

## FEES & CHARGES

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## DEPOSITS

### SAVINGS ACCOUNT

No.	Fees and Charges	Charges
1	<b>Request for audit confirmation.</b>	RM 20
2	<b>Account closing - if within 3 months from the date of opening.</b>	RM 10
3	<b>Request for statement of account.</b>	RM 5 per request, per account
4	<b>Dormant Account</b> (12 months with no transaction).	RM 10 per annum; Any remaining balance for dormant account after 7 years will be transferred to Registrar of Unclaimed Monies.
5	<b>Arrangement of documentations on behalf of the customer to claim the remaining balance of dormant account from Registrar of Unclaimed Monies.</b>	RM 10
6	<b>Replacement fee for loss of savings passbook</b> 6.1 If stamping on the Indemnity Letter prepared by the Customer 6.2 If stamping on the Indemnity Letter prepared by the Bank	RM8 RM23
7	<b>Damage of savings passbook.</b>	RM8

\*Note: GST 6% will be charged based on fees and charges mentioned above.

### GIRO ACCOUNT AGROPERDANA-*i* WADI'AH YAD DHAMANA*H*

No.	Fees and Charges	Charges
1	<b>Arahan AgroPerdana (AGP)</b> 1.1 A set of AGP book containing the first 10 pages of AGP during account opening. 1.2 Issuance of subsequent AGP.	Waived RM0.15 per page
2	<b>AGP Encashment</b> 2.1 Home branch 2.2 Inter branch	Waived Waived
3	<b>Stop payment for AGP as per customer's instruction</b>	RM10
4	<b>Bounce AGP (due to insufficient balance)</b> (Debited from AGP disbursement account and insufficient if any, debiting amount is from any available balance in the account).	RM20
5	<b>Semi-annually Service Charge</b> Where average balance for semi-annually is less than RM1,000.	RM10
6	<b>Standing Instruction</b> 6.1 Stamping Fee (Subject to change) 6.2 Payment via Interbank Giro/Cash/Cheque 6.3 Payment to account(s) in the Bank	RM10 RM2 Waived

	6.4 Unsuccessful standing instruction for 3 times	RM2
7	<b>Damage of AgroPerdana-i passbook</b>	RM8
8	<b>Replacement fee for loss of savings passbook</b> 8.1 If stamping on the Indemnity Letter prepared by the Customer 8.2 If stamping on the Indemnity Letter prepared by the Bank	RM8 RM23
9	<b>Request for Audit confirmation</b> Confirmation on account requested by customer's auditor	RM20
10	<b>Account closing</b> 10.1 If within 3 months from the date of opening 10.2 Account closing as per customer instruction (more than 3 months)	RM10 Waived
11	<b>Posting instruction of Arahan Perdana</b>	RM2 per instruction
12	<b>Request for certified statement account</b>	RM5 per request, per account
13	<b>Dormant Account</b> (12 months with no transaction)	RM 10 per annum; Any remaining balance for dormant account after 7 years will be transferred to Registrar of Unclaimed Monies.
14	<b>Arrangement of documentations on behalf of the customer to claim the remaining balance of dormant account from Registrar of Unclaimed Monies.</b>	RM10

\*Note: GST 6% will be charged based on fees and charges mentioned above.

### **TERM DEPOSIT - Fixed Return Islamic Account-i (FRIA-i) & Fixed Return Islamic Account-i 45 Plus (FRIA-i 45Plus).**

No.	Fees and Charges	Charges
1	<b>Brokerage Fee</b> If customer made premature withdrawal within three (3) months from placement date.	Brokerage fee at 0.05% on the total deposit or RM 50, whichever is lower.
2	Replacement of lost Term Deposit Certificate	RM10 Stamp Duty for Letter Of Indemnity & RM5 per Certificate.
3	Replacement of damaged Term Deposit Certificate	RM5 per Certificate.

\*Note: GST 6% will be charged based on fees and charges mentioned above.

## CONSUMER BANKING

### AGROCASH-*i*

No.	Fees and Charges	Charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<i>Wa'd</i>	As per the Stamp Act 1949 (Revised 1989)
3	<b>Late Payment Compensation</b>	<p>Prior to maturity date, Ta'widh is charged at a rate of 1% per annum on the overdue amount and is calculated on a daily basis.</p> <p>Upon maturity date, Ta'widh is charged at the prevailing Islamic Interbank Money Market (IIMM) rate on the entire principal balance as determined by the Bank from time to time based on the guidelines issued by Bank Negara Malaysia Shariah Advisory Council's resolution.</p>
4	<b>Brokerage Fee</b>	Brokerage Fee to facilitate each <i>Tawarruq</i> transaction is RM50 per transaction (Subject to GST).
5	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.

### HARTANI-*i*

No.	Fees and Charges	Charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<i>Wa'd</i>	As per the Stamp Act 1949 (Revised 1989)
3	<b>Late Payment Compensation</b>	<p>Prior to maturity date, Ta'widh is charged at a rate of 1% per annum on the overdue amount and is calculated on a daily basis.</p> <p>Upon maturity date, Ta'widh is charged at the prevailing Islamic Interbank Money Market (IIMM) rate on the entire principal balance as determined by the Bank from time to time based on the guidelines issued by Bank Negara Malaysia Shariah Advisory Council's resolution.</p>
4	<b>Brokerage Fee</b>	Brokerage Fee to facilitate each <i>Tawarruq</i> transaction is RM50 per transaction (Subject to GST).
5	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.

## SAFIA-i

No.	Fees and Charges	Charges
1	Stamping Fee	As per the Stamp Act 1949 (Revised 1989)
2	<i>Wa'd</i>	As per the Stamp Act 1949 (Revised 1989)
3	Late Payment Compensation	Prior to maturity date, Ta'widh is charged at a rate of 1% per annum on the overdue amount and is calculated on a daily basis.  Upon maturity date, Ta'widh is charged at the prevailing Islamic Interbank Money Market (IIMM) rate on the entire principal balance as determined by the Bank from time to time based on the guidelines issued by Bank Negara Malaysia Shariah Advisory Council's resolution.
4	Brokerage Fee	Brokerage Fee to facilitate each <i>Tawarruq</i> transaction is RM50 per transaction (Subject to GST).
5	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.

## SKIM AR-RAHNU

Customer needs to pay the monthly savings amount of wages for services by the Bank of gold jewellery and related charges (If any). Wages imposed is based on the present value of the pledge (marhun) when secured.

No.	Marhun Value	Monthly Safe Keeping Fee for every RM100 / Marhun Value
1	RM100 - RM2,000	RM0.50
2	RM2,001 - RM5,000	RM0.60
3	RM5,001 & above	RM0.75

## AR-RAHNU SIMPANAN

No.	Marhun Value	Monthly Safe Keeping Fee for every RM100 / Marhun Value
1	RM100 & above	RM0.10

## BUSINESS BANKING

### MUS1M-*i* NORMAL

No.	Fees and Charges	Charges
1	Stamping Fee	As per the Stamp Act 1949 (Revised 1989)
2	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (Ta'widh) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.</p> <p><u>Upon expiry of financing period, beyond the maturity</u> Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.</p>
3	Brokerage Fee	RM 15 for every millions of commodity purchasing amount (Subject to GST).
4	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.

### TANAMAN SEMULA KELAPA SAWIT-*i* (SAWIT-*i*)

No.	Fees and Charges	Charges
1	Stamping Fee	As per the Stamp Act 1949 (Revised 1989)
2	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (Ta'widh) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.</p> <p><u>Upon expiry of financing period, beyond the maturity</u> Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.</p>
3	Brokerage Fee	RM 15 for every millions of commodity purchasing amount (Subject to GST).
4	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.
5	Legal & Disbursement Fee	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges (Subject to GST).

**TERM FINANCING-*i***

No.	Fees and Charges	Charges
1	Stamping Fee	As per the Stamp Act 1949 (Revised 1989)
2	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (Ta'widh) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.</p> <p><u>Upon expiry of financing period, beyond the maturity</u> Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.</p>
3	Brokerage Fee	RM 15 for every millions of commodity purchasing amount (Subject to GST).
4	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.
5	Legal & Disbursement Fee	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges (Subject to GST).

