RM0.15 stamp duty per cheque leaf)															
Postage and Delivery Charges of Cheque Book	<table border="1"> <thead> <tr> <th>By Courier Mail</th> <th>Peninsular Malaysia</th> <th>East Malaysia</th> </tr> </thead> <tbody> <tr> <td>1-4 cheque books</td> <td>RM5.00</td> <td>RM8.00</td> </tr> <tr> <td>5-7 cheque books</td> <td>RM6.00</td> <td>RM9.00</td> </tr> <tr> <td>8-10 cheque books</td> <td>RM12.00</td> <td>RM13.00</td> </tr> <tr> <td>&gt; 10 cheque books</td> <td>RM15.00</td> <td>RM23.00</td> </tr> </tbody> </table>	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	RM23.00
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	RM23.00														
Dormant Account	Current Accounts with no transactions for 1 year (12 months) will be considered as dormant. Any dormant account with a balance of RM10 and below will be deducted by the Bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM10 per annum will apply until the remaining balances are sent to unclaimed monies as per Unclaimed Monies Act 1965															
Other Fees and Charges	a) Replacement of ATM <span style="float: right;">RM8</span>															
	b) Early account closure within 3 months <span style="float: right;">RM20</span>															

# SME BANKING CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT  
| BUSINESS ONE ACCOUNT  
| BUSINESS AVER ACCOUNT

TRANSACTION TYPES	FEES/CHARGES
Other Fees and Charges	<p>c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad</p> <p>RM1</p>
Additional/Extra Service	<p><b><u>Cash/Cheque Deposits</u></b></p> <p>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</p>
	<p><b><u>Dishonoured Cheques Due to Insufficient Funds</u></b></p> <p>RM150 per cheque returned</p>
	<p><b><u>Stop-Payment Instruction</u></b></p> <p>a) Cheques are in a continuous series – RM20 per instruction b) Cheques are not in a continuous series – RM20 per cheque c) Instruction is accompanied with a police report – RM10 per instruction d) Due to insufficient funds – RM150 per cheque</p>
	<p><b><u>Cheque Returned</u></b></p> <p>a) Due to the cheque being post dated – RM10 on payee's account</p>

# SME BANKING FIXED DEPOSIT ACCOUNT

## I Fixed Deposit

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

# SME BANKING

## FOREIGN CURRENCY DEPOSITS

### I Foreign Currency Call Account

TRANSACTION TYPES	FEES/CHARGES
Interest Payable	<p>Interest is calculated on a daily basis and payable monthly or upon closure of the Account. Balances falling below the required minimum balances will not attract any interest.</p> <p>Interest may not be payable for all currencies and is quoted solely at the bank discretion and is subject to foreign exchange market conditions.</p>
Minimum Deposit To Open	USD10,000 equivalent
Fee	A fee of USD10 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, IDR, CAD, CHF & RMB
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. For details please refer to Branch Services - Outward Remittances

# SME BANKING FOREIGN CURRENCY DEPOSITS

## I Foreign Currency Fixed Deposit

TRANSACTION TYPES	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><b>Total Penalty = Interest Accrued + Handling Fee + Replacement Cost</b></p> <p>Note: Handling Fee is USD50 (or equivalent) 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</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

# SME BANKING

## I PREMIUM SERVICE

TRANSACTION TYPES	FEES/CHARGES
<b>TRANSACTION TYPES</b>	
Cash Management Reports (Current Account & Fixed Deposit)	Daily Reports – RM200 per month per customer Weekly/Monthly Reports – RM150 per month per customer
Trade Reports	Daily Reports – RM200 per month per customer Weekly/Monthly Reports – RM150 per month per customer
Cash + Trade + Foreign Exchange Reports	Daily Reports – RM300 per month per customer Weekly/Monthly Reports – RM250 per month per customer
Courier Service	RM100 per month per customer

