

ISLAMIC
Financial Services

Standard Chartered
saadiq 

Fees and Charges for Products and Services

Updated as at 6 September 2011



Here for good

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

SAVINGS ACCOUNT

| Basic Savings Account-i
| Savings Account-i
| Saadiq Account-i (Saving)

TRANSACTION TYPES	FEES/CHARGES
Minimum Deposit to Open (individual)	Basic Savings Account-i RM20
	Savings Account-i RM250 for individuals RM5,000 for non-individuals
	Saadiq Savings Account-i RM500
Service Fee	None
ATM Card Fees & Minimum Number of Transactions	Basic Savings Account-i Free ATM Card with unlimited ATM and over-the-counter access
	Savings Account-i and Saadiq Savings Account-i RM8 per annum per ATM Card with unlimited ATM and over-the-counter access
Dormant Account	Basic Savings Account-i Saving Accounts with no transactions for 1 year (12 months) shall be considered as dormant. If the accounts have balances of RM10.00 or less, the entire balance shall be transferred to P&L as dormant fee charges. The accounts are then automatically closed by the system. For accounts having balances more than RM10.00, a dormant fee charge of RM10.00 per annum will apply until the remaining balances are sent to unclaimed monies as per the Unclaimed Monies Act 1965
	For All Savings Account-i Accounts that have no transactions for 1 year shall be classified as dormant account. A dormancy fee of RM10.00 (in the form of service charged on the dormant accounts 1 month after it turned dormant, and annually thereon (dormant fee charging cycle is on anniversary of dormant date + 1 month) if the account balance is greater than RM10.00. This will be a continuous exercise until the accounts goes into Unclaimed Monies.

SAVINGS ACCOUNT

| Basic Savings Account-i
| Savings Account-i
| Saadiq Account-i (Saving)

TRANSACTION TYPES	FEES/CHARGES
Other Fees and Charges	a) Replacement of ATM/ Bankcard RM8
	b) Early account closure within 3 month RM20
	c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad RM1
	d) Service fee will be charges for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller counter* RM0.50 <i>*Limit of outward fund transfer: Up to RM9,999 per transaction</i>
Additional/Extra Service	<u>Overseas Withdrawal</u> RM12 per withdrawal
	<u>Periodic Payment/Standing Instruction/Direct Debit Authorisation</u> 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
	<u>Cash/Cheque Deposits</u> a) To another branch within 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

SAVINGS ACCOUNT

Basic Savings Account-i
Savings Account-i
Saadiq Account-i (Saving)

TRANSACTION TYPES	FEES/CHARGES
	<p><u>Special Statement Request</u></p> <p>a) Statement within 1 year – RM5 per statement cycle b) Statement >1 year – RM10 per statement cycle</p>
	<p><u>Others</u></p> <p>a) T) Banker's Report – RM25 per request b) To another branch in different clearing area – no charge c) Auditor's confirmation – RM50 on request</p>
	<p><u>Extra</u></p> <p>a) Free Phone Banking b) Debit Card- Saadiq Debit MasterCard c) Free e-Statement subscription d) Free Online Banking</p>

CURRENT ACCOUNT

Basic Current Account-i
Saadiq\$aver-i
Saadiq Account-i (Current)

TRANSACTION TYPES	FEES/CHARGES
Minimum Deposit to Open (Individual)	Basic Current Account-i RM500
	Saadiq\$aver-i RM2,500
	Saadiq Account-i (Current) RM2,000
Service Fee	<p>Basic Current Account-i Half yearly service fee of RM 10 is levied on accounts if the minimum monthly average balance falls below RM 1,000 from 1 Jan to 30 Jun and 1 Jul to 31 Dec. No charges for overdraft facilities.</p> <p>Saadiq Current Account-i None</p>
Administration Fee	<p>Saadiq Current Account-i and Saadiq\$aver-i A monthly Administration fee of RM100 will be levied for all account holders. However, a general waiver of the monthly fee will be given to all accounts that are in credit balance. The charge is only applicable if a customer's account is in excess or has exceeded their limit during the month.</p>
ATM Card Fees & Minimum Number of Transactions	<p>Basic Current Account-i Free ATM Card with unlimited ATM and over-the-counter access.</p> <p>Saadiq\$aver-i and Saadiq Account-i (Current) RM8 per annum per ATM Card with unlimited Atm and over-the-counter access.</p>
Issuance of Cheque Book	RM 7.50 (RM0.15 stamp duty per cheque leaf)

