

Deutsche Bank (Malaysia) Berhad  
Jadual Caj/Komisyen  
Schedule of Charges/Commissions



## Jadual Caj/Komisyen – Perkhimatan Bukan Perbankan Asas

### Schedule of Charges/Commissions – Non-Basic Banking Services

Caj dan komisyen yang tercatat dalam jadual ini untuk kegunaan urus niaga perbankan biasa dan tertakluk kepada pindaan tanpa sebarang notis. Perbelanjaan pos dan belanja tunai langsung serta caj surat-meyurat, jika ada, akan dikenakan caj tambahan.

The charges and commission quoted in this schedule apply to normal banking transactions and are subject to change without notice. Postage and out-of pocket expenses as well as correspondent's charges, if any, will be charged additionally.

Berkuatkuasa / Effective: **1<sup>st</sup> February 2022**

Sekiranya terdapat perbezaan pada tafsiran antara versi Bahasa Inggeris dan terjemahan versi Bahasa Melayu, adalah dipersetujui bahawa makna Bahasa Inggeris akan dikekalkan.

If there is a difference in the interpretation between the English version and the Malay version of the translation, it is agreed that the meaning of the English version will be maintained.

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## 1. Akaun Semasa / Current Accounts

### Akaun Semasa Korporat / Corporate Current Accounts

Deposit Permulaan / Initial Deposit RM50,000.00 (amaun minima untuk membuka akaun) / minimum amount for account opening)

Caj Khidmat Penyelenggaraan Akaun MYR / MYR Account Maintenance Charge RM750.00 sebulan / per month

### Akaun Semasa Korporat Mata Wang Asing / Foreign Currency Corporate Current Accounts

Mata Wang Akaun / Currency of Account Akaun ditentukan oleh jenis mata wang asing yang ada / To be determined on the availability of the type of foreign currency

Deposit Permulaan / Initial Deposit Bersamaan dengan RM50,000.00 (amaun minima untuk membuka akaun) / Equivalent of RM50,000.00 (minimum amount for account opening)

Caj Khidmat Penyelenggaraan Akaun Mata Wang Asing / FCY Account Maintenance Service Charge RM750.00 sebulan / per month

### Akaun Semasa Individu Bukan Perbankan Asas / Individual Current Accounts – Non Basic Banking Services

Yuran Perkhidmatan Setengah Tahun / Half Yearly Service Fee:

Purata baki setengah tahun bawah RM1,000.00 / Average half yearly balance below RM1,000.00 RM10.00 setengah tahun / per half yearly

**Caj Buku Cek / Cheque Book Charges**

Duti setem setiap cek / **15 sen** setiap cek / **per cheque**  
 Stamp duty per cheque

Fi Memproses Cek setiap cek\* / **50 sen** setiap cek / **per cheque**  
 Cheque Processing Fee per cheque \*

\* Sila ambil perhatian bahawa berkuatkuasa 2 Januari 2015, caj memproses cek sebanyak 50 sen bagi setiap cek dikenakan ke atas semua pengeluar cek. Caj ini ialah tambahan kepada duti setem sedia ada sebanyak 15 sen bagi setiap cek.

\* Please be informed that effective 2 January 2015, there is a new cheque processing fee of 50 sen per cheque imposed on all cheque issuers. This cheque processing fee is in additional of the stamp duty of 15 sen per cheque.

Caj Mengendali setiap buku cek / **Handling Charges per cheque book:**

Akaun Individu -25/50 keping **50 sen** setiap cek / **per cheque**  
 Individual Account - 25/50 leaves

Akaun Syarikat - 50/100 keping **50 sen** setiap cek / **per cheque**  
 Company Account - 50/100 leaves

Caj kurier kepada pelanggan / **Pada harga Kos / At cost**  
 Courier charges to customer

Arahan henti bayar cek / **Stop payment instruction on cheques:**

Semasa menerima / **Upon receipt** **RM10.00** setiap cek / **per cheque**

Penyerahan jika dana mencukupi / **RM10.00** setiap cek / **per cheque**  
 Presented with sufficient funds

Penyerahan jika kekurangan dana / **RM100.00** setiap cek / **per cheque**  
 Presented with insufficient funds

Caj kurier untuk pengembalian cek / **Pada harga Kos / At cost**  
 Courier charges for cheque returned

Cek Lambung / Dishonoured Cheque:

Kerana kekurangan dana / Due to insufficient fund	RM 100.00
Kerana kesilapan teknikal / Due to technical error	RM10.00
Petunaian Cek Pihak ketiga / Third Party Cheque Encashment	RM2.00