# SME BANKING

## I Straight2Bank ONLINE BANKING SERVICE

TRANSACTION TYPES	FEES/CHARGES
TRANSACTION TYPES	
One off setup fees	RM150
Monthly Maintenance Fees	Viewing Only RM50 Viewing and Transactions RM100
Vasco Token	RM70 per unit (one time charge)
Telegraphic Transfer	RM20 per transaction (if from MYR account) USD20 or equivalent per transaction (if from Foreign Currency Deposits Account)
Real time gross settlement (RTGS) / RENTAS payment / Local Bank Transfer	RM9 per transaction
Direct Credit / GIRO	RM0.50 per transaction
SCB Book Transfer	RM0.50 per transaction
Local Bank Cheque	RM2 + courier charges*
International Bank Cheque	RM2 per item (if from MYR account) + courier charges* USD2 or equivalent per item (if from Foreign Currency Deposits Account) + courier charges*
Payroll	RM1 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

# BRANCH SERVICES

## I INWARD REMITTANCES

TRANSACTION TYPES	FEES/CHARGES
<b>1.0 INWARD REMITTANCES</b>	
1.1 Inward RTGS/RENTAS	
a) Credit KL branch (Jalan Ampang)	No charge
b) Credit other SCBMB branches	Commission – RM5 for Peninsular Malaysia Commission – RM10 for East Malaysia
1.2 Inward TT payments/Mails/ Transfer/Payment Orders/Bills Payable/Demand Drafts	
a) In Other Foreign Currencies	
i) Credit to account with SCBMB	Commission – RM5
ii) Credit to account with other banks	Commission – RM10
b) Pay by Cashier's Order (account with other banks)	Commission – RM10
c) Pay via RTGS/RENTAS	Commission – RM9
d) Pay on application & identification	Commission – RM20
e) Credit Foreign Deposits Account	USD20 (or equivalent) plus stamp duty/postages, telephone and cable charges where applicable

# BRANCH SERVICES

## I INWARD REMITTANCES

TRANSACTION TYPES	FEES/CHARGES
1.3 Encashment of Interbranch Standard Chartered Cheques (Personal Cheques) <ul style="list-style-type: none"> <li>a) Malaysian Cheques</li> <li>b) Singapore/Brunei (Inter-zone for Personal Account)</li> <li>c) By Counter Cash Withdrawal Voucher on Personal Current Account</li> </ul>	No charge  1% of cheque amount (minimum – RM30) plus stamp duty RM0.15 and phone call charges  Commission – RM2
1.4 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
1.5 Foreign Currency Cheques sent for Collection	Commission – 0.1% on cheque amount (minimum – RM50, maximum – RM200) plus stamp duty/correspondent bank's charges
1.6 Cheques sent as Bills for Collection from Singapore	0.2% on cheque amount plus correspondent bank's charges (minimum – RM20)
1.7 Travellers Cheques Encashment <ul style="list-style-type: none"> <li>Standard Chartered Group VISA / AMEX Travellers Cheque sold by Standard Chartered Bank (Repurchase)</li> <li>Other Bank's Travellers Cheque (including VISA / AMEX not sold by Standard Chartered Bank)</li> </ul>	No charge, except for stamp duty of RM0.15 per cheque, if applicable  1% on value encashed being commission / handling fees (minimum - RM20) plus RM0.15 stamp duty per cheque

