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## DEPOSIT

### SAVINGS ACCOUNT

No.	Items	Fees and Charges
1	<b>Request for audit confirmation.</b>	RM20
2	<b>Account closing</b> If within three (3) months from the date of account opening.	RM10
3	<b>Request for statement of account.</b>	RM5 per request, per account.
4	<b>Dormant Account</b> (no transactions for twelve (12) months).	RM10 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>	RM10
6	<b>Replacement fee for loss of savings passbook</b> <ul style="list-style-type: none"> <li>▪ If stamping on the Indemnity Letter prepared by the Customer</li> <li>▪ If stamping on the Indemnity Letter prepared by the Bank</li> </ul>	RM8 RM23
7	<b>Damage of savings passbook.</b>	RM8

### GIRO ACCOUNT

No.	Items	Fees and Charges
1	<b>Half-yearly Service Charge</b> If the average balance for half-yearly is less than RM1,000.	RM10
2	<b>Standing Instruction</b> <ul style="list-style-type: none"> <li>▪ Stamping Fee (Subject to change)</li> <li>▪ Payment via Interbank Giro/Cash/Cheque</li> <li>▪ Payment to account(s) within the Bank</li> <li>▪ Unsuccessful standing instruction for three (3) times</li> </ul>	RM10 RM2 Waived RM2
3	<b>Damage of savings passbook.</b>	RM8
4	<b>Replacement fee for loss of savings passbook</b> <ul style="list-style-type: none"> <li>▪ If stamping on the Indemnity Letter prepared by the Customer</li> <li>▪ If stamping on the Indemnity Letter prepared by the Bank</li> </ul>	RM8 RM23
5	<b>Request for Audit confirmation.</b> Confirmation on account requested by customer's auditor.	RM20
6	<b>Account closing</b> <ul style="list-style-type: none"> <li>▪ If within 3 months from the date of opening</li> <li>▪ Account closing as per customer instruction (more than three (3) months from the date of account opening)</li> </ul>	RM10 Waived

7	<b>Arahan Perdana</b>	RM 2 per transaction
8	<b>Request for certified statement account</b>	RM5 per request, per account
9	<b>Dormant Account</b> (no transactions for twelve (12) months).	RM10 per annum; Any remaining balance for dormant account after 7 years will be transferred to Registrar of Unclaimed Monies.
10	<b>Arrangement of documentations on behalf of the customer to claim the remaining balance of dormant account from Registrar of Unclaimed Monies.</b>	RM10

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

No.	Items	Fees and 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.

## CONSUMER BANKING

### AGROCASH-i

No.	Items	Fees and 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>Brokerage Fee</b>	RM15 per <i>Tawarruq</i> transaction (Subject to Service Tax at rate of 6% (if applicable))
4	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

**Note:** The Bank will notify the Customer at least 21 days before effective date should any changes is made to the fees and charges.

### HARTANI-i

No.	Items	Fees and 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>Brokerage Fee</b>	RM15 per <i>Tawarruq</i> transaction (Subject to Service Tax atrate of 6% (if applicable))
4	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

**Note:** The Bank will notify the Customer at least 21 days before effective date should any changes is made to the fees and charges.

**SAFIA-i**

No.	Items	Fees and Charges
1	<b>Bayaran Setem</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Wa'd</b>	As per the Stamp Act 1949 (Revised 1989)
3	<b>Brokerage Fee</b>	RM15 per <i>Tawarruq</i> transaction (Subject to Service Tax atrate of 6% (if applicable))
4	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> is charged at a rate of 1% per annum on the overdue amount and is calculated on adaily basis.</p> <p>Upon maturity date, <i>Ta'widh</i> 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>

**Note:** The Bank will notify the Customer at least 21 days before effective date should any changes is madeto the fees and charges.