Draf Mata Wang Asing/Cek / Foreign Currency Drafts/Cheques

Pungutan cek asing / Collection of foreign cheques	0.10% dari nilai cek (minima RM30.00 dan maksima RM100.00) dan kos yang berkenaan / 0.10% of value of cheque (minimum RM30.00 and maximum RM100.00) plus incidental costs incurred
Pengeluaran Tunai/Simpanan Mata Wang Asing / Foreign Currency Cash Withdrawal/Deposit	2.00% dari amaun atau minima RM30.00 setiap pengeluaran/deposit sebagai ganti tukaran / 2.00% of amount or minimum RM30.00 per withdrawal/deposit in lieu of exchange

(Notis 1 hari hendaklah diberi kepada bank untuk pengeluaran tunai) / (1 day prior notice to be given to the bank for cash withdrawal)

Arahan Tetap / Standing Orders

Bayaran Pelaksanaan / Set Up	RM20.00 sekali / one off
Yuran transaksi / Transaction fee	RM10.00
Pindahan Dalaman / House Transfer	10.0 sen
Pengesan / Tracers	RM25.00 termasuk kos yang berkenaan / plus incidental costs

## 2. Akaun Deposit Bermasa / Time Deposit Accounts

### Mata Wang Tempatan / Local Currency

Faedah / Interest Kadar semasa seperti yang tersiar jika ditanya / *As per prevailing published rate upon enquiry*

Jangka masa/Deposit Minima / Tenor / Minimum Deposits 1 hingga 12 bulan (kadar tetap) 15 bulan ke atas (kadar boleh dirunding)  
Amaun minima tidak kurang dari RM 100,000.00 / 1 to 12 months (fixed rates) 15 months and above (rates are negotiable)  
Minimum amount not less than RM100, 000.00

Mata Wang Asing Utama: (EUR/USD/GBP/SGD) / Major Foreign Currencies (EUR/USD/GBP/SGD) USD50,000 atau sama dengan mata wang asing lain / USD50,000 or equivalent in other currencies

Faedah / Interest Kadar diberi diatas permintaan / Rates available on request

Pengeluaran / Withdrawal Percuma / Free

Komisyen Pengendalian / Handling Commission Percuma / Free

Pembayaran kepada Penyimpan / Payment to Depositor Percuma / Free

Pembayaran kepada Pihak Ketiga / Payment to Third Party Caj wang kiriman keluar dikenakan / Outward remittance charges applicable



### 3. Kiriman Wang / Remittances\*

\*Note: Other charges such as administrative and handling fee may apply due to the nature of the channel used such as Manual, Fax or Over-the-counter instructions.

#### Masuk / Inward

Komisyen Pengendalian / Handling Commission RM10.00

Komisyen Pengendalian (jika caj akan ditanggung oleh pengirim) / Handling Commission (where charges are borne by remitter) RM10.00

#### Keluar / Outward

#### Cek Jurubank/Arahan Juruwang (Dalam Ringgit) / Banker's Cheque/Cashiers Order (In Ringgit)

Komisyen Pengendalian Handling Commission RM3.00

Caj kurier kepada atau penerima/arahan / Courier charge to or beneficiary/order Pada harga Kos / At cost

#### Pembatalan Cek Jurubank/Arahan Juruwang / Cancellation of Banker's Cheque/Cashiers Order

Caj Pengendalian / Handling charges RM2.00 untuk setiap cek / per cheque

#### Draf Jurubank (dalam Mata Wang Asing) dari Akaun Ringgit / Banker's Draft (in Foreign Currency) out of Ringgit Accounts

Komisyen Pengendalian / Handling Commission RM80.00 (simpan untuk pungutan / hold for collection)

Caj kurier kepada atau penerima/arahan / Courier charge to or beneficiary/order Pada harga Kos / At cost

**Draf (Asing) dari Akaun Mata Wang Asing / Draft (Foreign) out of Foreign Currency Accounts**

Komisyen Pengendalian / **Handling Commission** RM80.00 (simpan untuk pungutan / **hold for collection**)

Caj kurier kepada atau penerima/arahan / **Courier charge to or beneficiary/order** Pada harga Kos / **At cost**

**Draf (bagi Bank-Bank Australia) / Drafts (on Australian Banks)**

Komisyen Pengendalian / **Handling Charges** RM80.00 (simpan untuk pungutan / **hold for collection**)