# BRANCH SERVICES

## I OUTWARD REMITTANCES

TRANSACTION TYPES	FEES/CHARGES
<b>2.0 OUTWARD REMITTANCES</b>	
<b>2.1 CASHIER'S ORDER</b>	
a) Issuance	Commission – RM2 per item plus stamp duty
b) Cancellation/Repurchase of Cashier's Order from applicant	Commission – RM2 per cashier's order refunded
<b>2.2 Demand Drafts in RM</b>	
a) Issuance	Commission – No charge
b) Amendments	Commission – RM10
c) Cancellations/Repurchase	Commission – RM2 per draft
<b>2.3 Demand Drafts in Foreign Currencies</b>	
a) Issuance	
i) RM equivalent up to RM5,000	Commission RM2
ii) RM equivalent above RM5,000	No charge
iii) Draft in EURO	Commission RM2 if amount is equivalent to RM5,000 and below. Additional charge of EUR3 per draft for all amounts
iv) Draft in AUD	Additional commission RM15 for the Australian Government Service Tax for all amounts
b) Amendments	Commission – RM10
c) Refunds/Cancellation	Commission – RM20
d) Stop Payment for Lost Draft	Cable cost to destination country of drawee bank
<b>2.4 Draft issued in Bangladeshi Taka, Pakistani Rupee, Indonesian Rupiah and Philippine Pesos</b>	
a) Issuance of Demand Drafts in Taka (BDT)	
i) RM equivalent up to RM5,000	Commission – RM6 (consisting of RM2 fee allowed under ABM plus RM4 to account for the clearing charges of BDT50 and the 15% VAT)
ii) RM equivalent above RM5,000	Commission – RM4 (Bangladesh clearing charges and VAT)
Issuance of Demand Drafts in Pakistani Rupee, Indonesian Rupiah and Philippine Pesos	

# BRANCH SERVICES

## I OUTWARD REMITTANCES

TRANSACTION TYPES	FEES/CHARGES
RM equivalent up to RM5,000	Commission – RM6 (consisting of RM2 fee allowed under ABM plus RM4 to account for the clearing charges of BDT50 and the 15% VAT)
RM equivalent above RM5,000	Commission – RM4 (Bangladesh clearing charges and VAT)
a) Amendments	Commission – RM10
b) Refunds/Cancellation	Commission – RM20
c) Stop Payment for Lost Draft	Cable cost to drawee bank plus RM15 Additional commission of RM35 for Dhaka draft
2.5 Outward TT in RM	
a) Outward RENTAS (RM10,000 and above)	RM9 per transaction
b) Inter-bank GIRO payment (below RM10,000)	RM0.50 per transaction
2.6 Outward TT in Currency of Destination Country	
ASEAN Countries	Cable – RM25 Commission – RM10 if amount equivalent to RM5,000 and below
All other countries, except USA (Refer to 2.7 & 2.8 for USD)	Cable – RM30 Commission – RM10 if amount equivalent to RM5,000 and below
TT to Australia	Cable – RM30 Commission – RM10 if amount equivalent to RM5,000 and below. Additional commission charge of RM15 for Australian Government. Service Tax for all amounts
TT in EURO currency	Cable – RM30 Commission – RM10 if amount equivalent to RM5,000 and below. Additional commission of EUR20 for all amounts
TT to Bangladesh in BDT	Cable – RM30 Commission – RM30 if amount equivalent to RM5,000 and below
2.7 Outward TT in USD to New York	Cable – RM35 Commission – RM10 if amount equivalent to RM5,000 and below

# BRANCH SERVICES

## I OUTWARD REMITTANCES

TRANSACTION TYPES	FEES/CHARGES
2.8 Outward TT in USD to 3rd party country	2 cable charges depending on country Commission – RM10 if amount equivalent to RM5,000 and below
2.9 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 if amount equivalent to RM5,000 and below
2.10 Debit Foreign Currency Deposits Account	USD40 (or equivalent) plus cable charges

\* To follow section F of ABM rules on Inland Exchange of minimum RM0.50 or maximum RM500.00.

# BRANCH SERVICES

## I SAFE DEPOSIT LOCKER

BRANCH LOCATION	MEASUREMENT	ANNUAL RENTAL FEE (effective 1/3/2008)
Jalan Ampang	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	RM110 RM150 RM200 RM300 RM400
Jalan Ampang	(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	RM525 RM600 RM825  RM110 RM110 RM200 RM300 RM400 RM400
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	RM110 RM150 RM200 RM300 RM330
Kota Kinabalu	3in x 5in x 21in 4in x 8in x 22in 8in x 8in x 22in 8in x 16in x 22in 4.7in x 10in x 22in 10in x 10in x 22in	RM110 RM200 RM300 RM412 RM220 RM350
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	RM110 RM125 RM150 RM200 RM300
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	RM110 RM150 RM150 RM200 RM300
Tawau	3in x 5in x 18in 3in x 10in x 18in 5in x 10in x 18in 10in x 10in x 18in	RM110 RM150 RM200 RM300

