

**FEES AND CHARGES [EFFECTIVE 12 JUNE 2026]**

Products	No	Description	Fees & Charges
Visa Debit Card-i	1	Annual Fee <ul style="list-style-type: none"> <li>• First year</li> <li>• Subsequent year</li> </ul>	<ul style="list-style-type: none"> <li>• Waived</li> <li>• RM8 (For Debit Card tied to Basic Savings Account-i or Basic Current Account-i, Card Annual Fee is waived)</li> </ul>
	2	Card Replacement Fee due to: <ul style="list-style-type: none"> <li>• Lost/ stolen</li> <li>• Damaged due to Cardmember mis-use (i.e retained card/ lost pin number)</li> <li>• Card Quality (Mag/ Chip Faulty)</li> <li>• Fraud</li> <li>• Renewal</li> <li>• Card returned</li> <li>• Other (due to card member negligence)</li> </ul>	<ul style="list-style-type: none"> <li>• RM12.00</li> <li>• RM12.00</li> <li>• Waived</li> <li>• Waived</li> <li>• Waived</li> <li>• Waived</li> <li>• RM12.00</li> </ul>
	3	Sales Draft Retrieval Fee	RM10.00 per copy
	4	Overseas Transaction Conversion Fee	Whenever the Card is used outside Malaysia, the transaction will be converted into Ringgit Malaysia at an exchange rate determined by VISA International on the date the transaction is processed by VISA International, with an additional 1% foreign exchange spread (previously known as administration cost).
	5	Withdrawal Fee <ul style="list-style-type: none"> <li>• Via MBSB Bank ATM</li> <li>• Via MEPS ATM Network in Malaysia</li> <li>• Via MEPS Foreign Islamic Bank (i.e. Kuwait Finance House, Al Rajhi Bank)</li> <li>• Via MEPS Local Incorporated Foreign Bank (LIFB)</li> <li>• Via VISA Plus network</li> </ul>	<ul style="list-style-type: none"> <li>• No Charge</li> <li>• RM1.00 per withdrawal</li> <li>• RM1.00 per withdrawal</li> <li>• RM1.00 per withdrawal</li> <li>• RM12.00 per withdrawal</li> </ul>
	6	Balance Enquiry Fee <ul style="list-style-type: none"> <li>• Via MBSB Bank ATM</li> <li>• Via Other Banks</li> </ul>	<ul style="list-style-type: none"> <li>• No Charge</li> <li>• No Charge</li> </ul>
	7	Interbank GIRO (IBG)	RM0.30 per transaction (for Basic Savings Account-i and Basic Current Account-i, the Fee is waived)
	8	Instant Transfer (IBFT) <ul style="list-style-type: none"> <li>• Transaction amount ≤ RM5,000</li> <li>• Transaction amount &gt; RM5,000</li> </ul>	<ul style="list-style-type: none"> <li>• No charge</li> <li>• RM0.50 per transaction</li> </ul>
Saving Account-i i. Wise Saver's Savings Account-i ii. M-Junior Savings Account-i iii. Cash Rich Savings Account-i iv. PrimeWin Savings Account-i v. PrimeWin Salary	1	Brokerage/ Wakalah Fee	Waived
	2	Tawarruq Notice on ad-hoc basis	RM10.00 for each issuance
	3	Dormant Account <ul style="list-style-type: none"> <li>• Balance of RM10.00 and below</li> <li>• Balance above RM10.00</li> </ul>	<ul style="list-style-type: none"> <li>• Account closed and balance absorbed as service charge</li> <li>• RM10.00 per year</li> </ul>
	4	Account closing – if within 3 months from the date of opening	RM10.00
	5	Standing Instruction Transaction	Waived