CURRENT ACCOUNT

Basic Current Account-i
SaadiqSaver-i
Saadiq Account-i (Current)

TRANSACTION TYPES	FEES/CHARGES								
Postage and Delivery Charges of Cheque Book	<p>By ordinary mail (by default when ordered through I-Banking, Phone Banking and ATM)</p> <p>1 – 2 cheque books – RM2.00 3 – 4 cheque books – RM4.00 5 – 10 cheque books – RM8.00 > 10 cheque books – RM15.00</p> <p>By Courier Mail (by default for Priority Banking and SME Customers) Each cheque book – RM5.00</p>								
Dormant Account	<p>Current Account with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with balance of RM 10 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 RM 10 per annum will apply until the remaining balance are sent to unclaimed monies as per Unclaimed Monies Act 1965</p>								
Other Fees and Charges	<table border="1"> <tbody> <tr> <td>a) Replacement of ATM/ Bankcard</td> <td>RM 8</td> </tr> <tr> <td>b) Early account closure within 3 month</td> <td>RM 20</td> </tr> <tr> <td>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</td> <td>RM 1</td> </tr> <tr> <td>d) Service fee will be charges for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller counter* <i>*Limited of outward fund transfer: Up to RM9,999 per transaction</i></td> <td>RM0.50</td> </tr> </tbody> </table>	a) Replacement of ATM/ Bankcard	RM 8	b) Early account closure within 3 month	RM 20	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	RM 1	d) Service fee will be charges for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller counter* <i>*Limited of outward fund transfer: Up to RM9,999 per transaction</i>	RM0.50
a) Replacement of ATM/ Bankcard	RM 8								
b) Early account closure within 3 month	RM 20								
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	RM 1								
d) Service fee will be charges for every successful MEPS GIRO transaction via ATM, Phone Banking (IVR), Online Banking or over the Teller counter* <i>*Limited of outward fund transfer: Up to RM9,999 per transaction</i>	RM0.50								

CURRENT ACCOUNT

Basic Current Account-i
 Saadiq Saver-i
 Saadiq Account-i (Current)

TRANSACTION TYPES	FEES/CHARGES
Additional / Extra Service	<p><u>Overseas Withdrawal</u> RM12 per withdrawal</p>
	<p><u>Periodic Payment / Standing Instruction / Direct Debit Authorisation</u></p> <ul style="list-style-type: none"> a) Replacement of ATM/ Bankcard a) To account with other banks (Automated) – RM 5 per payment plus postage and any other expenses incurred b) Any standing Instruction involving manual intervention – RM 50 per payment c) Rejected Standing Instruction – RM 5 per rejected transaction d) To own account within the same branch (standard) - no charge To 3rd party account with other SCSB and SCBMB branches (automated) – RM2 per payment
	<p><u>Cash/Cheque Deposit</u></p> <ul style="list-style-type: none"> a) To another branch within the same clearing area – no charge b) To another branch in different clearing area – no charge c) Cheque issued by Gov't, State and Local Authorities – no charge d) Money/Postal Orders issued by Malaysian Postal Authority – no charge
	<p><u>Stop-Payment Instruction</u></p> <ul style="list-style-type: none"> a) Cheques are in a continuous series – RM 20 per instruction b) Cheques are not in a continuous series – RM 20 per cheque c) Instruction is accompanied with a police report – RM 10 per instruction d) Due to insufficient funds – RM 150 per cheque
	<p><u>Cheque Returned</u></p> <ul style="list-style-type: none"> a) Due to the cheque being post dated – RM 10 on payee's account
	<p><u>Extra</u></p> <ul style="list-style-type: none"> a) Free Phone Banking b) Debit Card- Saadiq Debit MasterCard c) Free e-Statement subscription d) Free Online Banking