## BUSINESS BANKING

### MUS1M-i NORMAL

No.	Items	Fees and charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Brokerage Fee</b>	RM 7 for every millions of commodity purchasing amount.
3	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
4	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

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

No.	Items	Fee and Charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Brokerage Fee</b>	RM 7 for every millions of commodity purchasing amount.
3	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
4	<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.
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

**TERM FINANCING-*i***

No.	Items	Fee and Charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Brokerage Fee</b>	RM 7 for every millions of commodity purchasing amount.
3	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
4	<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.
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

**PADDY-*i***

No.	Items	Fees and Charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Brokerage Fee</b>	RM20 setiap transaksi <i>Tawarruq</i> (Tertakluk kepada Cukai Perkhidmatan pada kadar 6% (Sekiranya terpakai)).
3	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

## KEMUDAHAN PEMBIAYAAN MODAL KERJA-i

No.	Items	Fees and Charges
1	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Brokerage Fee</b>	RM 7 for every millions of commodity purchasing amount.
3	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age..
4	<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.
5	<b>Credit Review Fee</b>	RM200 [Exempted for Customer categorized as Individual or Small and Medium Enterprise (SME)]
6	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

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

No.	Items	Fee and Charges
1	<b>JPJ Registration Charges (if applicable)</b>	As per JPJ charges
2	<b>Stamping Fee</b>	As per the Stamp Act 1949 (Revised 1989)
3	<b>Takaful Contribution</b>	Based on sum covered and entitlement of Non Claim Discount (NCD).
4	<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 (if applicable).
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>



### AGRO CASH LINE-*i*

No.	Items	Fees and Charges
1	<b>Stamping Fee</b>	As per the Stamp Duty Act 1949 (Revised 1989).
2	<b>Legal Fee</b>	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges.
3	<b>Brokerage Fee</b>	RM 7 for every millions of commodity purchasing amount.
4	<b>Credit Review Fee</b>	RM200 [Exempted for Customer categorized as Sole-Proprietorship or Small and Medium Enterprise(SME)]
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

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

No.	Items	Fees and Charges
1	<b>Stamping Fee</b>	As per the Stamp Duty Act 1949 (Revised 1989).
2	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and customer's age.
3	<b>Brokerage Fee</b>	RM 7 for every millions of commodity purchasing amount.
4	<b>Legal Fee</b>	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges.
5	<b>Late Payment Compensation</b>	<p>Prior to maturity date, <i>Ta'widh</i> 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, <i>Ta'widh</i> 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>

## TRADE FINANCE

### LETTER OF CREDIT-*i*

No.	Items	Fees and Charges
1	<b>Stamping Fees</b> <ul style="list-style-type: none"> <li>Letter of Credit-<i>i</i> application</li> <li>Original Letter of Credit-<i>i</i></li> <li>Letter of Indemnity</li> </ul>	<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>Foreign : RM20</li> </ul>
3	<b>Courier</b>	<ul style="list-style-type: none"> <li>Local &amp; Foreign : Actual Cost (rounded upwards 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 (Local &amp; Foreign)</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-<i>i</i></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.</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.</li> </ul>
9	<b>Amendment</b> <ul style="list-style-type: none"> <li>Increase amount</li> <li>Reduce amount</li> <li>Extension of the expiry date</li> <li>Other amendments</li> </ul>	<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 flat</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 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 paid by customer.</li> <li>Normal charge for SWIFT/cable for each cancellation request sent.</li> </ul>
11	<b>Discrepancy Fee</b> <ul style="list-style-type: none"> <li>Local Letter of Credit-<i>i</i></li> <li>Foreign Letter of Credit-<i>i</i></li> </ul>	<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>

### MURABAHAH TRUST RECEIPT-*i*

No.	Items	Fees and Charges
1.	Revenue Stamp on Contract Note	RM 10
2.	<b>Profit Rate</b> (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.	<b>Late Payment Compensation</b> (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 amount and not compounded.

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

No.	Items	Fees and Charges
1.	<b>Profit Rate / Discount Rate</b>	As approved by the Bank and will be stated in the Letter Offer.
2.	<b>Stamp Duty</b> -Contract Note	RM10
3.	<b>RENTAS</b>	RM5
4.	<b>IBG</b>	RM2
5.	<b>Late Payment Compensation</b>	Compensation ( <i>Ta'widh</i> ) will be charged based on Islamic Interbank Money Market (IIMM) rate on the outstanding amount calculated from maturity date until settlement date.
6.	<b>Credit Review Fee</b>	RM200 [Exempted for Customer categorized as Individual or Small and Medium Enterprise (SME)].