Caj kurier kepada atau penerima/arahan / **Courier charge to or beneficiary/order** Pada harga Kos / **At cost**

**Pindahan Telegraf (Dalam Mata Wang Asing) / Telegraphic Transfer (In Foreign Currency)**

Komisyen Pengendalian / **Handling Commission** RM10.00

Caj SWIFT / **SWIFT Charges**  
 - Bank di Singapura / **in Singapore** RM17.00  
 - Bank di negara-negara lain / **in other countries** RM38.00

Caj Pengembalian/Penolakan / **Returned/Rejected Handling Commission** RM100.00

**Caj untuk Pindahan Telegraft manual (Dalam Mata Wang Asing) / Manual Telegraphic Transfer (In Foreign Currency)**

Caj Tambahan Pengendalian / **Additional Handling Fee** RM750.00 - setiap transaksi / **per transaction**

**Pindahan ke Bank-Bank Tempatan / Transfer to Local Banks**

Bayaran melalui draf (pemegang akaun) / **Payment via draft (account holders)** RM6.00

Bayaran melalui draf (bukan pemegang akaun) / Payment via draft (non account holders)	RM10.00
Bayaran melalui RENTAS (Amaun melebihi RM10,000.00) / Payment via RENTAS (Amount above RM10,000.00)	RM 5.00 – Individu / Individual RM 10.00 – Korporat / Corporation (e-banking)
Bayaran RENTAS Manual untuk Korporat / RENTAS Manual Payment for Corporation	RM750.00 – setiap transaksi / per transaction
Bayaran melalui Interbank GIRO (Amaun kurang dari RM1,000,000.00) / Payment via Interbank GIRO (Amount less than RM1,000,000.00)	RM0.10 sen – Individu / Individual RM0.10 sen – Korporat / Corporation (e-banking)
Bayaran GIRO Manual untuk Korporat / GIRO Manual Payment for Corporation	RM750.00 – setiap transaksi / per transaction

\*Note: Standard fees for manual transactions only. For Internet Banking please refer to our e-Payment Services and Fee Schedule or Fees agreed with the bank via Cash Management Pricing proposal.

#### Pindahan Melalui DuitNow / Transfer via DuitNow

Bayaran melalui DuitNow akaun / DuitNow Pay-to-account	RM0.50
Bayaran melalui DuitNow proksi / DuitNow Pay-to-proxy	RM0.50
Bayaran melalui DuitNow Autodebit / DuitNow Autodebit	RM1.50

#### 4. Pelbagai / Miscellaneous – Akaun Semasa / Current Accounts

Salinan penyata akaun (<3 Bulan) <i>Duplicate of account statements</i> (<3 Months)	RM50.00 bagi setiap akaun / <i>per account</i>
Salinan penyata akaun (3-12 Bulan) <i>Duplicate of account statements</i> (3-12 Months)	RM100.00 bagi setiap akaun / <i>per account</i>
Salinan penyata akaun (>12 Bulan) <i>Duplicate of account statements</i> (>12 Months)	RM250.00 bagi setiap akaun / <i>per account</i>
Pengendalian mel istimewa <i>Special mail handling</i>	RM10.00 sebulan / <i>per month</i>
Permohonan selepas tarikh nilai <i>Request after value date</i>	RM50.00
Permohonan untuk penilaian ke belakang <i>Request for back valuation</i>	- Funds Compensation Claim Formula* + USD300 for Foreign Currency Transaction - Funds Compensation Claim Formula* + MYR200 for MYR Transactions
Penyiasatan / <i>Investigations</i>	RM25.00 termasuk kos yang berkenaan/ <i>plus incidental costs</i>
Pengesan / <i>Tracers</i>	RM25.00
Pengesahan Audit / <i>Audit Confirmations</i>	RM300.00 setiap pengesahan audit / <i>per</i> <i>audit confirmation</i>
Setem untuk surat tawaran / <i>Stamping of</i> <i>letter of offer</i>	RM10.00 untuk setiap item termasuk kos yang berkenaan / <i>per item plus incidental</i> <i>cost</i>

\*Note: Funds Compensation Claim Formula is provided by BNM under guidelines for Foreign Currency and MYR Currency Settlement under RENTAS

Pengesahan untuk status syarikat bagi penyerahan tender projek / [Endorsement on the status of customers' company accounts for project tender submission](#)

RM20.00 setiap pengesahan / [per endorsement](#)

## 5. Perniagaan Berdokumen - Impot / Documentary Business - Import

Surat Kredit Impot (L/C)

Import Letters of Credit (L/C)