**PADDY-*i***

No.	Fees & Charges	Charges																
1	Stamping Fee	As per the Stamp Act 1949 (Revised 1989).																
2	Brokerage Fee	RM 15 for every millions of commodity purchasing amount. (Subject to GST).																
3	Wakalah Fee	<p>Wakalah fee is based on the table below.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Total Financing (RM)</th> <th>Fees Charges</th> </tr> </thead> <tbody> <tr> <td>Up to 1,000.00</td> <td>RM 10</td> </tr> <tr> <td>1,001.00 to 3,000.00</td> <td>RM 15</td> </tr> <tr> <td>3,001.00 to 5,000.00</td> <td>RM 20</td> </tr> <tr> <td>5,001.00 to 15,000.00</td> <td>RM 30</td> </tr> <tr> <td>15,001.00 to 25,000.00</td> <td>RM 35</td> </tr> <tr> <td>25,001.00 to 35,000.00</td> <td>RM 45</td> </tr> <tr> <td>35,001.00 to 50,000.00</td> <td>RM 50</td> </tr> </tbody> </table> <p>(Wakalah Fee will be added to <i>Tabung Khairat</i> for the benefit of customer in the event of death and taken every time a payment is made.)</p>	Total Financing (RM)	Fees Charges	Up to 1,000.00	RM 10	1,001.00 to 3,000.00	RM 15	3,001.00 to 5,000.00	RM 20	5,001.00 to 15,000.00	RM 30	15,001.00 to 25,000.00	RM 35	25,001.00 to 35,000.00	RM 45	35,001.00 to 50,000.00	RM 50
Total Financing (RM)	Fees Charges																	
Up to 1,000.00	RM 10																	
1,001.00 to 3,000.00	RM 15																	
3,001.00 to 5,000.00	RM 20																	
5,001.00 to 15,000.00	RM 30																	
15,001.00 to 25,000.00	RM 35																	
25,001.00 to 35,000.00	RM 45																	
35,001.00 to 50,000.00	RM 50																	

4	<b>Late Payment Compensation</b>	<p><u>During financing period, prior to maturity</u> Compensation (Ta'widh) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.</p> <p><u>Upon expiry of financing period, beyond the maturity</u> Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.</p>
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#### KEMUDAHAN PEMBIAYAAN MODAL KERJA-i

No.	Fees and Charges	Charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Late Payment Compensation</b>	<p><u>During financing period, prior to maturity</u> Compensation (Ta'widh) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.</p> <p><u>Upon expiry of financing period, beyond the maturity</u> Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.</p>
3	<b>Brokerage Fee</b>	RM 15 for every millions of commodity purchasing amount (Subject to GST).
4	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
5	<b>Legal &amp; Disbursement Fee</b>	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges (Subject to GST).



## MACHINERY AND EQUIPMENT FINANCING-*i* (MAEF-*i*)

No.	Fees & Charges	Charges
1	JPJ Registration Charges (if applicable)	As per JPJ charges
2	Stamping Fee	As per the Stamp Duty Act 1949 (Revised 1989).
3	Legal & Disbursement Fee	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges (if applicable) (Subject to GST).
4	Takaful Contribution	Based on sum covered and entitlement of Non Claim Discount (NCD) (Subject to GST).
5	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (Ta'widh) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.</p> <p><u>Upon expiry of financing period, beyond the maturity</u> Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.</p>

## AGRO CASHLINE-*i*

No.	Fees & Charges	Charges
1	Stamping Fee	As per the Stamp Duty Act 1949 (Revised 1989).
2	Legal Fee	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges (Subject to GST).
3	Brokerage Fee	RM 15 for every millions of commodity purchasing amount (Subject to GST).

## STRATEGIC ALLIANCE FINANCING-*i* (SALF-*i*)

No.	Fees & Charges	Charges
1	Stamping Fee	As per the Stamp Duty Act 1949 (Revised 1989).
2	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.
3	Brokerage Fee	RM 15 for every millions of commodity purchasing amount (Subject to GST).
4	Legal Fee	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges (Subject to GST).
5	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (Ta'widh) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.</p> <p><u>Upon expiry of financing period, beyond the maturity</u> Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.</p>

## TRADE FINANCE

### LETTER OF CREDIT-*i*

No.	Fees & Charges	Charges
1	<b>Stamping Fees</b>  a) Letter of Credit- <i>i</i> application b) Original Letter of Credit- <i>i</i> c) Letter of Indemnity	<ul style="list-style-type: none"> <li>• Exempted</li> <li>• Exempted</li> <li>• RM10</li> </ul>
2	<b>Postage</b>	<ul style="list-style-type: none"> <li>• Local : RM10</li> <li>• Overseas : RM20</li> </ul>
3	<b>Courier</b>	<ul style="list-style-type: none"> <li>• Local &amp; Overseas : Actual Cost (rounded to the nearest Ringgit).</li> </ul>
4	<b>Telex or SWIFT</b>	<ul style="list-style-type: none"> <li>• Issuance Letter of Credit-<i>i</i> - RM50</li> <li>• Amendment to the Letter of Credit-<i>i</i> or others - RM30</li> </ul>
5	<b>Telephone, Cable and Others</b>	<ul style="list-style-type: none"> <li>• Actual cost</li> </ul>
6	<b>Issuance Letter of Credit-<i>i</i></b>	<ul style="list-style-type: none"> <li>• 0.1% per month or part of the Letter of Credit</li> <li>• Minimum : RM50 or as per the Letter of Offer</li> </ul>
7	<b>Letter of Credit-<i>i</i> Usance</b>	<ul style="list-style-type: none"> <li>• Acceptance commission of 0.1% per month or part thereof of the acceptance amount from the acceptance date till maturity date, subject to a minimum commission of RM50.</li> </ul>
8	<b>Negotiation of expired LC-<i>i</i></b>	<ul style="list-style-type: none"> <li>• 0.1% of the negotiated amount in Ringgit Malaysia (RM) equivalent per month or part thereof commencing from the expiry date until the date of negotiation, subject to a minimum commission of RM50.</li> </ul>
9	<b>Amendment</b>  a) Increase Amount  b) Reduced Amount  c) Extension of the expiry date  d) Other amendments	<ul style="list-style-type: none"> <li>• 0.1% per month or part thereof on the increased amount.</li> <li>• Minimum: RM50 or as stated in the Letter of Offer.</li> <li>• RM50</li> <li>• 0.1% per month or part thereof on the extension validity period.</li> <li>• Minimum: RM50 or as stated in the Letter of Offer.</li> <li>• RM30.00 flat per request.</li> </ul>
10	<b>Cancellation of Letter of Credit-<i>i</i></b>	<ul style="list-style-type: none"> <li>• No charges imposed. However, no refund of charges to the customer.</li> <li>• Normal charge for SWIFT/cable for each cancellation request sent.</li> </ul>
11	<b>Discrepancy Fee</b>  a) Local Letter of Credit- <i>i</i> b) Foreign Letter of Credit- <i>i</i>	<ul style="list-style-type: none"> <li>• RM50 per transaction</li> <li>• USD25 or RM equivalent per transaction.</li> </ul>
12	<b>Late Payment Compensation</b>	<ul style="list-style-type: none"> <li>• Based on Islamic Interbank Money Market (IIMM) from Letter of Credit-<i>i</i> date of payment until date of settlement.</li> </ul>

\*Note : All charges are subject to GST except for stamp duty.

### MURABAHAH TRUST RECEIPT-*i*

No.	Fees & Charges	Charges
1.	Revenue Stamp on Contract Note	RM 10
2.	Profit Rate (chargeable for the whole financing period and payable on maturity date)	As approved by the Bank and will be stated in the Letter Offer
3.	Late Payment Compensation (Upon expiry of financing period, beyond the maturity)	Compensation ( <i>Ta'widh</i> ) will be charged based on Islamic Interbank Money Market (IIMM) rate on the outstanding principal amount and not compounded.

### TRADE WORKING CAPITAL FINANCING-*i* (TWCF-*i*)

No	Fees and Charges	Charges
1	Profit Rate / Discount Rate	<ul style="list-style-type: none"> <li>As approved by the Bank and will be stated in the Letter Offer</li> </ul>
2	Stamp Duty -Contract Note	<ul style="list-style-type: none"> <li>RM10</li> </ul>
3	RENTAS	<ul style="list-style-type: none"> <li>RM5</li> </ul>
4	IBG	<ul style="list-style-type: none"> <li>RM2</li> </ul>
5	Late Payment Compensation	<ul style="list-style-type: none"> <li>Compensation (<i>Ta'widh</i>) will be charged based on Islamic Interbank Money Market (IIMM) on outstanding principal amount calculated from maturity date until settlement date.</li> </ul>

\*Note : RENTAS and IBG are subject to 6% GST.