GENERAL INVESTMENT ACCOUNT

I General Investment Account-i

TRANSACTION TYPES	FEES/CHARGES
Interest Payable	The dividend is declared every month end and paid to customer based on the profit sharing ratio (PSR) agreed at the time of placement of the fund.
Minimum Deposits	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
Premature Upliftment Conditions	<p>GIA-i will adopt existing AIBIM guidelines on premature upliftment which states:</p> <ul style="list-style-type: none"> • No dividend to be paid on any 1 month, 2 months, 3 months placement that has not run the full period. • No dividend to be paid on any other GIA-i if uplifted before the completion of 3 months • if uplifted before the completion of 3 months <p>Other than in the circumstances mentioned above, *Ehsan Profit will be paid for premature upliftments of GIA-i accounts. Ehsan Profit payable will be computed as 70% of Accrued Profit Payable. Accrued Profit Payable figure is available from HOGAN.</p> <ul style="list-style-type: none"> • Ehsan means 'kindness
Partial Upliftment	<ul style="list-style-type: none"> • Tenure allowable – 3 months and above • Minimum Deposit – RM10,000 • Must be in multiples of RM5,000 • Must maintain a minimum deposit of RM5,000
Aggregated Balances of more than RM1,000,000	<p>GIA-i placement(s) in excess of RM1,000,000 in aggregate will earn profit rate of on the sums exceeding RM1,000,000 across all placements and tenures.</p> <p>The Bank has the right to place the portion of GIA-i placement(s) exceeding RM1,000,000 in aggregate into a separate GIA-i account at the foregoing rate</p>
Withholding Tax*	<p>Profit earned on deposits > RM100,000 will be subjected to 5% of withholding tax on profit earned</p> <p><i>* This is currently waived by the Malaysian government</i></p>

SME BANKING

| Basic Current Account-i
| BusinessOne Account-i
| Saadiq Business\$aver-i

TRANSACTION TYPES	FEES/CHARGES															
Minimum Deposit to Open	Basic Current Account-i RM500															
	BusinessOne Account-i RM5,000															
	Saadiq Business\$aver-i RM100,000															
Service Fee	Basic Current Account-i and BusinessOne Account-i Half yearly service fee of RM 10 is levied on accounts if the minimum monthly average balance falls below RM 1,000 from 1 Jan to 30 Jun and 1 Jul to 31 Dec. No charges for overdraft facilities. Saadiq Business\$aver-i None															
Dormant Account	Current Account-i with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with balance of RM 10 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 RM10per annum will apply until the remaining balance are sent to unclaimed monies as per Unclaimed Monies Act 1965															
Administration Fee	BusinessOne Account-i and Saadiq Business\$aver-i A monthly Administration fee of RM100 will be levied for all accountholder. However, a general waiver of the monthly fee will be given to all accounts that are in credit balance. The charge is only applicable if a customer's account is in excess or has exceeded their limit during the month.															
Issuance of Cheque Book	Issuance of Cheque Book RM7.50 (RM0.15 stamp duty per cheque leaf)															
Postage and Delivery By Courier Mail 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>>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														
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>10 cheque books	RM15.00	RM23.00														

