

## FEES & CHARGES OF PRODUCTS AND SERVICES

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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 dormant account balances 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
8	<b>Standing Instruction</b> <ul style="list-style-type: none"> <li>▪ Stamp Duty (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
9	<b>Half-yearly Service Charge – Only applicable to AgroPerdana-i and AgroPerdana-i PLUS</b> If the average balance for half-yearly is less than RM1,000.	RM10

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

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 RM50, 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 FINANCING

### AGROCASH-*i*

No.	Items	Fees and Charges
1	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).
2	<b>Brokerage Fee</b>	RM15.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
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 installment 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 outstanding 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>

### HARTANI-*i*

No.	Items	Fees and Charges
1	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).
2	<b>Brokerage Fee</b>	RM15.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
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 installment 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 outstanding 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>

### SPECIAL ADVANCE FOR ISLAMIC ACCOUNT-*i*

No.	Items	Fees and Charges
1	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).
2	<b>Brokerage Fee</b>	RM15.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
3	<b>Takaful Contribution</b>	Based on facility amount, profit rate, tenure and Customer's age.

No.	Items	Fees and Charges
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 installment 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 outstanding 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>

## BUSINESS FINANCING

### AGRO MODAL USAHAWAN 1 MALAYSIA-*i*

No.	Items	Fees and Charges
1	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).
2	<b>Brokerage Fee</b>	RM7.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
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 installment 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 outstanding 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*

No.	Items	Fees and Charges
1	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).
2	<b>Brokerage Fee</b>	RM7.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
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, 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 installment 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 outstanding 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	Fees and Charges
1	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).
2	<b>Brokerage Fee</b>	RM7.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
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, 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 installment 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 outstanding 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>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).
2	<b>Brokerage Fee</b>	RM15.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
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 installment 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 outstanding 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>

### WORKING CAPITAL FINANCING-*i*

No.	Items	Fees and Charges
1	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989)
2	<b>Brokerage Fee</b>	RM7.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
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, 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)]

No.	Items	Fees and Charges
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 installment 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 outstanding 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*

No.	Items	Fees and Charges
1	<b>JPJ Registration Charges (if applicable)</b>	As per JPJ charges (subject to sales and service tax (if any) or any tax set by the relevant Minister).
2	<b>Stamp Duty</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, 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 installment 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 outstanding 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>Stamp Duty</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, bankruptcy search and other related charges.
3	<b>Brokerage Fee</b>	RM7.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
4	<b>Credit Review Fee</b>	RM200 [Exempted for Customer categorized as Individual 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 installment 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 outstanding 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*

No.	Items	Fees and Charges
1	<b>Stamp Duty</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>	RM7.00 for every RM1,000,000.00 based on the value of the financing facility or any broker fee amount determined by the commodity trading platform (subject to sales and service tax (if any) or any tax determined by the relevant Minister) as broker fee.
4	<b>Legal Fee</b>	Include solicitor's fees for financing documentation, registration of charge, land search, 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 installment 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 outstanding 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>Stamp Duty</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 Malaysia).</li> </ul>
4	<b>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 thereof Letter of Credit-<i>i</i> value.</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>Advising of Letter of Credit-<i>i</i></b>	<ul style="list-style-type: none"> <li>▪ RM50 (flat) for Customer</li> <li>▪ RM100 (flat) for Non-Customer</li> </ul>
9	<b>Negotiation of Letter of Credit-<i>i</i></b>	<ul style="list-style-type: none"> <li>▪ 0.1% flat on negotiated value</li> <li>▪ Minimum: RM50.00</li> <li>▪ Maximum: RM500.00 (foreign) RM750.00 (local)</li> </ul>