Products	No	Description	Fees & Charges
<i>Savings Account-i</i>	6	Statement of Account (Monthly)	No charge
<i>vi. PrimeWin FSA2 Savings Account-i</i>	7	Ad Hoc/ Duplicate Statement	No charge
<i>vii. Tiered Savings Account-i</i>			
<b>Current Account:</b>			
<i>i. Basic Current Account-i</i>	1	Stamp Duty (for Issuance of Cheque Book)	RM1.00 per cheque leaf <i>(Not applicable for government bodies, statutory bodies, schools)</i>
<i>ii. PrimeRich Current Account-i</i>	2	Collection of Cheque Book	Self-collection: Waived Postage: Actual cost as per charged by courier service
<i>iii. PrimeWin Current Account-i</i>	3	Cheque Processing	RM 0.50 per cheque
<i>iv. Tiered Current Account-i</i>	4	Service Fee <ul style="list-style-type: none"> <li>Individual &amp; SME <i>(for account with an average balance of less than RM 1,000)</i></li> <li>Non-SME <i>(for account with an average balance of less than RM 10,000)</i></li> </ul>	RM10.00 per half year <i>(Not applicable for those granted with Cashline-iFacility)</i>  *Service fee is waived for Basic Current Account-i.
	5	Cheque Encashment <ul style="list-style-type: none"> <li>Own Account or nominated third party</li> <li>Third party</li> </ul>	<ul style="list-style-type: none"> <li>No Charge</li> <li>RM2.00</li> </ul>
	6	Stop Payment	<ul style="list-style-type: none"> <li>RM10.00 per cheque</li> </ul>
	7	Returned Cheque <ul style="list-style-type: none"> <li>Due to technical reasons; or</li> <li>Insufficient funds</li> </ul>	<ul style="list-style-type: none"> <li>RM10.00 per cheque</li> <li>RM100.00 per cheque</li> </ul>
	8	Overdrawn Account <i>(Due to insufficient fund but covered before the cut-off time of returned cheque)</i>	RM50.00 per cheque  *Overdrawn fee is waived for Basic Current Account-i.
	9	Statement of Account (Monthly)	No Charge
	10	Ad Hoc/ Duplicate Statement	Charges for each issuance: <ul style="list-style-type: none"> <li>RM10.00 for Individual and SME</li> <li>RM20.00 for Non-SME*</li> </ul> <i>(*Note: A maximum 10 pages is permitted per issuance. Each subsequent page is charged at RM1.00 per page.)</i>
	11	<i>Tawarruq</i> Notice (Yearly)	No Charge
	12	Ad Hoc/ Duplicate <i>Tawarruq</i> Notice	RM10.00 for each issuance
	13	Close account within 3 months from the date of opening)	RM20.00 or available balance whichever is lower
	14	Dormant Account <ul style="list-style-type: none"> <li>Balance of RM10.00 and below</li> <li>Balance above RM10.00</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge</li> <li>RM10.00 per year</li> </ul>
	15	Audit Confirmation	RM20.00
	16	Mandate (Stamp Duty)	RM10.00
	17	Change of Signatories and/or Account Conditions	RM10.00 per request
	18	Photocopy of Cheque Image <i>(Waived for Individual)</i>	<ul style="list-style-type: none"> <li>3 months and below: RM5.00 (per request)</li> <li>Above 3 months: RM10.00 (per request)</li> </ul>

Products	No	Description	Fees & Charges
	19	MEPS ATM Withdrawal**	RM1.00 per transaction
Foreign Currency Current Account-i	1	Transfer charge (per debit/credit transaction)	Respective Foreign Currency ("FCY") amount equivalent to USD2.00
	2	Annual Fee	Respective FCY amount equivalent to RM50.00
	3	Statement of Account	No Charge
	4	Request for Ad Hoc/ Duplicate Statement (per request)	<ul style="list-style-type: none"> <li>For Individual &amp; SME : RM10.00</li> <li>For Non-SME : RM20.00</li> </ul> <i>(Note: A maximum 10 pages is permitted per issuance. Each subsequent page charge is charged at RM1.00 per page.)</i>
	5	Tawarruq Notice (Yearly)	No Charge
	6	Request for Ad Hoc/ Duplicate Tawarruq Notice (per request)	Respective FCY amount equivalent to RM10.00
	7	Close account within 3 months from the date of opening	Respective FCY amount equivalent to RM20.00 or available balance whichever is lower
	8	Dormant Account; <ul style="list-style-type: none"> <li>Balance of equivalent to RM10.00 and below;</li> <li>Balance equivalent to RM10.00 and above</li> </ul>	<ul style="list-style-type: none"> <li>Account closed and balance absorbed as service charge</li> <li>Respective FCY equivalent to RM10.00 per year</li> </ul>
Term Deposit-i i. Term Deposit-i ii. Junior Term Deposit-i	1	Brokerage/ Wakalah Fee	Waived
	2	Replacement of Term Deposit Advice	RM5.00
	3	Statement of Account (Yearly)	No charge
	4	Ad Hoc/ Duplicate Statement	No charge
Investment Account-i i. PrimeInvest Investment Account-i	1	Wakalah Fee	Waived
Global Easy Transfer (GET)	1	Transfer Fee	Waived
Personal Financing-i i. Afdhal-i ii. Mumtaz-i iii. Private Sector-i iv. Ihsan-i FSA2	1	Brokerage/ Wakalah Fee	RM28.00 <i>Note: Not applicable for Ihsan-i FSA2.</i>
	2	Early Settlement Fee	Waived
	3	Late Payment Compensation	<p><b>Late Payment Compensation (Ta'widh)</b></p> <p><u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (1%) per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market ("IIMM") rate prescribed by Bank Negara Malaysia ("BNM") on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default resulting in the entire Facility to be recalled or brought to court for judgement prior to maturity</u>, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default in payment of any outstanding amount after judgement</u>, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal</p>