SME BANKING

| Basic Current Account-i
| BusinessOne Account-i
| Saadiq Business\$aver-i

TRANSACTION TYPES	FEES/CHARGES	
Other Fees and Charges	a) Early account closure within 3 month	RM20
	b) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM1
Additional / Extra Service	<p><u>Transfer of Funds</u></p> <p>a) To own account within the same branch (standard) – no charge b) To own account within other SCSB and SCBMB branch (standard) – no charge c) To 3rd party account with other SCSB and SCBMB branches (automated) – RM2 per payment d) To account with other banks (Automated) – RM 5 per payment plus postage and any other expenses incurred</p> <p><u>Cash/Cheque Deposit</u></p> <p>a) To another branch within the same clearing area – no charges b) To another branch in different clearing area – no charge c) Cheque issued by Gov't, State and Local Authorities – no charge d) Money/Postal Orders issued by Malaysian Postal Authority – no charge</p> <p><u>Stop-Payment Instruction</u></p> <p>a) Cheques are in a continuous series – RM 20 per instruction b) Cheques are not in a continuous series – RM 20 per cheque c) Instruction is accompanied with a police report – RM 10 per instruction d) Due to insufficient funds – RM 150 per cheque</p>	

SME BANKING

| Basic Current Account-i
 | BusinessOne Account-i
 | Saadiq BusinessSaver-i

TRANSACTION TYPES	FEES/CHARGES
	<p><u>Special Statement Reques</u></p> <p>a) Statement within 1 year – RM5 per statement cycle b) Statement > 1 year – RM10 per statement cycle</p>
	<p><u>Cheque Returned</u></p> <p>Due to the cheque being post dated – RM10 on payee's account</p>
	<p><u>Others</u></p> <p>a) Banker's Report – RM25 per request b) Letter of Reference – RM25 per request c) Auditor's Confirmation – RM50 on request</p>

PERSONAL FINANCING

I Personal Financing-i

TRANSACTION TYPES	FEES/CHARGES
Processing Fee	There will be no processing fee charged for Personal Financing-i
Early Settlement Fee	<p>Full redemption is subject to:</p> <ol style="list-style-type: none"> One (1) month's prior written notice Any amount under the Facility which is prepaid shall not be re-disbursed or be available for subsequent financing. Early Settlement charges: If you settle the facility in full before its maturity, the Bank will grant you a rebate on the Sale Price, where the rebate is the amount of the Bank's total unearned profit. However, this rebate will be reduced by an amount of RM200-00 or 3% of the total outstanding Sale Price (TOSP) due under the Facility, whichever is higher. ("Rebate Adjustment"). <p>The formula to calculate the TOSP would be as follows:- $TOSP = \text{Bank's Sale Price} - \text{total installments paid} - \text{Bank's total unearned profit}$</p>
Compensation Charges	<p>Any default in payment shall be subject to compensation for late payment at a rate of 1% per annum calculated on daily rest and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement.</p> <p>Notwithstanding the above, the amount of compensation shall not be compounded. Where applicable, a fixed administrative charge may be imposed as well.</p>
Stamp Duty (Letter of Offer)	0.5% of the facility

HOME FINANCING

I JustHome-i

TRANSACTION TYPES	FEES/CHARGES
Processing Fee	For financing amount up to RM30,000 – RM50
	For financing amount from RM30,000 up to RM100,000 – RM100
	For financing amount above RM100,000 – RM200
Compensation Charges	<p>Any default in payment shall be subject to compensation for late payment at a rate of 1% per annum calculated on daily rest and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement.</p> <p>Notwithstanding the above, the amount of compensation shall not be compounded. Where applicable, a fixed administrative charge may be imposed as well. Stamp Duty (Letter of Offer) 0.5% of the facility</p>
Rebate Adjustment for Early Redemption	In the event of full redemption or full settlement of the Facility within the first 5 years, a rebate adjustment of 3% of the outstanding purchase price shall be given on the balance of profit.
Photocopies of Legal Documents including Letter of Offer	RM25 per item (Bank's discretion to charge higher amount if more work is required)
Letter to Confirm Total Profit 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

HOME FINANCING

| Justhome-i

TRANSACTION TYPES	FEES/CHARGES
Request for Issuance of Redemption Statement	RM50 per request
Request for Profit Reduction	Rate RM50 per request (charged upon acceptance of new rate)

