

# FEES & CHARGES OF PRODUCTS AND SERVICES

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## **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	RM 10
	opening.	
3	Request for statement of account.	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	Arrangement of documentations on behalf of the customer	RM 10
	to claim the remaining balance of dormant account from	
	Registrar of Unclaimed Monies.	
6	Replacement fee for loss of savings passbook	
	8.1 If stamping on the Indemnity Letter prepared by the	
	Customer	RM8
	8.2 If stamping on the Indemnity Letter prepared by the	RM23
	Bank	
7	Damage of savings passbook.	RM8

## GIRO ACCOUNT - AGROPERDANA-i

No.	Items	Fees and Charges
1	AGP Encashment	
	1.1 Home branch	Waived
	1.2 Inter branch	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	DM 420
	any, debiting amount is from any available balance in the	RM20
	account).	
4	Semi-annually Service Charge	
	Where average balance for semi-annually is less than	RM10
	RM1,000.	
5	Standing Instruction	
	5.1 Stamping Fee (Subject to change)	RM10
	5.2 Payment via Interbank Giro/Cash/Cheque	RM2
	5.3 Payment to account(s) in the Bank	Waived
	5.4 Unsuccessful standing instruction for 3 times	RM2
6	Damage of AgroPerdana-i passbook	RM8
7	Replacement fee for loss of savings passbook	
	7.1 If stamping on the Indemnity Letter prepared by the	D1 40
	Customer	RM8



	7.2 If stamping on the Indemnity Letter prepared by the	RM23
	Bank	
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	RM10
	9.2 Account closing as per customer instruction (more than	Waived
	3 months)	waived
10	Arahan Perdana	RM2 per instruction
11	Request for certified statement account	RM5 per request, per account
12	<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.
13	Arrangement of documentations on behalf of the customer	RM10
	to claim the remaining balance of dormant account from	
	Registrar of Unclaimed Monies.	

# 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	Brokerage fee at 0.05% on the total
	If customer made premature withdrawal within three (3)	deposit or RM 50, whichever is
	months from placement date.	lower.
2	Donle some of lost Town Donasit Contificate	RM10 Stamp Duty for Letter Of
	Replacement of lost Term Deposit Certificate	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	Wa'd	As per the Stamp Act 1949 (Revised 1989)
3	Late Payment Compensation	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.  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.
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.

<sup>\*</sup>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	Wa'd	As per the Stamp Act 1949 (Revised 1989)
3	Late Payment Compensation	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.  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.
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.

<sup>\*</sup>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	Wa'd	As per the Stamp Act 1949 (Revised 1989)
3	Late Payment Compensation	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.  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.
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.

<sup>\*</sup>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	During financing period, prior to maturity Compensation ( <i>Ta'widh</i> ) will be charged at 1% p.a. on the instalments amount in arrears and not compounded. <u>Upon expiry of financing period</u> , beyond the maturity 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.
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	During financing period, prior to maturity Compensation ( <i>Ta'widh</i> ) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.
		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 balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.
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	During financing period, prior to maturity Compensation ( <i>Ta'widh</i> ) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.
		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 balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.
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 (Rev	ised 1989).
2	Brokerage Fee	RM 20 for every millions of con	nmodity purchasing
		amount (subject to Service	e Tax at rate of 6%
		(if applicable)).	
3	Wakalah Fee	Wakalah fee is based on the tab	le below :-
		Total Financing (RM)	Fees Charges
		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
		(Wakalah Fee will be added to T	abung Khairat for the
		benefit of customer in the event	of death and taken every
		time a payment is made.)	



4	Late Payment Compensation	During financing period, prior to maturity Compensation ( <i>Ta'widh</i> ) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.
		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 balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.

## 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	During financing period, prior to maturity Compensation ( <i>Ta'widh</i> ) will be charged at 1% p.a. on the instalments amount in arrears and not compounded.
		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 balance principal amount outstanding on the maturity date or the expiry of the Facility and not compounded.
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.
6	Credit Review Fee	RM200 [Exempted for Customer categorized as Individual or Small and Medium Enterprise (SME)]



# 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	During financing period, prior to maturity
		Compensation ( <i>Ta'widh</i> ) will be charged at 1% p.a. on the
		instalments amount in arrears and not compounded.
		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
		balance principal amount outstanding on the maturity
		date or the expiry of the Facility and not compounded.

#### 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.
4	Credit Review Fee	RM200 [Exempted for Customer categorized as Individual or Small and Medium Enterprise (SME)]

## 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.



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	5	Late Payment Compensation	During financing period, prior to maturity	
			Compensation ( <i>Ta'widh</i> ) will be charged at 1% p.a. on	
			the instalments amount in arrears and not	
			compounded.	
			1	
			Upon expiry of financing period, beyond the maturity	
			Compensation ( <i>Ta'widh</i> ) will be charged based on	



