

BIL.	CONTENT	PAGE
A.	<u>DEPOSIT</u>	
	1. SAVINGS ACCOUNT- <i>i</i>	1
	2. GIRO ACCOUNT AGROPERDANA- <i>i</i>	1
	3. TERM DEPOSIT- <i>i</i>	2
B.	<u>CONSUMER BANKING</u>	
	1. AGROCASH- <i>i</i>	3
	2. HARTANI- <i>i</i>	3
	3. SAFIA- <i>i</i>	4
	4. SKIM AR-RAHNU.....	4
C.	<u>BUSINESS BANKING</u>	
	1. MUS1M- <i>i</i>	5
	2. TANAMAN SEMULA KELAPA SAWIT- <i>i</i> (SAWIT- <i>i</i>)	5
	3. TERM FINANCING- <i>i</i>	6
	4. PADDY- <i>i</i>	6
	5. KEMUDAHAN PEMBIAYAAN MODAL KERJA- <i>i</i>	7
	6. MACHINERY AND EQUIPMENT FINANING- <i>i</i> (MAEF- <i>i</i>).....	8
	7. AGRO CASH LINE- <i>i</i>	8
	8. STRATEGIC ALLIANCE FINANCING- <i>i</i> (SALF- <i>i</i>)	8
D.	<u>TRADE FINANCE</u>	
	1. LETTER OF CREDIT- <i>i</i>	9
	2. MURABAHAH TRUST RECEIPT- <i>i</i>	10
	3. TRADE WORKING CAPITAL FINANCING- <i>i</i>	10
	4. BANK GUARANTEE- <i>i</i>	10
	5. SHIPPING GUARANTEE- <i>i</i>	12
	6. DOCUMENTARY COLLECTION- <i>i</i>	12
E.	<u>WEALTH MANAGEMENT & SERVICES</u>	
	1. TAKAFUL KASIH PLUS	13
	2. AGRO MABRUR- <i>i</i>	13
	3. AGRO NURANI- <i>i</i>	13
	4. AGRO MADANI- <i>i</i>	13
	5. AGRO MOTOR TAKAFUL	14
	6. SAFE DEPOSIT BOX	14
	7. WILL WRITING	14
	8. BILL PAYMENT	14
F.	<u>ELECTRONIC AND e-PAYMENT BANKING</u>	
	1. AGRO VISA DEBIT- <i>i</i> CARD	15
	2. AUTOMATED TELLER MACHINE (ATM)	16
	3. AGRONet	16
	4. AGRONetBIZ	16

DEPOSIT

SAVINGS ACCOUNT

No.	Items	Fees and Charges
1	Request for audit confirmation.	RM 20
2	Account closing - if within 3 months from the date of opening.	RM 10
3	Request for statement of account.	RM 5 per request, per account
4	Dormant Account (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	Arrangement of documentations on behalf of the customer to claim the remaining balance of dormant account from Registrar of Unclaimed Monies.	RM 10
6	Replacement fee for loss of savings passbook 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
7	Damage of savings passbook.	RM8

GIRO ACCOUNT - AGROPERDANA-*i*

No.	Items	Fees and Charges
1	AGP Encashment 1.1 Home branch 1.2 Inter branch	Waived Waived
2	Stop payment for AGP as per customer's instruction	RM10
3	Bounce AGP (due to insufficient balance) (Debited from AGP disbursement account and insufficient if any, debiting amount is from any available balance in the account).	RM20
4	Semi-annually Service Charge Where average balance for semi-annually is less than RM1,000.	RM10
5	Standing Instruction 5.1 Stamping Fee (Subject to change) 5.2 Payment via Interbank Giro/Cash/Cheque 5.3 Payment to account(s) in the Bank 5.4 Unsuccessful standing instruction for 3 times	RM10 RM2 Waived RM2
6	Damage of AgroPerdana-<i>i</i> passbook	RM8
7	Replacement fee for loss of savings passbook 7.1 If stamping on the Indemnity Letter prepared by the Customer	RM8

	7.2 If stamping on the Indemnity Letter prepared by the Bank	RM23
8	Request for Audit confirmation Confirmation on account requested by customer's auditor	RM20
9	Account closing 9.1 If within 3 months from the date of opening 9.2 Account closing as per customer instruction (more than 3 months)	RM10 Waived
10	Arahan Perdana	RM2 per instruction
11	Request for certified statement account	RM5 per request, per account
12	Dormant Account (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.
13	Arrangement of documentations on behalf of the customer to claim the remaining balance of dormant account from Registrar of Unclaimed Monies.	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	Brokerage Fee 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	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	<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>
4	Brokerage Fee	RM30 per <i>Tawarruq</i> transaction (Subject to Service Tax at rate of 6% (if applicable))
5	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.

***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	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	<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>
4	Brokerage Fee	RM30 per <i>Tawarruq</i> transaction (Subject to Service Tax at rate of 6% (if applicable))
5	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.

***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	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	<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>
4	Brokerage Fee	RM30 per <i>Tawarruq</i> transaction (Subject to Service Tax at rate of 6% (if applicable))
5	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.