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

# BRANCH SERVICES

## I OTHERS

TRANSACTION TYPES	FEES/CHARGES
Document Request	<ul style="list-style-type: none"> <li>a) Banker's Report – RM25</li> <li>b) Letter of Reference – RM25</li> <li>c) Auditor's Confirmation – RM50</li> <li>d) Special Statement Reprints               <ul style="list-style-type: none"> <li>i. RM5 per statement (for reprints within one year from statement date)</li> <li>ii. RM10 per statement (for reprints more than one year after statement date)</li> </ul> </li> <li>e) Copy of image of clearing cheque from collecting bank/paying bank – RM11</li> </ul>
Photocopying of Documents	RM1.50 – RM2.50 will be levied for each cheque sent for each non SCBMB account holder
Hold Mail Service	For Priority Banking customers only and subject to approval by SCBMB RM200 per annum collected upfront
Maintenance Fee	
a) Priority Banking	a) 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 RM800,000
b) Preferred Banking	b) A monthly service fee of RM50 will be imposed if the account balance (deposit and/or investments) falls below RM72,000 or if the balances of housing loan amount falls below RM400,000
MIDF/MIH Cashier's Order	
a) Issuance	Commission – RM2 per cashier's order, stamp duty RM0.15 per cashier's order
b) Issuance to Priority Banking	Limited to 10 cashier's order per customer. No commission, stamp duty customer RM0.15 per cashier's order. Above 10 cashier's order, charges are the same as GMM
c) Cancellation/Refund	Commission – RM2 per cashier's order
Encashment Facility	RM100 per year per instruction setup (collected upfront)

\* To follow section F of ABM rules on Inland Exchange of minimum RM0.50 or maximum RM500.00.

# BRANCH SERVICES

## I OTHERS

TRANSACTION TYPES	FEES/CHARGES						
Exchange Rate used for foreign currency transaction							
a) Priority Banking customers	“C” Rate from RDS for amount up to RM500,000 equivalent. If amount exceeds RM500,000, rate to be quoted by dealers						
b) General and SME Non-account holder transaction	“A” Rate from RDS for amount up to RM500,000, rate to be quoted by dealers						
c) General and SME account holders	“B” Rate from RDS for amount up to RM500,000 equivalent. If amount exceeds RM500,000, rate to be quoted by dealers						
d) Corporate customers	“B” Rate from RDS for amount up to RM150,000 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						
MEPS IBG (Outward Funds Transfer)	<table border="1"> <thead> <tr> <th>Transfer Via Savings/Current Account</th> <th>Service Fee</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> <li>Phone Banking (IVR)</li> <li>ATM</li> <li>Online Banking</li> </ul> </td> <td>RM0.50 per transaction*</td> </tr> <tr> <td> <ul style="list-style-type: none"> <li>Over the Teller Counter (OTC)</li> </ul> </td> <td>RM0.50 per transaction* * Limit of outward fund transfer amount: Up to RM9,999 per transaction</td> </tr> </tbody> </table> <p><i>Service fee is charged for every successful transaction</i></p>	Transfer Via Savings/Current Account	Service Fee	<ul style="list-style-type: none"> <li>Phone Banking (IVR)</li> <li>ATM</li> <li>Online Banking</li> </ul>	RM0.50 per transaction*	<ul style="list-style-type: none"> <li>Over the Teller Counter (OTC)</li> </ul>	RM0.50 per transaction* * Limit of outward fund transfer amount: Up to RM9,999 per transaction
Transfer Via Savings/Current Account	Service Fee						
<ul style="list-style-type: none"> <li>Phone Banking (IVR)</li> <li>ATM</li> <li>Online Banking</li> </ul>	RM0.50 per transaction*						
<ul style="list-style-type: none"> <li>Over the Teller Counter (OTC)</li> </ul>	RM0.50 per transaction* * Limit of outward fund transfer amount: Up to RM9,999 per transaction						
Miscellaneous Work	a) Reconstruction of old savings records, payments, etc i) Documents within 1 year – RM5 per sheet (plus retrieval record charges by 3rd Party) ii) Documents > 1 year – RM20 per sheet (plus retrieval record charges by 3rd Party) b) Viewing of CCTV recording within 90 days only c) All other administrative charges – RM10						