SME BANKING

I BizFinancing-i

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	<p>For partial prepayment within the 1st year of the first disbursement, a rebate adjustment of 10% of the outstanding purchase price or RM5,000 (whichever is higher) shall be given on the balance of profit.</p> <p>In the event of full redemption or full settlement of the Facility within the first 2 years, a rebate adjustment of 3% of the outstanding purchase price or RM5,000 (whichever is higher) shall be given on the balance of profit</p>
Compensation charges	<p>Any default in payment shall be subject to compensation for late payment at a rate of 1% per annum calculated on daily rest and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement.</p> <p>Notwithstanding the above, the amount of compensation shall not be compounded. Where applicable, a fixed administrative charge may be imposed as well.</p> <p>Stamp Duty (Letter of Offer) 0.5% of the facility</p>

SME BANKING

I BizProperty-i

TRANSACTION TYPES	FEES/CHARGES
Setup Fee	Waived
Administrative Fee	For shop house, RM100.00 is payable upon acceptance of the letter of offer. For factory, RM200.00 is payable upon acceptance of the letter of offer.
Compensation Charges	Any default in payment shall be subject to compensation for late payment at a rate of 1% per annum calculated on daily rest and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded. Where applicable, a fixed administrative charge may be imposed as well. Stamp Duty (Letter of Offer) 0.5% of the facility
Rebate Adjustment for Early Redemption	In the event of full redemption or full settlement of the Facility within the first 5 years, a rebate adjustment of 3% of the outstanding purchase price shall be given on the balance of profit.
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	None
Letter to Confirm Total Profit 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

BRANCH SERVICES

I Inward Remittances

TRANSACTION TYPES	FEES/CHARGES
1.0 INWARD REMITTANCES	
1.1 Inward RTGS/RENTAS a) Credit KL branch (Jalan Ampang) b) Credit other SCSB and SCBMB branches i) Where the beneficiary account is maintained in the same clearing zone as the originating branch ii) Where the beneficiary account is maintained in a different clearing zone as the originating branch <i>Note: Clearing zone as stipulated by BNM clearing zones</i>	No charge Commission – RM5 for Peninsular Malaysia Commission – RM10 for East Malaysia RM12 flat for inland exchange
1.2 Inward TT payments/Mails/Transfer/Payment Orders/Bills Payable/Demand Drafts a) In Other Foreign Currencies i) Credit to account with SCSB and SCBMB ii) Credit to account with other banks b) Pay by Cashier's Order (account with other banks) c) Pay via RTGS/RENTAS d) Pay on application & identification e) Credit Foreign Deposits Account	Commission – RM5 Commission – RM10 Commission – RM10 Commission – RM9 Commission – RM20 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"> a) Malaysian b) Singapore/Brunei (Inter-zone for Personal and phone call charges Account) c) By Counter Withdrawal Voucher on Personal Current Account 	Cheques 0.03% Inland Exchange* 1% of cheque amount (minimum – RM30) plus stamp duty RM0.15 and phone call charges Cash Commission – RM2 plus Inland Exchange @ 0.03%* where applicable
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	
Standard Chartered Group VISA Travellers' Cheque	No charge, except for stamp duty of RM0.15 per cheque, if applicable
Other Bank's Travellers' Cheque (including VISA)	1% on value encashed encashed (minimum – RM20) plus RM0.15 stamp duty) per cheque
1.8 Due By Correspondents	1% (minimum – RM30)

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

BRANCH SERVICES

I Outward Remittances

TRANSACTION TYPES	FEES/CHARGES
2.0 OUTWARD REMITTANCES	
2.1 CASHIER'S ORDER	
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
2.2 Demand Drafts in RM	
a) Issuance*	RM2 plus 0.03% Inland Exchange
b) Amendments	Commission – RM10
c) Cancellations/Repurchase	Commission – RM2 per draft
2.3 Demand Drafts in Foreign Currencies	
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

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

BRANCH SERVICES

I Outward Remittances

TRANSACTION TYPES	FEES/CHARGES
2.4 Draft issued in Bangladeshi Taka, Pakistani Rupee, Indonesian Rupiah and Philippine Pesos	
a) Issuance of Demand Drafts in Taka (BDT)	
i) RM equivalent 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	
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)
b) Amendments	Commission – RM10
c) Refunds/Cancellation	Commission – RM20
d) 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