20111030 013131711100	
	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	
	<ul> <li>a) Letter of Credit-<i>i</i> application</li> <li>b) Original Letter of Credit-<i>i</i></li> <li>c) Letter of Indemnity</li> </ul>	<ul><li>Exempted</li><li>Exempted</li><li>RM10</li></ul>
2	Postage	Local : RM10     Overseas : RM20
3	Courier	Local & Overseas : Actual Cost (rounded to the nearest Ringgit).
4	Telex or SWIFT	<ul> <li>Issuance Letter of Credit-i - RM50</li> <li>Amendment to the Letter of Credit-i or others - RM30</li> </ul>
5	Telephone, Cable and Others	Actual cost
6	Issuance Letter of Credit-i	<ul><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	Letter of Credit-i Usance	• 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	• 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	<ul><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></ul>
	b) Reduced Amount	• RM50
	c) Extension of the expiry date	<ul> <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> </ul>
	d) Other amendments	• RM30.00 flat per request.
10	Cancellation of Letter of Credit- i	<ul> <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	Discrepancy Fee	
	a) Local Letter of Credit-i	RM50 per transaction



	b) Foreign Letter of Credit-i	USD25 or RM equivalent per transaction.
12	Late Payment Compensation	Based on Islamic Interbank Money Market (IIMM) from Letter of Credit-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> <li>As approved by the Bank and will be stated in the Letter Offer</li> </ul>
2.	Stamp Duty -Contract Note	• RM10
3.	RENTAS	• RM5
4.	IBG	• RM2
5.	Late Payment Compensation	<ul> <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>
6	Credit Review Fee	RM200 [Exempted for Customer categorized as Individual or Small and Medium Enterprise (SME)]

#### BANK GUARANTEE-i

No.	SUBJECT	TYPES OF	RATE/ TOTAL PAYMENT
		PAYMENT	
1.	Issuance	Commission	• 1.25% per annum or minimum RM50;
	a) Non-financial		or as set out in the Letter of Offer.
	b) Financial Guarantee		
2.	Non Standard Format	Handling fee	None
3.	Bank Guarantee-i 1:1	Commission	• 1.25% per annum or min. RM50;
	(Financial Guarantee and		or as set out in the Letter of Offer
	Non-Financial Guarantee)		



No.	SUBJECT	TYPES OF	RATE/ TOTAL PAYMENT
		PAYMENT	
4.	Amendment	Commission	
	a) Extended tenure		
	1) 4 1 100		• 1.25% per annum or minimum RM50
	b) Additional amount		
	c) Amendment other		RM50.00 for each application.
	than tenure and		
	amount		Note:
			The commission is charged from the date of
			the amendment until the expiration date of the new and / or additional amount.
5.	Post/Courier/Transfer		
	a) Local	a) Postage	• RM10
		b) Courier	Actual cost or min RM10
	b) Oversea	a) Postage	• RM20
	.,	b) Courier	Actual cost
		,	Tretuin cost
	c) Issuance – Inside and	The original	• RM50
	outside the country	version, SWIFT of	
		Other	
	d) Amendment and	The original	• RM30
	others – Inside and	version, SWIFT of	• KIVI5U
	outside the country.	Other	
6.	Stamp Duty		
	a) Letter of indemnity		• RM10
	b) Original copy of Bank	Stamp Duty	• RM10
	Guarantee-i		
	c) Bank Guarantee-i		Rosed on approval amount (advalance)
	Facility Agreement/		Based on approval amount (ad volarem)
	1:1		
7.	Replacement of missing	Other charges	• RM50
	Bank Guarantee-i		
8.	BG claim (past due		• Compensation ( <i>Ta'widh</i> ) will be charged
	obligation)		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	
	• SG-i issued	0.1% flat on the value of invoice or minimum RM50.  Commissions to be collected up-front.
	• SG- <i>i</i> returned after 3 months from issuance date	• 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	As per the Stamp Act 1949 (Revised 1989)

#### DOCUMENTARY COLLECTION-i

No.	Type of Fees and Charges	Description of Fees and Charges
1	Commission*  • Local bill (denominated in Ringgit Malaysia)	0.1% flat on invoice value minimum RM50.00 maximum RM500.00
	Foreign bill (denominated in foreign currency)	0.1% flat on invoice value     minimum RM50.00     maximum RM100.00  *Commission to be collected upon settlement
2	Commission in lieu for Exchange (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	Courier and postage	Actual cost (rounded upwards to nearest Ringgit)
4	Telex or SWIFT (where applicable)	RM30 per messages/advices/enquiries
5	Stamp Duty	As per the Stamp Act 1949 (Revised 1989)
6	Holding fee (where applicable)	To be charged after two (2) months (60 days) grace period  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 RM10.00 Duty (Takaful Kasih Plus : Group Participation		ticipation)				
Agro Mabrur-i			1 2		2	3	
			RM75.00	RM	135.00	RM195	5.00
Agro Nurani-i			Pelan Ehsan	Pelan Amal		Pelan A	zim
	Charges		RM55.00	RM85.00		RM130.00	
Agro Madani-i			Pelan Zamru	d Pela	Pelan Emas		erlian
	Charges		RM60.00	RM	150.00	RM240	0.00



AgroMotor Takaful	This product is underwritten by Syarikat Takaful Malaysia Be Takaful Ikhlas Berhad			rhad./		
	Wakalah Fees			37.5% which:  Co Otl	of	
	Stamp Dut	y		RM10.	00	
	SST			6%		
Safe Deposit Box		Types of Box			Annual rental (RM)	
(SDB)		А	3"×5"	×24"	50	
		В	5"×5"	×24"	60	
		С	3″×10	"×24"	70	
		D	5″×10	"×24"	90	
		Е	10"×10	)"×24"	110	
Will Writing	VA7:11 VA7:si4:s			RM350		
	Will Writing			RIVISSO		
Bill Payment						
	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	1.25%
(For overseas transaction)	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	
■ IBG	RM0.10
• IBFT	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	Waived
Transfer (IBFT)	
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