### BANK GUARANTEE-*i*

No.	Items	Types Of Payment	Fees and Charges
1.	<b>Issuance</b> ▪ Non-financial ▪ Financial Guarantee	Commission	▪ 1.25% per annum or minimum RM50; or as set out in the Letter of Offer.
2.	<b>Non Standard Format</b>	Handling fee	▪ None
3.	<b>Bank Guarantee-<i>i</i> 1:1</b> (Financial Guarantee and Non-Financial Guarantee)	Commission	▪ 1.25% per annum or min. RM50; or as set out in the Letter of Offer
4.	<b>Amendment</b> ▪ Extended tenure and or additional amount ▪ Reduction tenor and or amount ▪ Amendment other than tenure and amount	Commission	▪ 1.25% per annum or minimum RM50 or as set out in the Letter of Offer ▪ RM50.00 (flat) for each application. ▪ RM50.00 (flat) for each application.  <u>Note:</u> The commission is charged from the date of the amendment until the expiration date of the new and/ or additional amount.

5.	<b>Post/Courier/Transfer</b> <ul style="list-style-type: none"> <li>Local</li> <li>Foreign</li> <li>Issuance SWIFT MT760</li> <li>Amendment               <ul style="list-style-type: none"> <li>- SWIFT MT767</li> <li>- Other SWIFT (MT799)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Postage</li> <li>Courier</li> <li>Postage</li> <li>Courier</li> <li>SWIFT</li> <li>SWIFT</li> </ul>	<ul style="list-style-type: none"> <li>RM10</li> <li>Actual cost or min RM10</li> <li>RM20</li> <li>Actual cost +20%</li> <li>RM50</li> <li>RM30</li> <li>RM25 (Local)</li> <li>RM50 (Foreign)</li> </ul>
6.	<b>Stamp Duty</b> <ul style="list-style-type: none"> <li>Letter of Indemnity</li> <li>Original copy of Bank Guarantee-<i>i</i></li> <li>BG-<i>i</i> Facility Agreement/ 1:1</li> </ul>	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.	<b>Replacement of missing Bank Guarantee-<i>i</i></b>	Other charges	<ul style="list-style-type: none"> <li>RM50</li> </ul>
8.	<b>BG claim</b> (past due obligation)		<ul style="list-style-type: none"> <li>Compensation (<i>Ta'widh</i>) will be charged based on Islamic Interbank Money Market (IIMM) rate, calculated from payment date until settlement date on the outstanding amount and not compounded.</li> </ul>

#### SHIPPING GUARANTEE-*i* (SG-*i*)

No.	Items	Fees and Charges
1	<b>Commission</b> <ul style="list-style-type: none"> <li>SG-<i>i</i> issuance</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 with minimum RM50 (up to 3 months). Commissions to be collected up-front.</li> <li>An additional commission of 0.5% per annum on monthly basis on invoice value with minimum RM50 (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>

**DOCUMENTARY COLLECTION-i**

No.	Items	Fees and Charges
1	<b>Commission*</b> <ul style="list-style-type: none"> <li>▪ <b>Local bill</b> (denominated in Ringgit Malaysia)</li> <li>▪ <b>Foreign bill</b> (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</b> (for handling documents in case where exchange does not accrued to the Bank) (where applicable)	Actual cost charged by the service provider (rounded upwards to the nearest Ringgit)
3	<b>Courier and postage</b>	Actual cost (rounded upwards to nearest Ringgit)
4	<b>Telex or SWIFT (where applicable)</b>	RM30 per messages/advices/enquiries
5	<b>Stamp Duty</b>	RM 10
6	<b>Holding fee (where applicable)</b>	RM10 per bill, per month To be charged after two (2) months (60 days) grace period
7	<b>Tracers via SWIFT (where applicable)</b>	RM30 per message
8	<b>RENTAS</b>	RM5 per transaction

## WEALTH MANAGEMENT & OTHER SERVICES

No.	Product & Services	Fees and Charges						
1	Takaful Kasih Plus	Pelan	TKP1	TKP2	TKP3	TKP4	TKP5	TKP6
		Charges (RM)	10.00	20.00	50.00	100.00	200.00	300.00
		Wakalah Fee	60% from the contribution amountconsist of: ▪ Commision : 25% ▪ Other expenses: 35%					
		Stamp Duty	RM10.00					
		Tax (SST)	6%					
2	Agro Nurani-i	Plan	Ehsan		Amal		Azim	
		Charges (RM)	55.00		85.00		130.00	
		Wakalah Fee	GTT: 50% from the contribution amountconsist of: ▪ Commision : 10% ▪ Other expenses: 40%  GPA: 60% from the contribution amountconsist of: ▪ Commision : 25% ▪ Other expenses: 35%					
		Stamp Duty	RM10.00					
		Tax (SST)	6%					
3	Agro Madani-i	Plan	Zamrud		Emas		Berlian	
		Charges (RM)	60.00		150.00		240.00	
		Wakalah Fee	GTT 28% from the contribution amountconsist of: ▪ Commision : 10% ▪ Other expenses: 18%  GPA 60% from the contribution amountconsist of: ▪ Commision : 25% ▪ Other expenses: 35%					
		Stamp Duty	RM10.00					
		Tax (SST)	6%					