No.	Items	Fees and Charges
10	<b>Negotiation of Expired Letter of Credit-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>
11	<b>Confirmation of Letter of Credit-i</b>	<ul style="list-style-type: none"> <li>▪ As quoted by the Bank on case-to-case basis.</li> </ul>
12	<b>Letter of Credit-i Transfer</b>	<ul style="list-style-type: none"> <li>▪ 0.20% flat on transferred amount for full transfer/partial transfer/amendment (increase in amount or extension of expiry date).</li> <li>▪ Minimum: RM200.00</li> <li>▪ Other amendments: RM100.00 flat</li> </ul>
13	<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 of validity period.</li> <li>▪ Minimum: RM50 or as stated in the Letter of Offer.</li> <li>▪ RM30 flat per request.</li> </ul>
14	<b>Cancellation of Letter of Credit-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>
15	<b>Discrepancy Fee</b> <ul style="list-style-type: none"> <li>▪ Local Letter of Credit-i</li> <li>▪ Foreign Letter of Credit-i</li> </ul>	<ul style="list-style-type: none"> <li>▪ RM50 per transaction.</li> <li>▪ USD25 or RM equivalent per transaction.</li> </ul>
16	<b>Endorsement of Document</b> <ul style="list-style-type: none"> <li>i. Advance Set (Bill of Lading)</li> <li>ii. Airway Bill</li> <li>iii. Endorsement of Full Set of Document</li> </ul>	<ul style="list-style-type: none"> <li>▪ RM100 (flat)</li> <li>▪ RM10 (Indemnity Letter)</li> <li>▪ RM50 (flat)</li> <li>▪ RM10 (Indemnity Letter)</li> <li>▪ RM50 (flat)</li> </ul>

*Note: All commission and charges paid are non-refundable.*

### MURABAHAH TRUST RECEIPT

No.	Items	Fees and Charges
1	<b>Stamp Duty - Contract Note</b>	RM10
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 of Offer.
3	<b>Late Payment Compensation</b> (Upon expiry of financing period, after the maturity).	Upon maturity date, <i>Ta'widh</i> is charged at the prevailing Islamic Interbank Money Market (IIMM) rate on the entire outstanding balance as determined by the Bank from time to time based on the guidelines issued by Bank Negara Malaysia Shariah Advisory Council's resolution.

### TRADE WORKING CAPITAL FINANCING-*i*

No.	Items	Fees and Charges
1	<b>Profit Rate</b>	As approved by the Bank and will be stated in the Letter of Offer.
2	<b>Stamp Duty - Contract Note</b>	RM10
3	<b>RENTAS</b>	RM5
4	<b>IBG</b>	RM2
5	<b>Late Payment Compensation</b>	Upon maturity date, <i>Ta'widh</i> is charged at the prevailing Islamic Interbank Money Market (IIMM) rate on the entire outstanding balance as determined by the Bank from time to time based on the guidelines issued by Bank Negara Malaysia Shariah Advisory Council's resolution.
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> <ul style="list-style-type: none"> <li>▪ Non-Financial Guarantee</li> <li>▪ Financial Guarantee</li> </ul>	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	<b>Non Standard Format</b>	Handling fee	<ul style="list-style-type: none"> <li>▪ None</li> </ul>
3	<b>Bank Guarantee-<i>i</i></b> (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	<b>Amendment</b> <ul style="list-style-type: none"> <li>▪ Extended tenure and or additional amount</li> <li>▪ Reduction tenor and or amount</li> <li>▪ Amendment other than tenure and amount</li> </ul>	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> <li>▪ RM50.00 (flat) for each application</li> <li>▪ RM50.00 (flat) for each application</li> </ul>

No.	Items	Types Of Payment	Fees and Charges
	<ul style="list-style-type: none"> <li>Reduction amount and extended tenor</li> </ul>		<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> <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	<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) / 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>Bank Guarantee-<i>i</i> Facility Agreement</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>

### SHIPPING GUARANTEE-*i*

No.	Items	Fees and Charges
1	<b>Commission</b> <ul style="list-style-type: none"> <li>Shipping Guarantee-<i>i</i> issuance</li> <li>Shipping Guarantee-<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 Shipping Guarantee-<i>i</i>).</li> </ul>
2	<b>Stamp Duty</b>	As per the Stamp Act 1949 (Revised 1989).