### BANK GUARANTEE-*i*

No.	SUBJECT	TYPES OF PAYMENT	RATE/TOTAL PAYMENT
1.	Issuance a) Non-financial b) Financial Guarantee	Commission	<ul style="list-style-type: none"> <li>1.25% per annum or minimum RM50; or as set out in the Letter of Offer.</li> </ul>
2.	Non Standard Format	Handling fee	<ul style="list-style-type: none"> <li>None</li> </ul>
3.	Bank Guarantee- <i>i</i> 1:1 (Financial Guarantee and Non-Financial Guarantee)	Commission	<ul style="list-style-type: none"> <li>1.25% per annum or min. RM50; or as set out in the Letter of Offer</li> </ul>
4.	Amendment a) Extended tenure b) Additional amount c) Amendment other than	Commission	<ul style="list-style-type: none"> <li>1.25% per annum or minimum RM50</li> </ul>

No.	SUBJECT	TYPES OF PAYMENT	RATE/ TOTAL PAYMENT
	tenure and amount		<ul style="list-style-type: none"> <li>• RM50.00 for each application.</li> </ul> <p><u>Note:</u> The commission is charged from the date of the amendment until the expiration date of the new and / or additional amount.</p>
5.	Post/Courier/Transfer a) Local  b) Oversea  c) Issuance - Inside and outside the country  d) Amendment and others - Inside and outside the country.	a) Postage b) Courier  a) Postage b) Courier  The original version, SWIFT of Other  The original version, SWIFT of Other	<ul style="list-style-type: none"> <li>• RM10</li> <li>• Actual cost or min RM10</li> <li>• RM20</li> <li>• Actual cost</li> <li>• RM50</li> <li>• RM30</li> </ul>
6.	Stamp Duty a) Letter of indemnity  b) Original copy of Bank Guarantee- <i>i</i>  c) Bank Guarantee- <i>i</i> Facility Agreement/ 1:1	Stamp Duty	<ul style="list-style-type: none"> <li>• RM10</li> <li>• RM10</li> <li>• Based on approval amount (<i>ad volarem</i>)</li> </ul>
7.	Replacement of missing Bank Guarantee- <i>i</i>	Other charges	<ul style="list-style-type: none"> <li>• RM50</li> </ul>
8.	BG claim (past due obligation)		<ul style="list-style-type: none"> <li>• Compensation (Ta'widh) will be charged based on Islamic Interbank Money Market (IIMM) rate, calculated from payment date until settlement date on the outstanding principal amount and not compounded.</li> </ul>

\*Note : All charges are subject to GST except for stamp duty and BG claim.

## SHIPPING GUARANTEE-*i*

No.	Type of Fees and Charges	Description of Fees and Charges
1	<b>Commission</b> <ul style="list-style-type: none"> <li>• SG-<i>i</i> issued</li> <li>• SG-<i>i</i> returned after 3 months from issuance date</li> </ul>	<ul style="list-style-type: none"> <li>• 0.1% flat on the value of invoice or minimum RM50. Commissions to be collected up-front.</li> <li>• An additional commission of 0.5% per annum (from 4th month onwards up to the date of return of SG-<i>i</i>).</li> </ul>
2	<b>Stamp Duty</b>	<ul style="list-style-type: none"> <li>• As per the Stamp Act 1949 (Revised 1989)</li> </ul>

\*Note : All charges are subject to GST except for stamp duty.

## DOCUMENTARY COLLECTION-*i*

No.	Type of Fees and Charges	Description of Fees and Charges
1	<b>Commission*</b> <ul style="list-style-type: none"> <li>• Local bill (denominated in Ringgit Malaysia)</li> <li>• Foreign bill (denominated in foreign currency)</li> </ul>	<ul style="list-style-type: none"> <li>• 0.1% flat on invoice value minimum RM50.00 maximum RM500.00</li> <li>• 0.1% flat on invoice value minimum RM50.00 maximum RM100.00</li> </ul> <p>*Commission to be collected upon settlement</p>
2	<b>Commission in lieu for Exchange (for handling documents in case where exchange does not accrued to the Bank) where applicable</b>	Actual cost charged by the service provider (rounded upwards to the nearest Ringgit)
3	<b>Courier and postage</b>	<ul style="list-style-type: none"> <li>• Actual cost (rounded upwards to nearest Ringgit)</li> </ul>
4	<b>Telex or SWIFT (where applicable)</b>	<ul style="list-style-type: none"> <li>• RM30 per messages/advices/enquiries</li> </ul>
5	<b>Stamp Duty</b>	<ul style="list-style-type: none"> <li>• As per the Stamp Act 1949 (Revised 1989)</li> </ul>
6	<b>Holding fee (where applicable)</b>	To be charged after two (2) months (60 days) grace period <ul style="list-style-type: none"> <li>• RM10 per bill, per month</li> </ul>
7	<b>Tracers via SWIFT (where applicable)</b>	RM30 per message
8	<b>RENTAS</b>	RM5.00 per transaction

\*Note : All charges except for stamp duty are subject to GST.

## TRANSACTIONAL BANKING & SERVICES

Products & Services	Details of Fees & Charges			
<b>Takaful Kasih Plus</b>	<b>Plan</b>	<b>Nusari</b>	<b>Hadwan</b>	<b>Israq</b>
	<b>Charges</b>	RM10.60	RM21.20	RM53.00
	<b>Stamp Duty</b>	RM10.00 (Takaful Kasih Plus : Group Participation)		
	(GST Included).			
<b>Agro Mabruur-i</b>	<b>Individual :</b>			
	<b>Plan</b>	<b>1</b>	<b>2</b>	<b>3</b>
	<b>Charges</b>	RM75.00	RM135.00	RM195.00
	<b>Group :</b>			
	<b>Plan</b>	<b>A</b>	<b>B</b>	
	<b>Charges</b>	RM40.00	RM60.00	
	<b>Stamp Duty</b>	RM10.00 (Agro Mabruur-i : Group Participation)		
<b>AgroMotor Takaful</b>	This product is underwritten by Syarikat Takaful Malaysia Berhad.			
	Description		Fees	
	Wakalah Fees		37.5% for the contribution of which: <ul style="list-style-type: none"> <li>▪ Commision : 10%</li> <li>▪ Other expenses : 27.5%</li> </ul>	
	Stamp Duty		RM10.00	
	Goods & Services Tax (GST)		6%	

<b>Safe Deposit Box (SDB)</b>	<table border="1" data-bbox="704 226 1299 506"> <thead> <tr> <th>Types of Box</th> <th>Size (INCH)</th> <th>Annual rental (RM)</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>3"×5"×24"</td> <td>50</td> </tr> <tr> <td>B</td> <td>5"×5"×24"</td> <td>60</td> </tr> <tr> <td>C</td> <td>3"×10"×24"</td> <td>70</td> </tr> <tr> <td>D</td> <td>5"×10"×24"</td> <td>90</td> </tr> <tr> <td>E</td> <td>10"×10"×24"</td> <td>110</td> </tr> </tbody> </table> <p>(Subject to GST).</p>	Types of Box	Size (INCH)	Annual rental (RM)	A	3"×5"×24"	50	B	5"×5"×24"	60	C	3"×10"×24"	70	D	5"×10"×24"	90	E	10"×10"×24"	110
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<b>Will Writing</b>	<table border="1" data-bbox="574 611 1430 791"> <thead> <tr> <th>Type of Fees &amp; Charges</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Will Writing</td> <td>RM350 (subject to GST)</td> </tr> </tbody> </table> <p>(Subject to GST).</p>	Type of Fees & Charges	Charges	Will Writing	RM350 (subject to GST)														
Type of Fees & Charges	Charges																		
Will Writing	RM350 (subject to GST)																		
<b>Bill Payment</b>	<table border="1" data-bbox="574 919 1430 1283"> <thead> <tr> <th>Bil.</th> <th>Bill Type</th> <th>Commision/ Ujrah</th> </tr> </thead> <tbody> <tr> <td></td> <td><b>Bil Air</b></td> <td></td> </tr> <tr> <td>1.</td> <td>Syarikat Air Terengganu (SATU)</td> <td>0.40</td> </tr> <tr> <td>2.</td> <td>Bekalan Air Pulau Pinang</td> <td>0.40</td> </tr> </tbody> </table> <p>(Subject to GST).</p>	Bil.	Bill Type	Commision/ Ujrah		<b>Bil Air</b>		1.	Syarikat Air Terengganu (SATU)	0.40	2.	Bekalan Air Pulau Pinang	0.40						
Bil.	Bill Type	Commision/ Ujrah																	
	<b>Bil Air</b>																		
1.	Syarikat Air Terengganu (SATU)	0.40																	
2.	Bekalan Air Pulau Pinang	0.40																	