Products	No	Description	Fees & Charges
			<p>cost and uncollected late payment compensation) calculated from the date of judgement until the judgement sum is fully settled.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>i. Ta'widh will not be compounded;</li> <li>ii. The Ta'widh methodology and applicable rates are subject to changes as may be prescribed by BNM;</li> <li>iii. Ta'widh is computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.</li> </ul>
Education Financing-i	1	Brokerage/ Wakalah Fee	RM34.00
	2	Early Settlement Fee	Waived
	3	Stamp duty	As per Stamp Duty Act 1949 (Revised 1989)
	4	Late Payment Compensation	<p><b>Late Payment Compensation (Ta'widh)</b></p> <p><u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (1%) per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market ("IIMM") rate prescribed by Bank Negara Malaysia ("BNM") on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default resulting in the entire Facility to be recalled or brought to court for judgement prior to maturity</u>, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default in payment of any outstanding amount after judgement</u>, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal cost and uncollected late payment compensation) calculated from the date of judgement until the judgement sum is fully settled.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>i. Ta'widh will not be compounded;</li> <li>ii. The Ta'widh methodology and applicable rates are subject to changes as may be prescribed by BNM;</li> <li>iii. Ta'widh is computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.</li> </ul>
Property Financing-i (Residential and Commercial) <i>i. Standard Home Financing-i</i> <i>ii. Ultimate Home Financing-i</i> <i>iii. My First Home</i>	1	Brokerage/ Wakalah Fee	Waived
	2	Stamp duty	As per Stamp Duty Act 1949 (Revised 1989)
	3	Legal & disbursement fee	Include solicitor fees for financing documentation, registration of charge, land search, bankruptcy search and any other related charges
	4	Valuation fee	As charged by the Bank's panel valuer applicable for completed properties only.

Products	No	Description	Fees & Charges
<b>Scheme-i</b> <b>iv. My First Home Scheme-i - SJKP</b> <b>v. My First Home Scheme-i - SJKP MADANI</b> <b>vi. Staff Financing-i</b>	5	Financing application processing fee (for commercial properties only)	No Charge
	6	Financing application processing fee (for residential properties)	No Charge
	7	Redemption statement	RM50.00 for each issuance
	8	Statement of account	RM2.00 for each issuance
	9	Retrieval of security documents and photocopy	RM10.00 per document
	10	Courier charges	RM10.00
	11	Audit/ subsidiary confirmation/ letter of reference	Waived
	12	Letter of confirmation for EPF withdrawal	RM20.00 per request
	13	Early Settlement Fee	<p>All actual cost incurred by the Bank that has not been recovered (if any). Such charges may include:</p> <ul style="list-style-type: none"> <li>i. Costs that have not been recovered due to a financing contract structure with discount elements at the initial period of financing (if applicable); and</li> <li>ii. Initial costs that have not been recovered from “zero entry cost” (if applicable), which shall in any event be a reasonable estimation of the costs incurred by the Bank as a direct result of such early settlement.</li> </ul>
	14	Late Payment Compensation	<p><b>Late Payment Compensation (Ta’widh)</b></p> <p><u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (1%) per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market (“IIMM”) rate as prescribed by Bank Negara Malaysia (“BNM”) on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default resulting in the entire Facility to be recalled or brought to court for judgement prior to maturity</u>, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default in payment of any outstanding amount after judgement</u>, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal cost and uncollected late payment compensation) calculated from the date of judgement until the judgement sum is fully settled.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>i. Ta’widh will not be compounded;</li> <li>ii. The Ta’widh methodology and applicable rates are subject to changes as may be prescribed by BNM;</li> <li>iii. Ta’widh is computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.</li> </ul>