\* To follow section F of ABM rules on Inland Exchange of minimum RM0.50 or maximum RM500.

# BRANCH SERVICES

## I OTHERS

### ATM / Debit Card

Description	Others	Preferred Banking	Priority Banking	SME Banking
a) New Card	RM8	Free	Free	RM8
b) Annual fee	RM8	Free	Free	RM8
c) Replacement of lost/damaged cards	RM8	RM8	Free	RM8
d) Replacement of faulty cards (newly issued)	Free	Free	Free	Free
e) Replacement of PIN no.	RM5	RM5	RM5	RM5
f) HOUSe Network* Withdrawal	RM1	RM1	Free	RM1
g) HOUSe Network* Balance Enquiry	Free	Free	Free	Free
h) Overseas Cash Withdrawal	RM12	RM12	Free	RM12

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

### MEPS Shared ATM Network

Description	Others	Preferred Banking	Priority Banking	SME Banking	
	(per transaction)				
Cash withdrawal	a	First 2 MEPS withdrawals each month: RM1 NOTE: This applies ONLY IF your average daily account balance** across all your Ringgit current and savings accounts in the previous month exceeded RM5,000. Otherwise, the fee will be RM4 per transaction	First 3 MEPS withdrawals each month: RM1	First 4 MEPS withdrawals each month: RM1	First 2 MEPS withdrawals each month: RM1
	b	3rd MEPS withdrawal onwards: RM4	4th MEPS withdrawal onwards: RM4	5th MEPS withdrawal onwards: RM4	3rd MEPS withdrawal onwards: RM4
Balance enquiry	Free	Free	Free	Free	

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

# Branch Directory

## Alor Setar

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

## Batu Pahat

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

## Bintulu

89, Keppel Road  
97000 Bintulu  
Sarawak

## Bukit Tengah (Prai)

1816, Lengkok  
Perusahaan Maju  
Bukit Tengah  
13600 Seberang Prai  
Penang

## Butterworth

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

## Damansara Utama

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

## Ipoh

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

## Jalan Ipoh

33-35, Jalan Ipoh  
51200 Kuala Lumpur

## Jalan Sultan Ismail

36, Jalan Ampang  
50450 Kuala Lumpur

## 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

## Kepong

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

20, Jalan Haji Saman  
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

## Lot 10 Shopping Centre

R4, 2nd Floor, Lot 10 Shopping Centre  
50, Jalan Sultan Ismail  
50250 Kuala Lumpur

## 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

2, Lebuhr Pantai  
10300 Penang

## Petaling Jaya

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

## Port Dickson

61, Jalan Baru  
71000 Port Dickson  
Negeri Sembilan Darul Khusus

## Puchong

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

## Sandakan

Jalan Pelabuhan  
90000 Sandakan  
Sabah

## Seremban

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

## Sibu

Jalan Tukang Besi  
96000 Sibu  
Sarawak

## Sitiawan

16-20, Jalan Lumut  
32000 Sitiawan  
Perak Darul Ridzuan

## Subang Jaya

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

## Taiping

25, Jalan Pasar  
34000 Taiping  
Perak Darul Ridzuan

## Taman Molek

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

## Tawau

518, Jalan Habib Hussin  
91000 Tawau  
Sabah

## Standard Chartered Saadiq Berhad Financial Centre

### Ampang Point

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

### Shah Alam

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

### Taman Tun Dr Ismail

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

**Customer Service 1300 888 888**

[standardchartered.com.my](http://standardchartered.com.my)

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