## AGRO VISA DEBIT CARD-i

Item	Fees & Charges
Card Issuance	RM8
Annual Fee	RM8
Card Replacement	RM10
<b>Cash Withdrawal</b>	
Agrobank's ATM	Free
MEPS's ATM (Local)	RM1 per withdrawal
MEPS's ATM (International)	RM4 per withdrawal
ATM VisaPlus	RM10 per withdrawal
<b>Others:</b>	
Sales Draft (Original)	RM10
Sales Draft (Photocopy)	RM5
Statement	RM5
Balance Inquiry via Agrobank's ATM, MEPS's ATM and ATM VisaPlus	Free
Service Fee (For overseas transaction)	<p>1.25%</p> <p>For the usage of debit card outside Malaysia, service fee will be applicable for cash withdrawal and retail transaction. This fee will be deducted from the cardholder account during the transaction is performed.</p> <p>The transactions that involved foreign currency, the money in the cardholder's account that equivalent to the transaction value in accordance with the exchange rate set by Visa International and will be used as a security deposit for settlement payment amount when required by the Visa International in the future.</p> <p>If the settlement payment amount to Visa International is lower than the security deposit held by the Bank, the cardholders will waive its right (tanazul) to recover the difference between the security deposit and the settlement payment amount and the difference will be calculated as a Bank's right.</p>

\*Note: GST 6% will be charged based on fees and charges mentioned above.



## AUTOMATED TELLER MACHINE (ATM)

ATM Services	Fees & Charges
Fund Transfer <ul style="list-style-type: none"> <li>▪ IBG</li> <li>▪ IBFT</li> </ul>	RM0.10 (subject to GST). RM0.50 (subject to GST).
Bill Payment	Free
JomPay	Free
Mobile Reload	Free (subject to GST).

## AGRONET

Item	Fees & Charges
Intrabank Funds Transfer	Free
Interbank GIRO (IBG)	RM0.10 (subject to GST).
Instant Interbank Funds Transfer (IBFT)	RM0.50 (subject to GST).
Bill Payment	Free except for PTPTN - RM0.50 & SATU - RM0.40 (subject to GST).
JomPAY	Free
Zakat Payment	Free
Prepaid Reload	Free

## AGRONETBIZ

Item	Fees & Charges
Intrabank Funds Transfer	Free
Interbank GIRO (IBG)	RM0.10 (subject to GST).
Instant Interbank Funds Transfer (IBFT)	RM0.50 (subject to GST).
Bill Payment	RM1.00 (subject to GST).
JomPAY	Free
Zakat Payment	RM1.00 (subject to GST).
<b>Other related fees/charges for online banking</b>	
Subscription fee for Transactional Module	RM120.00 per year
Subscription fee for Inquiry Module	Free
Security tokens	Free
Token Replacement	RM70 (subject to GST)
Notification / SMS	Free
Training	Free for 1st session; RM100/session for additional training

\*Note: GST 6% will be charged based on fees and charges mentioned above.

## FI & CAJ

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## DEPOSIT

### AKAUN SIMPANAN

No.	Butiran	Fi dan Caj
1	Permohonan untuk pengesahan Audit.	RM 20
2	Penutupan Akaun Jika dalam masa 3 bulan dari tarikh pembukaan.	RM 10
3	Permohonan penyata akaun.	RM 5 setiap permohonan, setiap akaun.
4	Akaun Dorman (Tiada sebarang transaksi sepanjang 12 bulan).	RM 10 setahun; Sebarang baki yang tinggal bagi akaun dormant selepas 7 tahun akan dipindahkan kepada Pendaftar Wang Tak Dituntut.
5	Pengaturan dokumentasi bagi pihak pelanggan untuk menuntut baki akaun dormant dari Pendaftar Wang Tak Dituntut.	RM 10
6	Fi penggantian bagi kehilangan buku simpanan 6.1 Surat Indemniti dimatikan setem oleh Pelanggan 6.2 Surat Indemniti dimatikan setem oleh Bank	RM8 RM23
7	Kerosakan buku simpanan	RM8

\*Nota: GST 6% akan dikenakan berdasarkan yuran dan caj yang dinyatakan di atas.

### AKAUN GIRO AGROPERDANA-*i* WADI'AH YAD DHAMANAH

No.	Butiran	Fi dan Caj
1	Arahan AgroPerdana (AGP) 1.1 Satu set buku AGP yang mengandungi 10 muka surat pertama AGP semasa pembukaan akaun. 1.2 Pengeluaran AGP berikutnya.	Dikecualikan RM0.15 setiap halaman
2	Pelunasan AGP 2.1 Cawangan asal 2.2 Antara cawangan	Dikecualikan Dikecualikan
3	Penghentian bayaran untuk AGP seperti arahan pelanggan	RM10
4	AGP Lambung (disebabkan baki tidak mencukupi) (Didebitkan daripada akaun pembayaran dan jika tidak mencukupi, jumlah akan didebit daripada mana-mana baki yang ada dalam akaun).	RM20
5	Caj Perkhidmatan Setengah Tahunan Sekiranya baki purata bagi setiap setengah tahunan adalah kurang daripada RM1,000.	RM10
6	Arahan Tetap 6.1 Fi Setem (Tertakluk kepada perubahan) 6.2 Pembayaran melalui Interbank Giro/Tunai/Cek 6.3 Pembayaran kepada akaun dalam Bank 6.4 Kegagalan arahan tetap untuk 3 kali	RM10 RM2 Dikecualikan RM2

7	<b>Kerosakan buku simpanan AgroPerdana-i</b>	RM8
8	<b>Fi penggantian bagi kehilangan buku simpanan</b> 8.1 Surat Indemniti dimatikan setem oleh Pelanggan 8.2 Surat Indemniti dimatikan setem oleh Bank	RM8 RM23
9	<b>Permohonan untuk pengesahan Audit.</b> Pengesahan pada akaun yang diminta oleh juruaudit pelanggan.	RM20
10	<b>Penutupan Akaun</b> 10.1 Jika dalam masa 3 bulan dari tarikh pembukaan. 10.2 Penutupan akaun seperti mana arahan pelanggan (melebihi dari 3 bulan).	RM10 Dikecualikan.
11	<b>Pos arahan Arahan Perdana</b>	RM2 setiap arahan
12	<b>Permintaan untuk Kenyataan Disahkan</b>	RM5 setiap permohonan, setiap akaun
13	<b>Akaun Dorman (12 bulan tanpa transaksi)</b>	RM 10 setahun; Sebarang baki yang tinggal dalam dorman akaun selepas 7 tahun akan dipindahkan kepada Pendaftar Wang Tak Dituntut.
14	<b>Penyusunan dokumen bagi pihak pelanggan untuk menuntut baki akaun dorman dari Pendaftar Wang Tak Dituntut.</b>	RM10

\*Nota: GST 6% akan dikenakan berdasarkan yuran dan caj yang dinyatakan di atas.

### **DEPOSIT BERJANGKA - Fixed Return Islamic Account-i (FRIA-i) & Fixed Return Islamic Account-i 45 Plus (FRIA-i 45Plus).**

No.	Butiran	Fi dan Caj
1	<b>Bayaran Broker</b> Jika pelanggan membuat pengeluaran pra-matang dalam tempoh tiga (3) bulan dari tarikh penempatan.	Bayaran Fi Pembrokeran pada 0.05% dari jumlah deposit atau RM50, yang mana lebih rendah.
2	Penggantian Sijil Deposit Berjangka yang hilang.	Duti Setem RM10 bagi Surat Indemniti & RM5 setiap Sijil.
3	Penggantian Sijil Deposit Berjangka yang rosak.	RM5 setiap Sijil.

\*Nota: GST 6% akan dikenakan berdasarkan yuran dan caj yang dinyatakan di atas.