Products	No	Description	Fees & Charges
Hire Purchase-i	1	Request for photocopy Hire Purchase-i Agreement	RM10.00
	2	Request for Photocopy of Guarantee Agreement	RM10.00
	3	Request for photocopy discharged of e-Hakmilik	RM10.00
	4	Request for photocopy of Registration Card (VOC)	RM10.00
	5	Request for consent letter to transport car to Sabah/ Sarawak/ Thailand/ Singapore/ Others (issued to JPJ and/or Customs or other relevant parties, on customer's request)	RM10.00
	6	Stamping of Hire Purchase-i Agreement	RM 10.00 (Nominal stamp duty)
	7	Stamping of Hire Purchase-i Agreement with Guarantor	RM10.00 (Nominal stamp duty)
	8	Postage	RM 2.15 for normal mail RM 3.50 for registered mail
	9	Late Payment Compensation	<p><b>Late Payment Compensation (Ta'widh)</b></p> <p><u>During the Facility Tenure</u> or any part thereof, at a rate that shall not exceed one per centum (1%) per annum on such overdue amount under the Facility.</p> <p><u>After the maturity of the Facility</u> or any part thereof, at a rate that shall not exceed the prevailing daily overnight Islamic Interbank Money Market ("IIMM") rate prescribed by Bank Negara Malaysia ("BNM") on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default resulting to the entire Facility to be recalled or brought to court for judgement prior to maturity</u>, at a rate that shall not exceed one per centum (1%) per annum on the outstanding balance (outstanding principal and accrued profit).</p> <p><u>Upon default in payment of any outstanding amount after judgement</u>, at a rate that shall not exceed IIMM rate prescribed by BNM on the outstanding balance (excluding legal cost and uncollected late payment compensation) from the date of judgement until the judgement sum is fully settled.</p> <p>Note:</p> <ol style="list-style-type: none"> <li>i. Ta'widh will not be compounded;</li> <li>ii. The Ta'widh methodology and applicable rates are subject to changes as may be prescribed by BNM;</li> <li>iii. Ta'widh is computed on daily basis from the payment due date/ termination date/ maturity date/ judgement date.</li> </ol>
Cashline-i (applicable to SME only)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by the trading platform on tier-rated basis.
	2	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)

Products	No	Description	Fees & Charges
	3	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer(if any)
<b>Term Financing-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by the trading platform on a tier-rated basis.
	2	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<b>Term Financing-i (Istisna' / Ijarah)</b> <i>(applicable to SME only)</i>	1	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance
	2	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	3	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<b>Revolving Credit-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by the trading platform on a tier-rated basis.
	2	Letter of Support (This fee is waived for SME under microenterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<b>Bridging Financing-i (Tawarruq)</b> <i>(applicable to SME only)</i>	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by trading platform on tier-rated basis.
	2	Letter of Support (This fee is waived for SME customers under micro enterprises category)	RM50.00 for each issuance
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<b>Bank Guarantee-i (applicable to SME only)</b>	1	<i>Kafalah</i> Fee	Up to 1.50% per annum on the guarantee sum subject to a minimum of RM50.00
	2	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	3	Legal Fee on documentations	Costs and charges relating to the financing documentation shall be borne by the Customer (if any)
<b>Equipment Financing-i (AITAB)</b> <i>(applicable to SME only)</i>	1	<i>Kafalah</i> Fee	Up to 1.50% per annum on the guarantee sum subject to a minimum of RM50.00
	2	Transfer Fee	As per actual cost imposed by the third party.
	3	Stamp Duty	As per Stamp Duty Act 1949 (revised 1989)
	4	Letter of Support (This fee is waived for SME customers under microenterprises category)	RM50.00 for each issuance
<b>Banker's Cheque</b>	1	New or re-issuance of Banker's Cheque (Inclusive of commission charges, processing fee and stamp duty)	RM5.00 for each issuance
	2	Re-issuance of stale Banker's Cheque	RM5.00 for each issuance
	3	Cancellation of Banker's Cheque	RM2.00 per cheque