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

BRANCH SERVICES

I Outward Remittances

TRANSACTION TYPES	FEES/CHARGES
2.6 Outward TT in Currency of Destination Country	
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
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 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 Travelers' Cheque issuance (AUD/USD)	1% of amount (minimum – RM20) plus stamp duty, additional RM10 for AUD Travelers' Cheque issued
2.11 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	a) Banker's Report – RM25 b) Letter of Reference – RM25 c) Auditor's Confirmation – RM50 d) Special Statement Reprints i. RM5 per statement (for reprints within one year from statement date) ii. RM10 per statement (for reprints more than one year after statement date) e) Copy of image of clearing cheque from collecting bank/paying bank – RM11
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 SCSB and SCBMB RM200 per annum collected upfront
a) Priority Banking	RM75 a month (for relationship balance falling below the average balance of RM200,000 in a month)
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						
Issuance of Travelers’ Cheques to Priority Banking customers (AUD/USD)	No commission up to USD10,000 Commission – 1% Travelers’ Cheques amount sold if exceeding the USD10,000 equivalent Minimum – RM20 Stamp duty – RM0.15 per piece For Travelers’ Cheques in AUD, commission RM10 for all amounts plus Australian Govt tax of RM15						
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"> Phone Banking (IVR) ATM Online Banking </td> <td>RM0.50 per transaction*</td> </tr> <tr> <td> <ul style="list-style-type: none"> Over the Teller Counter (OTC) </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"> Phone Banking (IVR) ATM Online Banking 	RM0.50 per transaction*	<ul style="list-style-type: none"> Over the Teller Counter (OTC) 	RM0.50 per transaction* * Limit of outward fund transfer amount: Up to RM9,999 per transaction
Transfer Via Savings/Current Account	Service Fee						
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<ul style="list-style-type: none"> Over the Teller Counter (OTC) 	RM0.50 per transaction* * Limit of outward fund transfer amount: Up to RM9,999 per transaction						
Miscellaneous Work	<ul style="list-style-type: none"> a) Reconstruction of old savings records, payments, etc <ul style="list-style-type: none"> 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.* To follow section F of ABM rules on Inland Exchange of minimum RM0.50 or maximum RM500.

SAADIQ BRANCH SERVICES

I Others

ATM / Debit Card

Description	Fees and Charges
a) New Card	RM8
b) Annual fee	RM8
c) Replacement of lost/damaged cards	RM8
d) Replacement of faulty cards (newly issued)	Free
e) Replacement of PIN no.	RM5
f) HOUSe Network* Withdrawal	RM1
g) HOUSe Network* Balance Enquiry	Free
h) Overseas Cash Withdrawal	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 (per transaction)	Priority Banking
	Cash withdrawal	First 2 MEPS withdrawals each month: RM 1 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: RM 1
	3rd MEPS withdrawal onwards: RM4	4th MEPS withdrawal onwards: RM4	5th MEPS withdrawal onwards: RM4
Balance enquiry	Free	Free	Free

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

Branch Directory

Standard Chartered Saadiq Berhad Financial Centres

Ampang Point

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

Bangsar

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

Bukit Tinggi Klang

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

Kota Kinabalu, Sabah

G-813, Ground Floor,
1 Borneo Hypermall
Jalan Sulaman,
88400 Kota Kinabalu, Sabah

Laman Seri, Shah Alam

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

Nusa Bestari, Johor Bahru

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

Taman Connaught, Cheras

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

Taman Tun Dr Ismail

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

Standard Chartered Bank Malaysia Berhad offering Saadiq products and services.

Alor Setar

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

Batu Pahat

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

Bintulu

89, Keppel Road
97000 Bintulu
Sarawak

Bukitfengah (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

No. 36 Jalan Sultan Ismail
50250 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 Kelayang
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, Lebuh 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

Customer Service 1300 888 888

standardchartered.com.my

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