## PERBANKAN KONSUMER

### AGROCASH-*i*

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	<i>Wa'd</i>	Seperti Akta Setem 1949 (Semakan 1989)
3	Pampasan Pembayaran Lewat	<p>Sebelum tarikh matang, Ta'widh yang dikenakan adalah pada kadar 1% setahun ke atas jumlah bayaran tertunggak dikira secara harian.</p> <p>Selepas tarikh matang, Ta'widh yang dikenakan adalah pada kadar Islamic Interbank Money Market (IIMM) ke atas keseluruhan jumlah prinsipal terhutang seperti mana yang ditetapkan oleh pihak Bank dari semasa ke semasa berdasarkan garis panduan yang dikeluarkan oleh Bank Negara Malaysia berpandukan kepada resolusi Majlis Penasihat Syariah Bank Negara Malaysia.</p>
4	Bayaran Broker	Bayaran broker bagi memudahkan setiap transaksi <i>Tawarruq</i> adalah RM50 setiap transaksi (Tertakluk kepada GST).
5	Sumbangan Takaful	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.

### HARTANI-*i*

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	<i>Wa'd</i>	Seperti Akta Setem 1949 (Semakan 1989)
3	Pampasan Pembayaran Lewat	<p>Sebelum tarikh matang, Ta'widh yang dikenakan adalah pada kadar 1% setahun ke atas jumlah bayaran tertunggak dikira secara harian.</p> <p>Selepas tarikh matang, Ta'widh yang dikenakan adalah pada kadar Islamic Interbank Money Market (IIMM) ke atas keseluruhan jumlah prinsipal terhutang seperti mana yang ditetapkan oleh pihak Bank dari semasa ke semasa berdasarkan garis panduan yang dikeluarkan oleh Bank Negara Malaysia berpandukan kepada resolusi Majlis Penasihat Syariah Bank Negara Malaysia.</p>
4	Bayaran Broker	Bayaran broker bagi memudahkan setiap transaksi <i>Tawarruq</i> adalah RM50 setiap transaksi (Tertakluk kepada GST).
5	Sumbangan Takaful	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.

## SAFIA-i

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	<i>Wa'd</i>	Seperti Akta Setem 1949 (Semakan 1989)
3	Pampasan Pembayaran Lewat	Sebelum tarikh matang, Ta'widh yang dikenakan adalah pada kadar 1% setahun ke atas jumlah bayaran tertunggak dikira secara harian.  Selepas tarikh matang, Ta'widh yang dikenakan adalah pada kadar Islamic Interbank Money Market (IIMM) ke atas keseluruhan jumlah prinsipal terhutang seperti mana yang ditetapkan oleh pihak Bank dari semasa ke semasa berdasarkan garis panduan yang dikeluarkan oleh Bank Negara Malaysia berpandukan kepada resolusi Majlis Penasihat Syariah Bank Negara Malaysia.
4	Bayaran Broker	Bayaran broker bagi memudahkan setiap transaksi <i>Tawarruq</i> adalah RM50 setiap transaksi (Tertakluk kepada GST).
5	Sumbangan Takaful	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.

## SKIM AR-RAHNU

Pelanggan perlu membayar upah jumlah simpanan bulanan bagi perkhidmatan oleh Bank bagi barang kemas dan caj yang berkaitan (jika ada). Upah yang dikenakan adalah berdasarkan kepada nilai semasa ikrar(marhun) apabila terjamin.

No.	Nilai Marhun	Upah simpan bulanan bagi setiap RM100/Nilai Marhun
1	RM100 - RM2,000	RM0.50
2	RM2,001 - RM5,000	RM0.60
3	RM5,001 & above	RM0.75

## AR-RAHNU SIMPANAN

No.	Nilai Marhun	Upah simpan bulanan bagi setiap RM100/Nilai Marhun
1	RM100 & ke atas	RM0.10

## PERBANKAN BISNES

### MUS1M-*i* NORMAL

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	Pampasan Pembayaran Lewat	<p><u>Semasa tempoh pembiayaan, sebelum tempoh matang</u> Pampasan(Ta'widh) akan dikenakan pada 1% setahun pada jumlah ansuran tertunggak dan tidak dikompaun.</p> <p><u>Setelah tamat tempoh pembiayaan, selepas tempoh matang</u> Pampasan(Ta'widh) akan dikenakan berdasarkan Kadar Pasaran Wang Islamik Antara Bank (IIMM) ke atas jumlah baki principal tertunggak pada tarikh matang atau tarikh luput kemudahan tersebut dan tidak dikompaun.</p>
3	Bayaran Broker	RM 15 untuk setiap juta jumlah pembelian komoditi (Tertakluk kepada GST).
4	Sumbangan Takaful	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.

### TANAMAN SEMULA KELAPA SAWIT-*i* (SAWIT-*i*)

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	Pampasan Pembayaran Lewat	<p><u>Semasa tempoh pembiayaan, sebelum tempoh matang</u> Pampasan(Ta'widh) akan dikenakan pada 1% setahun pada jumlah ansuran tertunggak dan tidak dikompaun.</p> <p><u>Setelah tamat tempoh pembiayaan, selepas tempoh matang</u> Pampasan(Ta'widh) akan dikenakan berdasarkan Kadar Pasaran Wang Islamik Antara Bank (IIMM) ke atas jumlah baki principal tertunggak pada tarikh matang atau tarikh luput kemudahan tersebut dan tidak dikompaun.</p>
3	Bayaran Broker	RM 15 untuk setiap juta jumlah pembelian komoditi (Tertakluk kepada GST).
4	Sumbangan Takaful	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.
5	Yuran Guaman & Pembayaran	Termasuk yuran guaman bagi dokumentasi pembiayaan, pendaftaran gadaian, carian tanah dan carian kebankrapan serta lain-lain caj yang berkaitan (Tertakluk kepada GST).

## PEMBIAYAAN BERJANGKA-*i*

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	Pampasan Pembayaran Lewat	<p>Semasa tempoh pembiayaan, sebelum tempoh matang Pampasan(Ta'widh) akan dikenakan pada 1% setahun pada jumlah ansuran tertunggak dan tidak dikompaun.</p> <p>Setelah tamat tempoh pembiayaan, selepas tempoh matang Pampasan(Ta'widh) akan dikenakan berdasarkan Kadar Pasaran Wang Islamik Antara Bank (IIMM) ke atas jumlah baki principal tertunggak pada tarikh matang atau tarikh luput kemudahan tersebut dan tidak dikompaun.</p>
3	Bayaran Broker	RM 15 untuk setiap juta jumlah pembelian komoditi (Tertakluk kepada GST).
4	Sumbangan Takaful	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.
5	Yuran Guaman & Pembayaran	Termasuk yuran guaman bagi dokumentasi pembiayaan, pendaftaran gadaian, carian tanah dan carian kebangkrapan serta lain-lain caj yang berkaitan (Tertakluk kepada GST).

## PADDY-*i*

No.	Butiran	Fi dan Caj																
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)																
2	Bayaran Broker	RM 15 untuk setiap juta jumlah pembelian komoditi (Tertakluk kepada GST).																
3	Bayaran Wakalah	<p>Yuran <i>Wakalah</i> adalah berdasarkan jadual seperti di bawah :-</p> <table border="1"> <thead> <tr> <th>Jumlah Pembiayaan (RM)</th> <th>Caj</th> </tr> </thead> <tbody> <tr> <td>Sehingga 1,000.00</td> <td>RM 10</td> </tr> <tr> <td>1,001.00 - 3,000.00</td> <td>RM 15</td> </tr> <tr> <td>3,001.00 - 5,000.00</td> <td>RM 20</td> </tr> <tr> <td>5,001.00 - 15,000.00</td> <td>RM 30</td> </tr> <tr> <td>15,001.00 - 25,000.00</td> <td>RM 35</td> </tr> <tr> <td>25,001.00 - 35,000.00</td> <td>RM 45</td> </tr> <tr> <td>35,001.00 - 50,000.00</td> <td>RM 50</td> </tr> </tbody> </table> <p>(Yuran <i>Wakalah</i> akan dimasukkan ke dalam <i>Tabung Khairat</i> untuk manfaat pelanggan sekiranya berlaku kematian dan diambil setiap kali pembayaran dibuat).</p>	Jumlah Pembiayaan (RM)	Caj	Sehingga 1,000.00	RM 10	1,001.00 - 3,000.00	RM 15	3,001.00 - 5,000.00	RM 20	5,001.00 - 15,000.00	RM 30	15,001.00 - 25,000.00	RM 35	25,001.00 - 35,000.00	RM 45	35,001.00 - 50,000.00	RM 50
Jumlah Pembiayaan (RM)	Caj																	
Sehingga 1,000.00	RM 10																	
1,001.00 - 3,000.00	RM 15																	
3,001.00 - 5,000.00	RM 20																	
5,001.00 - 15,000.00	RM 30																	
15,001.00 - 25,000.00	RM 35																	
25,001.00 - 35,000.00	RM 45																	
35,001.00 - 50,000.00	RM 50																	