Products	No	Description	Fees & Charges
	4	Stop payment	RM10.00 per cheque
	5	Loss of Banker's Cheque (Stamp Duty)	RM10.00
<b>RENTAS**</b> <i>(Transfer amount must be above RM10,000)</i>	1	Outward RENTAS	<ul style="list-style-type: none"> <li>• RM5.00 per transaction</li> </ul>
	2	Inward RENTAS	<ul style="list-style-type: none"> <li>• No Charge</li> </ul>
<b>Foreign** Telegraphic Transfer ("FTT") via SWIFT</b> <i>(Plus any charges imposed by respective Nostro Agents)</i>	1	Outward FTT <i>(Outward FTT for an amount up to RM5,000)</i>	<ul style="list-style-type: none"> <li>• Commission: RM5.00 per transaction</li> <li>• Cost of Wire: RM30.00 per transaction</li> </ul>
	2	Outward FTT <i>(Outward FTT for an amount above RM5,000)</i>	<ul style="list-style-type: none"> <li>• Commission: Waived</li> <li>• Cost of Wire: RM30.00 per transaction</li> </ul>
	3	Inward FTT	RM10.00 per transaction
	4	Cancellation or Amendment of FTT	Cost of Wire: RM30.00 per transaction
<b>Interbank GIRO (IBG)</b>	1	IBG via Over the Counter (OTC)	RM0.30 per transaction
	2	IBG via Internet Banking**	FOC
	3	IBG via Mobile Banking**	FOC
	4	Recovery of fund charges <i>(Originator's error)</i>	RM2.00 per transaction
<b>Interbank Cash Deposit (IBCD)</b> <i>Cardless deposit transactions via Cash Deposit Machine (CDM) or Cash Recycler Machine (CRM)</i>	1	Interbank Cash Deposit (IBCD) via CDM/CRM: <ul style="list-style-type: none"> <li>• To other banks' account at MBSB Bank CRM</li> <li>• To MBSB Bank's account at other banks' CRM/CDM</li> </ul>	<ul style="list-style-type: none"> <li>• RM1.00 per transaction (deducted from deposited amount)</li> </ul> <i>(Note: e.g., RM1.00 will be deducted from the RM100.00 deposited and the net amount received by the beneficiary account (MBSB Bank/ other banks) will be RM99.00 only).</i>
<b>Corporate Internet Banking (CIB)**</b> <i>(Applicable for CIB Inquiry &amp; Transactional Package only. Single / Bulk payment)</i>	1	Security Token	<ul style="list-style-type: none"> <li>• 1<sup>st</sup> 2 Token: FOC</li> <li>• Additional Token: RM150.00 per token (one time charge)</li> </ul>
	2	Monthly Subscription Fee	<ul style="list-style-type: none"> <li>• SME: FOC</li> <li>• Non-SME: RM50.00</li> </ul>
	3	Intrabank Fund Transfer (within MBSB Bank)	<ul style="list-style-type: none"> <li>• SME: FOC</li> <li>• Non-SME: FOC</li> </ul>
	4	Interbank GIRO (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> <li>• SME: FOC</li> <li>• Non-SME: FOC</li> </ul>
	5	DuitNow and Instant Transfer (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> <li>• SME: FOC</li> <li>• Non-SME: FOC</li> </ul>
	6	Interbank RENTAS (Outward RENTAS)	<ul style="list-style-type: none"> <li>• SME: RM2.00 per transaction</li> <li>• Non-SME: RM4.00 per transaction</li> </ul>
	7	Interbank RENTAS (Inward RENTAS)	<ul style="list-style-type: none"> <li>• SME: FOC</li> <li>• Non-SME: FOC</li> </ul>
	8	EPF, SOCSO, LHDN & ZAKAT (Bulk Payment only)	<ul style="list-style-type: none"> <li>• SME: FOC</li> <li>• Non-SME: FOC</li> </ul>
<b>Retail Internet Banking (RIB)**</b> <i>(Plus any charges imposed by respective Nostro Agents)</i>	1	Intrabank Fund Transfer (within MBSB Bank)	<ul style="list-style-type: none"> <li>• Internet Banking: FOC</li> <li>• Mobile Banking: FOC</li> </ul>
	2	Interbank GIRO (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> <li>• Internet Banking: FOC</li> <li>• Mobile Banking: FOC</li> </ul>
	3	DuitNow and Instant Transfer (To other banks within Malaysia as prescribed by Paynet)	<ul style="list-style-type: none"> <li>• Internet Banking: FOC</li> <li>• Mobile Banking: FOC</li> </ul>
	4	Interbank SWIFT – Outward FTT	<ul style="list-style-type: none"> <li>• Commission: RM2.00</li> </ul>