4	Agro Motor Takaful	<p>This product is underwritten by Syarikat Takaful Malaysia Berhad.</p> <table><tr><th>Items</th><th>Charges</th></tr><tr><td>Wakalah Fee</td><td>37.5% from the contribution amount consist of:<ul style="list-style-type: none"><li>▪ Commision : 10%</li><li>▪ Other expenses: 27.5%</li></ul></td></tr><tr><td>Stamp Duty</td><td>RM10.00</td></tr><tr><td>Tax (SST)</td><td>6%</td></tr></table>	Items	Charges	Wakalah Fee	37.5% from the contribution amount consist of: <ul style="list-style-type: none"><li>▪ Commision : 10%</li><li>▪ Other expenses: 27.5%</li></ul>	Stamp Duty	RM10.00	Tax (SST)	6%										
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5	Safe Deposit Box	<table><tr><th>Type of Box</th><th>Size (Inch)</th><th>Annual Rental (RM)</th></tr><tr><td>A</td><td>3" x 5" x 24"</td><td>50.00</td></tr><tr><td>B</td><td>5" x 5" x 24"</td><td>60.00</td></tr><tr><td>C</td><td>3" x 10" x 24"</td><td>70.00</td></tr><tr><td>D</td><td>5" x 10" x 24"</td><td>90.00</td></tr><tr><td>E</td><td>10" x 10" x 24"</td><td>110.00</td></tr></table>	Type of Box	Size (Inch)	Annual Rental (RM)	A	3" x 5" x 24"	50.00	B	5" x 5" x 24"	60.00	C	3" x 10" x 24"	70.00	D	5" x 10" x 24"	90.00	E	10" x 10" x 24"	110.00
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6	Will Writing	Will writing services: RM500																		
7	Bill Payment	<table><tr><th>Company</th><th>Charges (RM)</th></tr><tr><td>Syarikat Air Terengganu (SATU)</td><td>0.40</td></tr><tr><td>Bekalan Air Pulau Pinang</td><td>0.40</td></tr></table>	Company	Charges (RM)	Syarikat Air Terengganu (SATU)	0.40	Bekalan Air Pulau Pinang	0.40												
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## AGRO VISA DEBIT-i CARD

Item	Fees & Charges
<b>ATM Card</b>	
Card Issuance	RM10 per card
Annual Fee	RM10 per year
Card Replacement	RM12 per card
<b>Cash Withdrawal</b>	
Agrobank's ATM	Free
MEPS's ATM (Local)	RM1 per withdrawal
MEPS's ATM (LIFB)	RM4 per withdrawal
ATM VisaPlus	RM10 per withdrawal
MyDebit Cash-Out	RM0.50 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 VisaInternational 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>



## 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 Waived
Bill Payment	Free
JomPay	Free
Mobile Reload	Free

## AGRONet

Item	Fees & Charges
Intrabank Funds Transfer	Free
Interbank GIRO (IBG)	RM0.10
Instant Interbank Funds Transfer (IBFT)	Waived
Bill Payment	Free except for PTPTN - RM0.50 & SATU – RM0.40
JomPAY	Free
Zakat Payment	Free
Prepaid Reload	Free
DuitNow (Below RM 5,000.00)	Waived
DuitNow (RM 5,000.00 and above)	RM 0.50

<b>AGRONetBIZ</b>	
<b>Item</b>	<b>Fees &amp; Charges</b>
Intrabank Funds Transfer	Free
Interbank GIRO (IBG)	RM0.10
Instant Interbank Funds Transfer (IBFT)	Waived
Bill Payment	RM1.00
JomPAY	Free
Zakat Payment	RM1.00
<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
Notification / SMS	Free
Training	Free