4	<b>Pampasan Pembayaran Lewat</b>	<p><u>Semasa tempoh pembiayaan, sebelum tempoh matang</u> Pampasan(Ta'widh) akan dikenakan pada 1% setahun pada jumlah ansuran tertunggak dan tidak dikompaun.</p> <p><u>Setelah tamat tempoh pembiayaan, selepas tempoh matang</u> Pampasan(Ta'widh) akan dikenakan berdasarkan Kadar Pasaran Wang Islamik Antara Bank (IIMM) ke atas jumlah baki principal tertunggak pada tarikh matang atau tarikh luput kemudahan tersebut dan tidak dikompaun.</p>
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#### KEMUDAHAN PEMBIAYAAN MODAL KERJA-i

No.	Butiran	Fi dan Caj
1	<b>Bayaran Setem</b>	Seperti Akta Setem 1949 (Semakan 1989)
2	<b>Pampasan Pembayaran Lewat</b>	<p><u>Semasa tempoh pembiayaan, sebelum tempoh matang</u> Pampasan(Ta'widh) akan dikenakan pada 1% setahun pada jumlah ansuran tertunggak dan tidak dikompaun.</p> <p><u>Setelah tamat tempoh pembiayaan, selepas tempoh matang</u> Pampasan(Ta'widh) akan dikenakan berdasarkan Kadar Pasaran Wang Islamik Antara Bank (IIMM) ke atas jumlah baki principal tertunggak pada tarikh matang atau tarikh luput kemudahan tersebut dan tidak dikompaun.</p>
3	<b>Bayaran Broker</b>	RM 15 untuk setiap juta jumlah pembelian komoditi (Tertakluk kepada GST).
4	<b>Sumbangan Takaful</b>	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.
5	<b>Yuran Guaman &amp; Pembayaran</b>	Termasuk yuran guaman bagi dokumentasi pembiayaan, pendaftaran gadaian, carian tanah dan carian kebangkrapan serta lain-lain caj yang berkaitan (Tertakluk kepada GST).

## MACHINERY AND EQUIPMENT FINANCING-*i* (MAEF-*i*)

No.	Butiran	Fi dan Caj
1	Caj Pendaftaran JPJ (jika berkenaan)	Seperti caj JPJ
2	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
3	Pampasan Pembayaran Lewat	<p>Semasa tempoh pembiayaan, sebelum tempoh matang Pampasan(Ta'widh) akan dikenakan pada 1% setahun pada jumlah ansuran tertunggak dan tidak dikompaun.</p> <p>Setelah tamat tempoh pembiayaan, selepas tempoh matang Pampasan(Ta'widh) akan dikenakan berdasarkan Kadar Pasaran Wang Islamik Antara Bank (IIMM) ke atas jumlah baki principal tertunggak pada tarikh matang atau tarikh luput kemudahan tersebut dan tidak dikompaun.</p>
4	Sumbangan Takaful	Berdasarkan jumlah yang dilindungi dan layak untuk Diskaun Tanpa Tuntutan (NCD) (Tertakluk kepada GST).
5	Yuran Guaman & Pembayaran	Termasuk yuran guaman bagi dokumentasi pembiayaan, pendaftaran gadaian, carian tanah dan carian kebangkrapan serta lain-lain caj yang berkaitan (jika berkenaan) (Tertakluk kepada GST).

## AGRO CASHLINE-*i*

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	Yuran Guaman	Termasuk yuran guaman bagi dokumentasi pembiayaan, pendaftaran gadaian, carian tanah dan carian kebangkrapan serta lain-lain caj yang berkaitan (Tertakluk kepada GST).
3	Bayaran Broker	RM 15 untuk setiap juta jumlah pembelian komoditi (Tertakluk kepada GST).

## STRATEGIC ALLIANCE FINANCING-*i* (SALF-*i*)

No.	Butiran	Fi dan Caj
1	Bayaran Setem	Seperti Akta Setem 1949 (Semakan 1989)
2	Sumbangan Takaful	Berdasarkan jumlah kemudahan, kadar keuntungan, tempoh, dan umur pelanggan.
3	Bayaran Broker	RM 15 untuk setiap juta jumlah pembelian komoditi (Tertakluk kepada GST).
4	Yuran Guaman	Termasuk yuran guaman bagi dokumentasi pembiayaan, pendaftaran gadaian, carian tanah dan carian kebangkrapan serta lain-lain caj yang berkaitan (Tertakluk kepada GST).
5	Pampasan Pembayaran Lewat	<p>Semasa tempoh pembiayaan, sebelum tempoh matang Pampasan(Ta'widh) akan dikenakan pada 1% setahun pada jumlah ansuran tertunggak dan tidak dikompaun.</p> <p>Setelah tamat tempoh pembiayaan, selepas tempoh matang Pampasan(Ta'widh) akan dikenakan berdasarkan Kadar Pasaran Wang Islamik Antara Bank (IIMM) ke atas jumlah baki principal tertunggak pada tarikh matang atau tarikh luput kemudahan tersebut dan tidak dikompaun.</p>

## PEMBIAYAAN PERDAGANGAN

### LETTER OF CREDIT-*i*

No.	Butiran	Fi dan Caj
1	<b>Bayaran Setem</b>  a) Permohonan Letter of Credit- <i>i</i> b) Salinan asal Letter of Credit- <i>i</i> c) Surat Indemniti	<ul style="list-style-type: none"> <li>• Dikecualikan</li> <li>• Dikecualikan</li> <li>• RM10</li> </ul>
2	<b>Bayaran pos</b>	<ul style="list-style-type: none"> <li>• Tempatan : RM10</li> <li>• Luar negara : RM20</li> </ul>
3	<b>Kurier</b>	• Tempatan & Luar negara : Kos sebenar (bundarkan kepada Ringgit yang terdekat).
4	<b>Telex atau SWIFT</b>	<ul style="list-style-type: none"> <li>• Pengeluaran Letter of Credit-<i>i</i> – RM50</li> <li>• Pindaan kepada Letter of Credit-<i>i</i> atau lain-lain – RM30</li> </ul>
5	<b>Telefon, Kabel dan lain-lain</b>	• Kos sebenar
6	<b>Pengeluaran Letter of Credit-<i>i</i></b>	<ul style="list-style-type: none"> <li>• 0.1% sebulan atau sebahagian daripada Letter of Credit</li> <li>• Minimum : RM50 atau seperti dalam Surat Tawaran.</li> </ul>
7	<b>Letter of Credit-<i>i Usance</i></b>	• Menerima komisen sebanyak 0.1% sebulan atau sebahagian bulan berdasarkan jumlah yang dirundingkan dikira dari kematangan Letter of Credit- <i>i</i> sehingga tarikh matang sehingga Letter of Credit- <i>i</i> bil usans, tertakluk kepada komisen minimum RM50.
8	<b>Rundingan LC-<i>i</i> tamat tempoh</b>	• 0.1% daripada jumlah yang dirundingkan dalam Ringgit Malaysia (RM) bersamaan sebulan atau sebahagian daripadanya bermula dari tarikh tamat tempoh sehingga tarikh rundingan, tertakluk kepada komisen minimum RM50.
9	<b>Pindaan</b>  a) Peningkatan jumlah  b) Pengurangan jumlah  c) Lanjutan tempoh tarikh luput  d) Pindaan lain	<ul style="list-style-type: none"> <li>• 0.1% sebulan atau sebahagian daripadanya atas jumlah yang meningkat.</li> <li>• Minimum: RM50 atau seperti yang dinyatakan di dalam Surat Tawaran.</li> <li>• RM50</li> <li>• 0.1% sebulan atau sebahagian daripadanya apabila tempoh lanjutan sah.</li> <li>• Minimum: RM50 atau seperti yang dinyatakan di dalam Surat Tawaran.</li> <li>• RM30.00 setiap permintaan.</li> </ul>
10	<b>Pembatalan Letter of Credit-<i>i</i></b>	<ul style="list-style-type: none"> <li>• Tiada caj tetapi tidak akan ada bayaran balik kepada pelanggan.</li> <li>• Caj normal untuk SWIFT/talian kabel biasa akan dikenakan bagi setiap permintaan pembatalan dihantar.</li> </ul>
11	<b>Bayaran percanggahan</b>  a) Tempatan Letter of Credit- <i>i</i> b) Luar negara Letter of Credit- <i>i</i>	<ul style="list-style-type: none"> <li>• RM50 setiap transaksi</li> <li>• USD25 atau RM bersamaan dengan setiap transaksi</li> </ul>
12	<b>Pampasan pembayaran lewat</b>	• Berdasarkan Pasaran Wang Antara Bank Islam (IIMM) dari tarikh pembayaran LC- <i>i</i> sehingga tarikh penyelesaian.