Products	No	Description	Fees & Charges
		(To other Banks Outside Malaysia)	<ul style="list-style-type: none"> <li>Cost of Wire: RM30.00 per transaction</li> </ul>
<b>Safe Deposit Box-i (SDB)</b> <i>(Applicable at PJ Sentral and Damansara branches only)</i>	1	<u>Rental Rate</u> Size (Inches): <ul style="list-style-type: none"> <li>Large</li> <li>Medium</li> <li>Small</li> </ul>	<ul style="list-style-type: none"> <li>RM450.00</li> <li>RM350.00</li> <li>RM300.00</li> </ul>
	2	Key Deposit	RM150.00
	3	Stamping Fees	As charged by LHDN
	4	Loss of Key(s)	Actual cost charged by vendor
<b>Letter of Credit-i (LC-i)</b>	1	Issuance Commission	0.1% per month or part thereof on the LC-i value, or as stipulated in the Letter of Offer, subject to a minimum of RM50.00
	2	Amendment Commission	<ul style="list-style-type: none"> <li>0.1% per month or part thereof on the LC-i value, or as stipulated in the Letter of Offer, subject to a minimum of RM50.00</li> <li>Amendment not related to an extension of the expiry date and/or amount: Flat charge of RM100.00</li> </ul>
	3	Pre-Advice Swift	Flat RM60.00
	4	Acceptance Commission	0.1% per month from the LC-i expiry date to usance maturity date, subject to a minimum RM150.00
	5	Discrepancy Fee	<ul style="list-style-type: none"> <li>Flat RM50.00 for Local currency bill</li> <li>Flat USD50.00 or its equivalent to foreign currency bill</li> </ul>
	6	Cancellation fee before expiry date (at customer's/ importer's request)	Flat RM50.00
	7	Swift	Flat RM60.00
	8	Rentas	Flat RM5.00
	9	Stamp Duty	RM10.00 per indemnity
	10	Courier/ Postage/ Delivery	Depending on destination
<b>Inward Letter of Credit-i (ILC-i)</b>	1	Advising Commission	Flat RM50.00
	2	Amendment Commission	Flat RM50.00
	3	Swift	Flat RM60.00
	4	Rentas	Flat RM5.00
	5	Stamp Duty	RM10.00 per indemnity
	6	Courier/ Postage/ Delivery	Depending on destination
<b>Inward Bill for Collection-i (IBC-i)</b>	1	Collection (Domestic) Commission	0.1% on bill amount, subject to a minimum of RM50.00, and a maximum of RM500.00
	2	Collection (Foreign) Commission	0.1% on bill amount, subject to a minimum of RM50.00, and a maximum of RM100.00
	3	Usance Collection (Domestic) Commission	Acceptance Fee RM150.00
	4	Usance Collection (Foreign) Commission	Acceptance Fee USD50.00
	5	Handling Fee	RM15.00 per Bill of Lading (BL) <i>Note: for three (3) sets and above</i>
	6	Swift	Flat RM60.00
	7	Rentas	Flat RM5.00
	8	Stamp Duty	RM10.00 per indemnity
	9	Courier/Postage/Delivery	Depending on destination
<b>Outward Bill for Collection-i (OBC-i)</b>	1	Collection (Domestic) Commission	0.1% on bill amount, subject to a minimum of RM50.00, and a maximum of RM500.00
	2	Collection (Foreign) Commission	0.1% on bill amount, subject to a minimum RM50.00, and a maximum of RM100.00