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

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

BUSINESS BANKING

MUS1M-*i* NORMAL

No.	Items	Fees and 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 (<i>Ta'widh</i>) 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 (<i>Ta'widh</i>) 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 7 for every millions of commodity purchasing amount.
4	Takaful Contribution	Based on facility amount, profit rate, tenure and customer's age.

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

No.	Items	Fees and 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 (<i>Ta'widh</i>) 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 (<i>Ta'widh</i>) 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 7 for every millions of commodity purchasing amount.
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.

TERM FINANCING-*i*

No.	Items	Fees and 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 (<i>Ta'widh</i>) 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 (<i>Ta'widh</i>) 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 7 for every millions of commodity purchasing amount.
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.

PADDY-*i*

No.	Items	Fees and Charges																
1	Stamping Fee	As per the Stamp Act 1949 (Revised 1989).																
2	Brokerage Fee	RM 20 for every millions of commodity purchasing amount (subject to Service Tax at rate of 6% (if applicable)).																
3	Wakalah Fee	<p>Wakalah fee is based on the table below :-</p> <table border="1" data-bbox="844 1302 1526 1617"> <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>(<i>Wakalah</i> 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	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (<i>Ta'widh</i>) 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 (<i>Ta'widh</i>) 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>
---	----------------------------------	--

KEMUDAHAN PEMBIAYAAN MODAL KERJA-i

No.	Items	Fees and 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 (<i>Ta'widh</i>) 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 (<i>Ta'widh</i>) 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 7 for every millions of commodity purchasing amount.
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.

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

No.	Items	Fees and 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).
4	Takaful Contribution	Based on sum covered and entitlement of Non Claim Discount (NCD).
5	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (<i>Ta'widh</i>) 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 (<i>Ta'widh</i>) 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.	Items	Fees and 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.
3	Brokerage Fee	RM 7 for every millions of commodity purchasing amount.

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

No.	Items	Fees and 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 7 for every millions of commodity purchasing amount.
4	Legal Fee	Include solicitor's fees for financing documentation, registration of charge, land search and bankruptcy search and other related charges.
5	Late Payment Compensation	<p><u>During financing period, prior to maturity</u> Compensation (<i>Ta'widh</i>) 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 (<i>Ta'widh</i>) will be charged based on</p>

	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.
--	---

TRADE FINANCE

LETTER OF CREDIT-*i*

No.	Items	Fees and Charges
1	Stamping Fees 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"> • Exempted • Exempted • RM10
2	Postage	<ul style="list-style-type: none"> • Local : RM10 • Overseas : RM20
3	Courier	<ul style="list-style-type: none"> • Local & Overseas : Actual Cost (rounded to the nearest Ringgit).
4	Telex or SWIFT	<ul style="list-style-type: none"> • Issuance Letter of Credit-<i>i</i> – RM50 • Amendment to the Letter of Credit-<i>i</i> or others – RM30
5	Telephone, Cable and Others	<ul style="list-style-type: none"> • Actual cost
6	Issuance Letter of Credit-<i>i</i>	<ul style="list-style-type: none"> • 0.1% per month or part of the Letter of Credit • Minimum : RM50 or as per the Letter of Offer
7	Letter of Credit-<i>i</i> Usance	<ul style="list-style-type: none"> • 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.
8	Negotiation of expired LC-<i>i</i>	<ul style="list-style-type: none"> • 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.
9	Amendment a) Increase Amount b) Reduced Amount c) Extension of the expiry date d) Other amendments	<ul style="list-style-type: none"> • 0.1% per month or part thereof on the increased amount. • Minimum: RM50 or as stated in the Letter of Offer. • RM50 • 0.1% per month or part thereof on the extension validity period. • Minimum: RM50 or as stated in the Letter of Offer. • RM30.00 flat per request.
10	Cancellation of Letter of Credit-<i>i</i>	<ul style="list-style-type: none"> • No charges imposed. However, no refund of charges to the customer. • Normal charge for SWIFT/cable for each cancellation request sent.
11	Discrepancy Fee a) Local Letter of Credit- <i>i</i>	<ul style="list-style-type: none"> • RM50 per transaction

	b) Foreign Letter of Credit- <i>i</i>	<ul style="list-style-type: none"> • USD25 or RM equivalent per transaction.
12	Late Payment Compensation	<ul style="list-style-type: none"> • Based on Islamic Interbank Money Market (IIMM) from Letter of Credit-<i>i</i> date of payment until date of settlement.

MURABAHAH TRUST RECEIPT-*i*

No.	Items	Fees and 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.	Items	Fees and Charges
1.	Profit Rate / Discount Rate	<ul style="list-style-type: none"> • As approved by the Bank and will be stated in the Letter Offer
2.	Stamp Duty -Contract Note	<ul style="list-style-type: none"> • RM10
3.	RENTAS	<ul style="list-style-type: none"> • RM5
4.	IBG	<ul style="list-style-type: none"> • RM2
5.	Late Payment Compensation	<ul style="list-style-type: none"> • 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.