**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 Malaysia).
3	<b>Courier and postage</b>	Actual cost (rounded upwards to nearest Ringgit Malaysia).
4	<b>SWIFT</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	<b>Takaful Kasih Plus</b>	<p>This product is managed by Syarikat Takaful Malaysia Am Berhad.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #cccccc;"> <th style="width: 15%;">Plan</th> <th style="width: 12.5%;">TKP1</th> <th style="width: 12.5%;">TKP2</th> <th style="width: 12.5%;">TKP3</th> <th style="width: 12.5%;">TKP4</th> <th style="width: 12.5%;">TKP5</th> <th style="width: 12.5%;">TKP6</th> </tr> </thead> <tbody> <tr> <td><b>*Charges (RM)</b></td> <td style="text-align: center;">10.00</td> <td style="text-align: center;">20.00</td> <td style="text-align: center;">50.00</td> <td style="text-align: center;">100.00</td> <td style="text-align: center;">200.00</td> <td style="text-align: center;">300.00</td> </tr> <tr> <td><b>Wakalah Fee</b></td> <td colspan="6">                     45% from the contribution amount consist of:                     <ul style="list-style-type: none"> <li>▪ Commision : 25%</li> <li>▪ Other expenses: 20%</li> </ul> </td> </tr> <tr> <td><b>Stamp Duty</b></td> <td colspan="6">RM10.00 (Borne by the Bank)</td> </tr> </tbody> </table> <p><b>*Subject to Sales and Service Tax (SST).</b></p>	Plan	TKP1	TKP2	TKP3	TKP4	TKP5	TKP6	<b>*Charges (RM)</b>	10.00	20.00	50.00	100.00	200.00	300.00	<b>Wakalah Fee</b>	45% from the contribution amount consist of: <ul style="list-style-type: none"> <li>▪ Commision : 25%</li> <li>▪ Other expenses: 20%</li> </ul>						<b>Stamp Duty</b>	RM10.00 (Borne by the Bank)					
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## AGRO DEBIT CARD-*i*

Item	Fees & Charges
<b>Debit 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)	RM1 per withdrawal
MEPS's ATM (IFB)	RM1 per withdrawal
VisaPlus ATM	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 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>

## AUTOMATED TELLER MACHINE (ATM)

ATM Services	Fees & Charges
Fund Transfer <ul style="list-style-type: none"> <li>▪ IBG</li> <li>▪ Instant Transfer</li> </ul>	RM0.10 Waived
Bill Payment	Free
JomPay	Free

## AGRONet

Item	Fees & Charges
Intrabank Funds Transfer	Free
Interbank GIRO (IBG)	RM0.10
Bill Payment	Free except for PTPTN – RM0.50 & SATU – RM0.40
JomPAY	Free
Prepaid Reload	Free
DuitNow (RM5,000.00 and below)	Free
DuitNow (Above RM5,000.00)	RM0.50
DuitNow Request	Free
Term Deposit	Free

## AGRONetBIZ

Item	Fees & Charges
Intrabank Funds Transfer	Free
Interbank GIRO (IBG)	RM0.10
Bill Payment	RM1.00
JomPAY	Free
Zakat Payment	RM1.00
DuitNow (RM5,000.00 and below)	Free
DuitNow (Above RM5,000.00)	RM0.50
DuitNow Request	Free
Term Deposit	Free
<b>Other related fees/charges for online banking</b>	
Subscription fee for Transactional Module	RM120 per year
Subscription fee for Inquiry Module	Free
Mobile Token (Agrosecure)	Free
Notification / SMS	Free
Training	Free

## MOBILE BANKING

Item	Fees & Charges
Intrabank Funds Transfer	Free
Interbank GIRO (IBG)	RM0.10
Bill Payment	Free except for PTPTN – RM0.50 & SATU – RM0.40
JomPAY	Free
Prepaid Reload	Free
Term Deposit	Free
DuitNow (RM5,000.00 and below)	Free
DuitNow (Above RM5000.00)	RM0.50
DuitNow Request	Free
DuitNow QR (RM5,000.00 and below)	Free
DuitNow QR (Above RM5,000.00)	RM0.50

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