Products	No	Description	Fees & Charges
	3	Handling Fee	Flat RM15.00
	4	Cancellation Fee (at Exporter's request)	Flat RM150.00
	5	Swift	Flat RM60.00
	6	Rentas	Flat RM5.00
	7	Stamp Duty	RM10.00 per indemnity
	8	Courier/Postage/Delivery	Depending on destination
Credit Bill for Collection-i (CBC-i)	1	Collection (Domestic) Commission	0.1% on bill amount, subject to a minimum of RM50.00, and a maximum of RM500.00
	2	Collection (Foreign) Commission	0.1% on bill amount, subject to a minimum of RM50.00, and a maximum of RM100.00
	3	Document Checking	Flat RM50.00
	4	Handling Fee	Flat RM15.00
	5	Cancellation Fee (at Exporter's request)	Flat RM150.00
	6	Swift	Flat RM60.00
	7	Rentas	Flat RM5.00
	8	Stamp Duty	RM10.00 per indemnity
	9	Courier/Postage/Delivery	Depending on destination
Outward Bill Financing-i (OBF-i)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by the trading platform on tier-rated basis.
	2	Swift	Flat RM60.00
	3	Rentas	Flat RM5.00
	4	Stamp Duty	RM10.00 per indemnity
	5	Courier/Postage/Delivery	Depending on destination
Credit Bill Financing-i (CBF-i)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by the trading platform on tier-rated basis.
	2	Swift	Flat RM60.00
	3	Rentas	Flat RM5.00
	4	Stamp Duty	RM10.00 per indemnity
	5	Courier/Postage/Delivery	Depending on destination
Tawarruq Working Capital Financing (TWCF)	1	Brokerage/ Wakalah Fee	RM40.00 per RM1.0 million or any other brokerage/ wakalah fee charged by the trading platform on tier-rated basis.
	2	Swift	Flat RM60.00
	3	Rentas	Flat RM5.00
	4	Stamp Duty	RM10.00 per indemnity
	5	Courier/Postage/Delivery	Depending on destination
Murabahah Working Capital Financing (MWCF)	1	Swift	Flat RM60.00
	2	Rentas	Flat RM5.00
	3	Stamp Duty	RM10.00 per indemnity
	4	Courier/Postage/Delivery	Depending on destination
Shipping Guarantee-i (SG-i)	1	Issuance Commission	0.1% flat on the invoice amount, subject to a minimum of RM50.00, whichever is higher
	2	If not Returned Commission	0.5% flat on the invoice amount, subject to a minimum of RM50.00, whichever is higher, for a period of 3 months from the issuance date
	3	Stamp Duty	RM10.00 per indemnity
	4	Courier/Postage/Delivery	Depending on destination
Bank Guarantee-i (BG-i)	1	Issuance Commission	0.1% per month or part thereof on the guarantee amount, or as stipulated in the Letter of Offer, subject to a minimum

Products	No	Description	Fees & Charges
			RM50.00, whichever is higher
	2	Amendment Commission	<ul style="list-style-type: none"> <li>0.1% per month or part thereof on the guarantee amount, or as stipulated in the Letter of Offer, minimum RM50.00, whichever is higher</li> <li>Amendment not related to an extension of the expiry date and/or amount: Flat charge of RM100.00</li> </ul>
	3	Swift	Flat RM60.00
	4	Rentas	Flat RM5.00
	5	Stamp Duty	RM10.00 for each issuance
	6	Courier/Postage/Delivery	Depending on destination

Notes:

- i) Fees and charges listed above are non-exhaustive and subject to change from time to time.
- ii) Fees and charges are subject to availability of the applicable products and services\*\*
- iii) Fees and charges are subject to 8% of Service Tax, where applicable. For further details on taxable fees and charges, kindly refer to our [FAQ](#).
- iv) This fees and charges table is to be read together with the applicable MBSB Bank product and service Terms and Conditions (General and Specific), which are available at [www.mbsbbank.com](http://www.mbsbbank.com).