Kadar SWIFT / SWIFT Charges	RM100.00 bagi teks penuh / for full LC text RM 50.00 bagi pindaan / for LC amendment RM 40.00 lain-lain / for others
Komisyen pembukaan	0.10% sebulan atau sebahagian darinya. Minima RM100.00
Opening commission	0.10% per month or part thereof. Minimum RM100.00
Pindaan dengan lanjutan pada tamat tempoh	0.10% sebulan atau sebahagian darinya. Minima RM100.00
Amendment with extension of expiry	0.10% per month or part thereof. Minimum RM100.00
Pindaan dengan peningkatan amaun	0.10% sebulan atau sebahagian darinya Minima RM100.00
Amendment with increased amount	0.10% per month or part thereof. Minimum RM100.00
Lain-lain jenis pindaan Other types of amendments	Minima RM100.00 Minimum RM100.00
Pusingan Komisyen LC	0.10% per month or part thereof. Minimum RM100.00
Revolving LC Commission	0.10% sebulan atau sebahagian darinya. Minima RM100.00
Pembatalan L/C Tidak Diguna Cancellation of Unutilised L/C	RM100.00 kadar sama rata / flat

Rundingan Bil Masuk / Inward Bills Negotiation

Faedah	Dari tarikh rundingan hingga tarikh bayaran
Interest	From the negotiation date to payment date
Ambilan balik lebihan L/C	0.10% sebulan atau sebahagian dari amaun dari tarikh penghantaran hingga tarikh tamat L/C. Minima RM100.00
Drawing in excess of L/C	0.10% per month or part thereof amount from shipment date to L/C expiring date. Minimum RM100.00
Ambilan di bawah L/C usans	0.10% setiap bulan atau sebahagian dari amaun Bil Pertukaran. Minima RM100.00
Drawing under usance L/C	0.10% per month or part thereof on Bills of Exchange amount. Minimum RM100.00
Bil bercangah	Minima RM100.00 untuk bil Domestik. Minima USD100.00 untuk bil Asing.
Bills with discrepancies	Minimum RM100.00 for Domestic bills. Minimum USD100.00 for Foreign bills
Komisyen sebagai ganti tukaran Commission in lieu of exchange	0.10% Minima / Minimum RM100.00 Maxima / Maximum RM500.00
Kadar SWIFT / SWIFT Charges	RM 40.00

Pungutan Bil Masuk / [Inwards Bills Collection](#)

Komisyen pungutan <a href="#">Collection commission</a>	0.10% kadar sama rata / flat Minima / <a href="#">Minimum RM100.00</a>  Untuk Bil Mata Wang Asing - Maksima RM500.00 <a href="#">For Foreign Currency Bills - Maximum RM500.00</a>  Untuk Bil Mata Wang Tempatan Maksima - RM500.00 <a href="#">For Local Currency Bills - Maximum RM500.00</a>
Pengendalian & Bantahan <a href="#">Handling &amp; Protest</a>	<a href="#">RM100.00</a> + yuran bantahan / <a href="#">protest fees</a>
Komisyen sebagai ganti tukaran <a href="#">Commission in lieu of exchange</a>	0.10% kadar sama rata / flat. Minima / <a href="#">Minimum RM100.00</a> Maxima / <a href="#">Maximum RM500.00</a>
Makluman Penerimaan <a href="#">Advice of Acceptance</a>	<a href="#">RM25.00</a> kadar sama rata / flat
Susulan & Pengesan <a href="#">Follow up &amp; Tracers</a>	<a href="#">RM 20.00</a> + kos penghantaran / <a href="#">delivery cost</a> (untuk setiap permintaan pelanggan / <a href="#">for each client request</a> )
Bil Belum Jelas Lama <a href="#">Long Outstanding Bills</a>	<a href="#">RM20.00</a> sebulan atau sebahagian <a href="#">RM20.00 per month or part thereof</a>
Kadar SWIFT / <a href="#">SWIFT Charges</a>	RM 40.00

(Bil Tampak gagal dijelaskan dalam tempoh 2 bulan dari tarikh surat arahan)  
([Sight bills not settled within 2 months from date of instruction letter](#))

(Bil Usans Terima gagal dijelaskan dalam tempoh 2 bulan dari tarikh matang)  
([Accepted Usance bills not settled within 2 months from maturity](#))

(Bil Usans tidak diterima dalam tempoh 2 bulan dari tarikh surat arahan)  
([Usance bills not accepted within 2 months from date of instruction letter](#))