\* Nota: Semua caj tertakluk kepada GST kecuali duti setem.

### MURABAHAH TRUST RECEIPT-*i*

No.	Butiran	Fi dan Caj
1.	Hasil setem terhadap Nota Kontrak	RM 10
2.	Kadar Keuntungan (Dikenakan bagi tempoh pembiayaan keseluruhan dan perlu dibayar pada tarikh matang)	Seperti yang diluluskan oleh Bank dan akan dinyatakan dalam Surat Tawaran.
3.	Pampasan Pembayaran Lewat (Semasa tamat tempoh pembiayaan, sebelum tarikh matang)	Pampasan ( <i>Ta'widh</i> ) akan dikenakan berdasarkan kadar Pasaran Wang Antara Bank Islam (IIMM) ke atas jumlah prinsipal tertunggak dan tidak dikompaun.

### TRADE WORKING CAPITAL FINANCING-*i* (TWCF-*i*)

No	Butiran	Fi dan Caj
1	Kadar Keuntungan / Kadar Diskaun	<ul style="list-style-type: none"> <li>Seperti yang diluluskan oleh Bank dan akan dinyatakan dalam Surat Tawaran.</li> </ul>
2	Duti setem - Kontrak Nota	<ul style="list-style-type: none"> <li>RM10</li> </ul>
3	RENTAS	<ul style="list-style-type: none"> <li>RM5</li> </ul>
4	IBG	<ul style="list-style-type: none"> <li>RM2</li> </ul>
5	Pampasan Pembayaran Lewat	<ul style="list-style-type: none"> <li>Pampasan (<i>Ta'widh</i>) akan dikenakan berdasarkan Pasaran Wang Antara Bank Islam (IIMM) ke atas amaun pokok tertunggak dikira dari tarikh matang sehingga tarikh penyelesaian.</li> </ul>

\* Nota: Caj bagi RENTAS dan IBG adalah tertakluk kepada 6% GST.

### BANK GUARANTEE-*i*

No.	SUBJEK	JENIS PEMBAYARAN	Jumlah Bayaran
1.	Pengeluaran ( <i>Issuance</i> ) a) Jaminan Bukan Kewangan b) Jaminan Kewangan	Komisen	<ul style="list-style-type: none"> <li>1.25% setahun atau minimum RM50; atau seperti yang dinyatakan dalam Surat Tawaran.</li> </ul>
2.	Format Bukan Standard	Yuran pengendalian	<ul style="list-style-type: none"> <li>Tiada</li> </ul>
3.	Bank Guarantee- <i>i</i> 1:1* (Jaminan Kewangan dan Jaminan Bukan Kewangan)	Komisen	<ul style="list-style-type: none"> <li>1.25% setahun atau minimum RM50; atau seperti yang dinyatakan dalam Surat Tawaran.</li> </ul>
4.	Pindaan a) Tempoh lanjutan b) Amaun tambahan c) Pindaan selain daripada tempoh dan jumlah	Komisen	<ul style="list-style-type: none"> <li>1.25% setahun atau minimum RM50.</li> <li>RM50.00 untuk setiap permohonan.</li> </ul>

No.	SUBJEK	JENIS PEMBAYARAN	Jumlah Bayaran
			<p><u>Nota:</u> Komisen tersebut dikenakan hanya dari tarikh pindaan itu sehingga tarikh tamat jumlah yang baru dan/atau tambahan.</p>
5.	Pos / Kurier / Pemindahan a) Tempatan  b) Luar negara  c) Issuance - Dalam dan luar negara  d) Pindaan dan lain-lain - Dalam dan luar negara.	a) Bayaran pos b) Kurier  a) Bayaran pos b) Kurier  Versi asal, SWIFT lain  Versi asal, SWIFT lain	<ul style="list-style-type: none"> <li>• RM10</li> <li>• Kos sebenar atau minimum RM10</li> <li>• RM20</li> <li>• Kos sebenar</li> <li>• RM50</li> <li>• RM30</li> </ul>
6.	Duti Setem a) Surat indemniti  b) Salinan asal bagi Bank Guarantee- <i>i</i>  c) Perjanjian Kemudahan Bank Guarantee- <i>i</i> 1:1	Duti Setem	<ul style="list-style-type: none"> <li>• RM10</li> <li>• RM10</li> <li>• Berdasarkan jumlah kelulusan (<i>ad volarem</i>)</li> </ul>
7.	Penggantian kehilangan Bank Guarantee- <i>i</i>	Caj lain	<ul style="list-style-type: none"> <li>• RM50</li> </ul>
8.	Tuntutan BG (Obligasi yang tertunggak)	-	<ul style="list-style-type: none"> <li>• Pampasan (<i>Ta'widh</i>) akan dikenakan berdasarkan Pasaran Wang Antara Bank Islam (IIMM), dikira dari tarikh bayaran sehingga tarikh penyelesaian ke atas amaun prinsipal tertunggak dan tidak dikompaun.</li> </ul>

\* Nota: Semua caj tertakluk kepada GST kecuali duti setem dan tuntutan BG.

## SHIPPING GUARANTEE-*i*

No.	Butiran	Fi dan Caj
1	<b>Komisen</b> <ul style="list-style-type: none"> <li>• SG-<i>i</i> dikeluarkan</li> <li>• SG-<i>i</i> dikembalikan selepas 3 bulan dari tarikh pengeluaran</li> </ul>	<ul style="list-style-type: none"> <li>• 0.1% flat pada nilai invois atau minimum RM50. Komisen dikumpulkan pada awalnya.</li> <li>• Satu komisen tambahan sebanyak 0.5% setahun (dari bulan ke-4 dan seterusnya sehingga tarikh pulangan SG-<i>i</i>).</li> </ul>
2	<b>Duti Setem</b>	<ul style="list-style-type: none"> <li>• Seperti Akta Setem 1949 (Semakan 1989)</li> </ul>

\* Nota: Semua caj tertakluk kepada GST kecuali duti setem.

## DOCUMENTARY COLLECTION-*i*

No.	Butiran	Fi dan Caj
1	<b>Komisen</b> <ul style="list-style-type: none"> <li>• Bil Tempatan (dalam Ringgit Malaysia)</li> <li>• Bil Luar(dalam mata wang asing)</li> </ul>	<ul style="list-style-type: none"> <li>• 0.1% rata pada nilai invois RM50.00 minimum RM500.00 maksimum</li> <li>• 0.1% rata pada nilai invois RM50.00 minimum RM500.00 maksimum</li> </ul> <p>*Komisen boleh dikutip semasa penyelesaian</p>
2	<b>Komisen sebagai ganti untuk Pertukaran (untuk mengendalikan dokumen dalam kes di mana pertukaran tidak diperolehi kepada Bank) yang berkenaan</b>	<ul style="list-style-type: none"> <li>• Kos sebenar yang dikenakan oleh pembekal perkhidmatan (Digenapkan kepada Ringgit yang terdekat)</li> </ul>
3	<b>Kurier dan pos</b>	<ul style="list-style-type: none"> <li>• Kos sebenar (bundarkan kepada Ringgit yang terdekat).</li> </ul>
4	<b>Telex atau SWIFT (mana berkenaan)</b>	<ul style="list-style-type: none"> <li>• RM30 setiap mesej/nasihat/pertanyaan.</li> </ul>
5	<b>Duti Setem</b>	<ul style="list-style-type: none"> <li>• Seperti Akta Setem 1949 (Semakan 1989).</li> </ul>
6	<b>Bayaran Pegangan (mana berkenaan)</b>	<p>Yang akan dikenakan selepas dua (2) bulan (60 hari) tempoh bertenag</p> <ul style="list-style-type: none"> <li>• RM10 setiap bil, setiap bulan</li> </ul>
7	<b>Tracers melalui SWIFT (mana berkenaan)</b>	<ul style="list-style-type: none"> <li>• RM30 setiap mesej.</li> </ul>
8	<b>RENTAS</b>	<ul style="list-style-type: none"> <li>• RM5.00 setiap transaksi.</li> </ul>

\* Nota: Semua caj kecuali duti setem adalah tertakluk kepada GST.