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"> • 1.25% per annum or minimum RM50; or as set out in the Letter of Offer.
2.	Non Standard Format	Handling fee	<ul style="list-style-type: none"> • None
3.	Bank Guarantee- <i>i</i> 1:1 (Financial Guarantee and Non-Financial Guarantee)	Commission	<ul style="list-style-type: none"> • 1.25% per annum or min. RM50; or as set out in the Letter of Offer

No.	SUBJECT	TYPES OF PAYMENT	RATE/ TOTAL PAYMENT
4.	Amendment a) Extended tenure b) Additional amount c) Amendment other than tenure and amount	Commission	<ul style="list-style-type: none"> • } 1.25% per annum or minimum RM50 • RM50.00 for each application. <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"> • RM10 • Actual cost or min RM10 • RM20 • Actual cost • RM50 • RM30
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"> • RM10 • RM10 • Based on approval amount (<i>ad volarem</i>)
7.	Replacement of missing Bank Guarantee- <i>i</i>	Other charges	<ul style="list-style-type: none"> • RM50
8.	BG claim (past due obligation)		<ul style="list-style-type: none"> • 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 principal amount and not compounded.

SHIPPING GUARANTEE-*i*

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

DOCUMENTARY COLLECTION-*i*

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

WEALTH MANAGEMENT & OTHER SERVICES

Products & Services	Details of Fees & Charges						
Takaful Kasih Plus	Plan	TKP1	TKP2	TKP3	TKP4	TKP5	TKP6
	Charges (RM)	10.60	21.20	53.00	106.00	212.00	318.00
	Stamp Duty	RM10.00 (Takaful Kasih Plus : Group Participation)					
Agro Mabruur- <i>i</i>	Plan	1	2	3			
	Charges	RM75.00	RM135.00	RM195.00			
Agro Nurani- <i>i</i>	Plan	Pelan Ehsan	Pelan Amal	Pelan Azim			
	Charges	RM55.00	RM85.00	RM130.00			
Agro Madani- <i>i</i>	Plan	Pelan Zamrud	Pelan Emas	Pelan Berlian			
	Charges	RM60.00	RM150.00	RM240.00			

AgroMotor Takaful	<p>This product is underwritten by Syarikat Takaful Malaysia Berhad./ Takaful Ikhlas Berhad</p> <table border="1" data-bbox="544 331 1398 653"> <thead> <tr> <th>Description</th> <th>Fees</th> </tr> </thead> <tbody> <tr> <td>Wakalah Fees</td> <td>37.5% for the contribution of which: <ul style="list-style-type: none"> ▪ Commision : 10% ▪ Other expenses : 27.5% </td> </tr> <tr> <td>Stamp Duty</td> <td>RM10.00</td> </tr> <tr> <td>SST</td> <td>6%</td> </tr> </tbody> </table>	Description	Fees	Wakalah Fees	37.5% for the contribution of which: <ul style="list-style-type: none"> ▪ Commision : 10% ▪ Other expenses : 27.5% 	Stamp Duty	RM10.00	SST	6%										
Description	Fees																		
Wakalah Fees	37.5% for the contribution of which: <ul style="list-style-type: none"> ▪ Commision : 10% ▪ Other expenses : 27.5% 																		
Stamp Duty	RM10.00																		
SST	6%																		
Safe Deposit Box (SDB)	<table border="1" data-bbox="690 703 1284 978"> <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>	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
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																	
Will Writing	<table border="1" data-bbox="544 1041 1398 1241"> <thead> <tr> <th>Type of Fees & Charges</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Will Writing</td> <td>RM350</td> </tr> </tbody> </table>	Type of Fees & Charges	Charges	Will Writing	RM350														
Type of Fees & Charges	Charges																		
Will Writing	RM350																		
Bill Payment	<table border="1" data-bbox="544 1287 1398 1514"> <thead> <tr> <th>Bil.</th> <th>Bill Type</th> <th>Commision/ Ujah</th> </tr> </thead> <tbody> <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>	Bil.	Bill Type	Commision/ Ujah	1.	Syarikat Air Terengganu (SATU)	0.40	2.	Bekalan Air Pulau Pinang	0.40									
Bil.	Bill Type	Commision/ Ujah																	
1.	Syarikat Air Terengganu (SATU)	0.40																	
2.	Bekalan Air Pulau Pinang	0.40																	

AGRO VISA DEBIT-*i* CARD

Item	Fees & Charges
Card Issuance	RM10 per card
Annual Fee	RM10 per year
Card Replacement	RM12 per card
Cash Withdrawal	
Agrobank's ATM	Free
MEPS's ATM (Local)	RM1 per withdrawal
MEPS's ATM (LIFB)	RM4 per withdrawal
ATM VisaPlus	RM10 per withdrawal
Others:	
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)	1.25% 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. 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. 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.

AUTOMATED TELLER MACHINE (ATM)

ATM Services	Fees & Charges
Fund Transfer <ul style="list-style-type: none"> ▪ IBG ▪ IBFT 	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

AGRONetBIZ

Item	Fees & Charges
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
Other related fees/charges for online banking	
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