## 6. Perniagaan Berdokumen – Eksport / Documentary Business - Export

### Surat Kredit Ekspot (L/C) / Export Letters of Credit (L/C)

Pengendalian & Makluman pindaan L/C / <a href="#">Handling &amp; Advising L/C amendment</a>	RM100.00 kadar sama rata bagi pelanggan / <a href="#">flat for client</a> RM150.00 kadar sama rata bagi bukan pelanggan / <a href="#">flat for non client</a>
Pengesahan L/C / <a href="#">Confirmation of L/C</a>	Minima 0.10% sebulan atau sebahagian Tertakluk pada kadar tertinggi berdasarkan pada risiko Bank dan Negara Minima RM 200.00 <a href="#">Minimum 0.10% per month or part thereof subject to higher rates based on Bank and Country risk.</a> <a href="#">Minimum RM200.00</a>
Pindahan L/C / <a href="#">Transfer of L/C</a>	0.10% sebulan atau sebahagian dari amaun yang dipindahkan. Minima RM200.00 <a href="#">0.10% per month or part thereof on amount transferred.</a> <a href="#">Minimum RM200.00</a>
Pindahan pada Pindahan Amaun bertambah atau tarikh tempoh tamat dilanjutkan <a href="#">Amendment of Transfer Increased amount or extension of expiry date</a>	0.10% sebulan atau sebahagian / per month part thereof Minima / <a href="#">Minimum RM200.00</a>
Pindaan-pindaan lain <a href="#">Other amendments</a>	RM200.00 kadar sama rata / <a href="#">flat</a>
Kadar SWIFT / <a href="#">SWIFT Charges</a>	RM 40.00

Rundingan/Pembelian/Diskaun

Negotiation / Purchase / Discount

Penyemakan L/C / L/C Checking

Minima / Minimum RM50.00 untuk setiap bil/per bill

Komisyen Pengendalian

Handling Commission

0.10% kadar sama rata / flat

Minima / Minimum RM100.00

Maksima / Maximum RM500.00

Komisyen sebagai ganti tukaran

Commission in lieu of exchange

0.10% kadar sama rata / flat

Minima / Minimum RM100.00

Maxima / Maximum RM500.00

Komisyen Penerimaan Usans L/C

/ bayaran tertunda

Minima 0.10% sebulan atau sebahagian,

Tertakluk pada kadar tertinggi berdasarkan pada risiko Bank dan Negara.

Minima RM100.00

Faedah (mana-mana sesuai)

Interest (where applicable)

Tertakluk pada kadar semasa

Subject to prevailing rates

Bayaran agen (mana-mana sesuai)

Agent Fee (where applicable)

Antara USD15.00 hingga USD50.00 setiap bil

between USD15.00 to USD50.00 per bill

Kadar SWIFT / SWIFT Charges

RM 40.00

Pungutan Bil Keluar / Outward Bills Collection

Komisyen / Commission

0.10% kadar sama rata / flat

Minima / Minimum RM100.00

Maksima / Maximum RM500.00 untuk akaun peminjam / for borrowing account atau / or RM500.00 untuk akaun bukan peminjam / for non-borrowing account.

Komisyen sebagai ganti tukaran

Commission in lieu of Exchange

0.10% kadar sama rata / flat

Minima / Minimum RM100.00

Maxima / Maximum RM500.00

Makluman Penerimaan Advice of Acceptance	RM25.00 kadar sama rata / flat
Susulan & Pengesan Follow up & Tracers	RM 20.00 + kos penghantaran / delivery cost (untuk setiap permintaan pelanggan / for each client request)
Bil lama belum di jelas Long outstanding bills	RM20.00 sebulan atau sebahagian / per month or part thereof
Bayaran agen (mana-mana sesuai) Agent Fee (where applicable)	Antara USD15.00 hingga USD50.00 setiap bil between USD15.00 to USD50.00 per bill
Kadar SWIFT / SWIFT Charges	RM 40.00

(Bil Tampak gagal dijelaskan dalam tempoh 2 bulan dari tarikh surat arahan)  
(Sight bills not settled within 2 months from date of instruction letter)

(Bil Terima Usans gagal dijelaskan dalam tempoh 2 bulan dari tarikh matang)  
(Accepted Usance bills not settled within 2 months from maturity)

(Bil Usans tidak diterima dalam tempoh 2 bulan dari tarikh surat arahan)  
(Usance bills not accepted within 2 months from date of instruction letter)