## PERBANKAN TRANSAKSI & PERKHIDMATAN

Produk & Perkhidmatan	Fi dan Caj			
<b>Takaful Kasih Plus</b>	<b>Pelan</b>	<b>Nusari</b>	<b>Hadwan</b>	<b>Israq</b>
	<b>Caj</b>	RM10.60	RM21.20	RM53.00
	<b>Duti Setem</b>	RM10.00 (Takaful Kasih Plus : Penyertaan Kumpulan)		
	(Terrmasuk GST).			
<b>Agro Mabruur-i</b>	<b>Individu :</b>			
	<b>Pelan</b>	<b>1</b>	<b>2</b>	<b>3</b>
	<b>Caj</b>	RM75.00	RM135.00	RM195.00
	<b>Kumpulan :</b>			
	<b>Pelan</b>	<b>A</b>	<b>B</b>	
	<b>Caj</b>	RM40.00	RM60.00	
	<b>Duti Setem</b>	RM10.00 (Agro Mabruur-i : Penyertaan Kumpulan)		
	<b>AgroMotor Takaful</b>			
	Produk ini ditaja jamin oleh Syarikat Takaful Malaysia Berhad.			
<b>Butiran</b>		<b>Fi dan Caj</b>		
Yuran <i>Wakalah</i>		37.5% sumbangan yang merangkumi: <ul style="list-style-type: none"> <li>▪ Komisen : 10%</li> <li>▪ Perbelanjaan lain : 27.5%</li> </ul>		
Duti Setem		RM10.00		
Cukai Barang & Perkhidmatan (GST)		6%		

<p><b>Safe Deposit Box (SDB)</b></p>	<table border="1" data-bbox="704 226 1299 506"> <thead> <tr> <th>Types of Box</th> <th>Size (INCH)</th> <th>Annual rental (RM)</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>3"×5"×24"</td> <td>50</td> </tr> <tr> <td>B</td> <td>5"×5"×24"</td> <td>60</td> </tr> <tr> <td>C</td> <td>3"×10"×24"</td> <td>70</td> </tr> <tr> <td>D</td> <td>5"×10"×24"</td> <td>90</td> </tr> <tr> <td>E</td> <td>10"×10"×24"</td> <td>110</td> </tr> </tbody> </table> <p>(Tertakluk kepada GST)</p>	Types of Box	Size (INCH)	Annual rental (RM)	A	3"×5"×24"	50	B	5"×5"×24"	60	C	3"×10"×24"	70	D	5"×10"×24"	90	E	10"×10"×24"	110
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<p><b>Will Writing</b></p>	<table border="1" data-bbox="574 617 1430 747"> <thead> <tr> <th>Butiran</th> <th>Caj</th> </tr> </thead> <tbody> <tr> <td>Perkhidmatan Penulisan Wasiat</td> <td>RM350 (tertakluk kepada GST)</td> </tr> </tbody> </table> <p>(Tertakluk kepada GST).</p>	Butiran	Caj	Perkhidmatan Penulisan Wasiat	RM350 (tertakluk kepada GST)														
Butiran	Caj																		
Perkhidmatan Penulisan Wasiat	RM350 (tertakluk kepada GST)																		
<p><b>Pembayaran Bil</b></p>	<table border="1" data-bbox="574 848 1430 1213"> <thead> <tr> <th>Bil.</th> <th>Jenis Bil</th> <th>Komisen / Ujrah</th> </tr> </thead> <tbody> <tr> <td></td> <td><b>Bil Air</b></td> <td></td> </tr> <tr> <td>1.</td> <td>Syarikat Air Terengganu (SATU)</td> <td>0.40</td> </tr> <tr> <td>2.</td> <td>Bekalan Air Pulau Pinang</td> <td>0.40</td> </tr> </tbody> </table> <p>(Tertakluk kepada GST).</p>	Bil.	Jenis Bil	Komisen / Ujrah		<b>Bil Air</b>		1.	Syarikat Air Terengganu (SATU)	0.40	2.	Bekalan Air Pulau Pinang	0.40						
Bil.	Jenis Bil	Komisen / Ujrah																	
	<b>Bil Air</b>																		
1.	Syarikat Air Terengganu (SATU)	0.40																	
2.	Bekalan Air Pulau Pinang	0.40																	



## AGRO VISA DEBIT CARD-*i*

Perkara	Fi dan Caj
Pengeluaran Kad	RM8
Yuran Tahunan	RM8
Penggantian Kad	RM10
<b>Pengeluaran Tunai</b>	
ATM Agrobank	Percuma
ATM MEPS (Tempatan)	RM1 setiap pengeluaran
ATM MEPS (Antarabangsa)	RM4 setiap pengeluaran
ATM VisaPlus	RM10 setiap pengeluaran
<b>Lain-lain:</b>	
Draf Jualan (Original)	RM10
Draf Jualan (Salinan)	RM5
Penyata	RM5
Pertanyaan Baki melalui ATM Agrobank, ATM MEPS, and ATM VisaPlus	Percuma
Bayaran Perkhidmatan (Untuk transaksi luar negara)	<p>1.25%</p> <p>Untuk penggunaan kad debit di luar Malaysia, bayaran perkhidmatan akan dikenakan untuk pengeluaran tunai dan transaksi runcit. Bayaran ini akan ditolak daripada akaun pemegang kad semasa transaksi dilakukan.</p> <p>Urusniaga yang melibatkan mata wang asing, wang dalam akaun pemegang kad yang bersamaan dengan nilai transaksi mengikut kadar pertukaran yang ditetapkan oleh Visa International dan akan digunakan sebagai deposit jaminan untuk jumlah pembayaran penyelesaian apabila dikehendaki oleh Visa International pada masa akan datang.</p> <p>Jika jumlah pembayaran penyelesaian untuk Visa International adalah lebih rendah daripada deposit keselamatan yang dipegang oleh Bank, pemegang kad akan mengetepikan haknya (tanazul) untuk mendapatkan kembali perbezaan antara deposit keselamatan dan jumlah pembayaran penyelesaian dan perbezaan akan dikira sebagai hak Bank.</p>

\*Nota: GST 6% akan dikenakan berdasarkan yuran dan caj yang dinyatakan di atas.

## AUTOMATED TELLER MACHINE (ATM)

Perkhidmatan ATM	Fi dan Caj
Pindah Dana <ul style="list-style-type: none"> <li>▪ IBG</li> <li>▪ IBFT</li> </ul>	RM0.10 (tertakluk kepada GST). RM0.50 (tertakluk kepada GST).
Pembayaran Bil	Percuma
JomPay	Percuma
Mobile Reload	Percuma (tertakluk kepada GST).

## AGRONET

Perkara	Fi dan Caj
Intrabank Funds Transfer	Percuma
Interbank GIRO (IBG)	RM0.10 (tertakluk kepada GST).
Instant Interbank Funds Transfer (IBFT)	RM0.50 (tertakluk kepada GST).
Pembayaran Bil	Percuma kecuali PTPTN - RM0.50 & SATU - RM0.40 (tertakluk kepada GST).
JomPAY	Percuma
Pembayaran Zakat	Percuma
Prepaid Reload	Percuma

## AGRONETBIZ

Perkara	Fi dan Caj
Intrabank Funds Transfer	Percuma
Interbank GIRO (IBG)	RM0.10 (tertakluk kepada GST).
Instant Interbank Funds Transfer (IBFT)	RM0.50 (tertakluk kepada GST).
Pembayaran Bil	RM1.00 (tertakluk kepada GST).
JomPAY	Percuma
Pembayaran Zakat	RM1.00 (tertakluk kepada GST).
<b>Lain-lain yuran &amp; caj perbankan yang berkaitan</b>	
Yuran langganan bagi Modul Transaksi	120.00 setahun
Yuran langganan bagi Modul Pertanyaan	Percuma
Token Keselamatan	Percuma
Penggantian Token	RM70 (tertakluk kepada GST)
Pemberitahuan / SMS	Percuma
Latihan	Percuma untuk sesi pertama; RM100 / sesi untuk latihan tambahan

\*Nota: GST 6% akan dikenakan berdasarkan yuran dan caj yang dinyatakan di atas.