## 7. Pembiayaan Produk Dagangan / Trade Finance Products

Resit Amanah, Nota Janji Hutang & Pembiayaan Invois  
Trust Receipts, Promissory Notes & Invoice Financing

Faedah / Interest	Pada kadar dipersetujui atas kos dana / at agreed rate over cost of funds
Lanjutan tempoh pembiayaan Extension of financing period	
Pengendalian / Handling	RM10.00 kadar sama rata /flat
Kadar SWIFT / SWIFT Charges	RM 40.00

## 8. Jaminan-Jaminan / Guarantees

### Jaminan Jurubank (BG) / Banker's Guarantee (BG)

<p>Komisyen terbitan Issuance commission</p>	<p>Minima 0.10% sebulan atau sebahagian, tertakluk pada minima RM100.00 setahun Minimum 0.10% per month or part thereof, subject to minimum of RM100.00 per annum.</p>
<p>Yuran penyelenggaraan bagi format standard (termasuk format agensi kerajaan dan utility) Handling fee for standard format (inclusive format for government agencies and utilities)</p>	<p>RM20.00</p>
<p>Yuran penyelenggaraan bagi format bukan standard Handling fees for non-standard format</p>	<p>RM50.00</p>
<p>Bagi Jaminan Balas / For Counter Guarantee</p>	<p>Atas budi bicara bank / At the banks discretion</p>
<p>Setem / Stamping</p>	<p>RM10.00 atau/ or sebenar/ actual</p>
<p>Komisyen pindaan dengan lanjutan kesahan dan/atau tambahan pada amaun Amendment commission with extension of validity and/or increase in amount</p>	<p>Minima 0.10% sebulan atau separuh, tertakluk pada minima RM100.00 setahun. Minimum 0.10% per month or part thereof, subject to a minimum of RM100.00 per annum</p>
<p>Pindahan am / General amendments</p>	<p>RM100.00 kadar sarna rata / flat.</p>
<p>Susulan &amp; Pengesan Follow up &amp; Tracer</p>	<p>RM20.00 + kos penghantaran / delivery cost</p>

Kadar SWIFT / **SWIFT Charges**                      **RM100.00** bagi teks penuh / **for full text**  
**RM 50.00** bagi pindaan / **for amendment**  
**RM 40.00** lain-lain / **for others**

Jaminan Perkapalan (SG) / **Shipping Guarantee (SG)**

Komisyen terbitan    Minima / **Minimum 0.10 %** bagi suku tahun  
**Issuance commission**    pertama / **for first quarter.**  
Minima / **Minimum RM100.00**

Komisyen selepas tempoh 3 bulan                      **Minima 0.50%** sebulan atau separuh / **per month or**  
dari tarikh terbitan.    **part thereof**  
**SG commission after 3 months**  
**from issuance date.**

## 9. Khidmat Perbankan Elektronik\* / [Electronic Banking Services](#)

\* Khidmat Perbankan Elektronik tiada ditawarkan untuk individu dan SME / [Electronic Banking Services are not offered to individual and SME](#)

### Penyelenggaraan dan sokongan / [Maintenance and support](#)

Yuran Penyelenggaraan /  
[Maintenance Fee](#)

[RM7,500.00\\*](#) sebulan untuk satu  
pelanggan / [per customer per month](#)

\*Note : Applicable for Non-Client Self Administered. If  
Client Self Administered, charges are waived

Pass Digital/  
[Digipass](#)

[RM30.00](#) setiap item / [per item](#)

DbSecure Token Lembut /  
[DbSecure Soft Token](#)

Percuma / [Free](#)

DbSecure Peranti Token /  
[DbSecure Token Device \(Hard  
Token\)](#)

[RM150.00](#) setiap item / [per item](#)

## 10. Caj Penyata SWIFT / SWIFT Statement Charges

Caj yang dikenakan untuk penyata SWIFT MT950 dibuat berasaskan dasar perjanjian bersama.

The charges for SWIFT MT950 statements are based on a mutual agreement basis.

### Penyata SWIFT MT940 (Keluar) / SWIFT MT940 Statements (Outgoing)

Caj pengendalian / *Handling charges*

RM400.00 untuk satu akaun pada setiap bulan / per account per month



## 11. Rumah Pinjaman / Housing Loan

### Yuran Pemprosesan / Processing Fees

Yuran pemprosesan / Processing fee for application approved	Tiada/NIL
Pengsahan untuk pengeluaran EPF / Confirmation for EPF withdrawal	RM20.00
Penambahan penyata bank / Additional bank statement	RM10.00 untuk satu keping / per copy