



REVISED SERVICE CHARGES FOR CONSUMER DEPOSIT & PAYMENT SERVICES

Bank Islam Malaysia Berhad will revise its service charges for Consumer Deposit & Payment Services with effect from 1 April 2009.

For further details, please visit our branch, log on to www.bankislam.com.my or contact Bank Islam Call Centre at 03- 26 900 900.

Bank Islam Malaysia Berhad

PERUBAHAN CAJ PERKHIDMATAN BAGI DEPOSIT & PERKHIDMATAN PEMBAYARAN PENGGUNA

Bank Islam Malaysia Berhad akan meminda caj perkhidmatan bagi Deposit & Perkhidmatan Pembayaran Pengguna berkuatkuasa 1 April 2009.

Untuk keterangan lanjut, sila kunjungi cawangan kami, layari www.bankislam.com.my atau hubungi Pusat Panggilan Pelanggan Bank Islam di talian 03-26 900 900.

Bank Islam Malaysia Berhad

Fees & Chargers – Consumer

Savings Account (SA)

Subject	Charges	Rate / Amount
Replacement of Passbook <ul style="list-style-type: none">• Lost savings passbook• Due to poor handling	Signed by applicant –amount below RM1,000.00	RM13.00 inclusive of stamp duty
	Signed by applicant + guarantor - amount above RM1,000.00	RM23.00 inclusive of stamp duty
Request for Statement		RM5.00 per page
Early Closure of Savings Account	Within 3 months	RM20.00
Dormant Account	With balances up to RM5.00	Balances will be absorbed by the Bank
Other Fees & Charges	Replacement of Bankcard	RM8.00
	Coin Deposit – Business Account	1st RM100.00 is free Subsequent RM100.00 is charged RM2.00

Fees & Chargers – Consumer

Current Account

Subject	Charges	Rate / Amount
Request for Statement	Daily	RM3.00 per request
	Weekly	RM5.00 per request
	Within 1 year	RM1.00 per copy + RM5.00 per request
	More than 1 year	RM1.00 per copy + RM10.00 per request
Request for Photocopy of Cheque/ Pay in Slip/ Advices	Within 1 year	RM1.00 per copy + RM5.00 per request
	More than 1 year	RM1.00 per copy + RM10.00 per request
Request for Photocopy of Cheque Image	3 months and below	RM1.00 per copy + RM5.00 per request
	More than 3 months	RM1.00 per copy + RM10.00 per request
Request for Statement at Self-Service Terminal (Printer Machine)	31 days and below	RM1.00 per request
Uncollected Cheque Book	After 30 days of issuance	RM20.00 per cheque book destroyed
Payment Over the Counter via Cheque	5th Cheque Onwards	RM5.00 per cheque
Stop Payment	Stop Payment Instruction	RM10.00 per instruction
	Insufficient Fund	RM110.00 per instruction
Represented Cheque with Insufficient Balance		RM50.00 per cheque
Outward Returned Cheque with Insufficient Balance	Insufficient (including technical)	RM50.00 per cheque
	Technical	RM10.00 per cheque
Inward Cheque Return	Post-dated	RM10.00 charged to payee/depositor
Earmarking		0.06% of earmarking amount or minimum RM0.50 and maximum of RM500.00 + other charges

Fees & Chargers – Consumer

Current Account

Cheque Collection	Outstation Cheque	0.03% of deposit amount or minimum RM0.50 and maximum RM500.00
	Post-dated	0.06% of deposit amount or minimum RM0.50 and maximum RM500
Half-Yearly Service Charge	<ul style="list-style-type: none">• Individual & Others (i.e. Societies) with an average balance of less than RM1,000.00• Companies with an average balance of less than RM10,000.00	RM10.00
Early Closure of Current Account	Within 3 months	RM20.00
Stamp Duty on Cheques		RM0.15 each cheque leaf
Mandate		RM10.00 (stamp duty)
Other Fees & Charges	Replacement of Bankcard	RM8.00

Fees & Chargers – Consumer Deposit & Payment Services

Banker's Cheque and Demand Drafts

Bankers Cheque (BC)

Subject	Charges	Rate / Amount
Issuance of Banker Cheque (BC)		RM2.00 + RM0.15 stamp duty
Cancellation & Replacement BC		RM2.00 per piece
BC reported lost		RM10.00 – RM20.00 stamp duty

Banker's Cheque - MIDF/MIH Public Shares Issue (BC-MIDF/MIH)

Subject	Charges	Rate / Amount
Issuance of BC-MIDF/MIH BC		RM2.00 + RM0.15 stamp duty
Cancellation & Replacement MIDF/MIH BC		RM2.00 per piece
MIDF/MIH BC reported lost		RM10.00 – RM20.00 stamp duty

Local Demand Draft (DD)

Subject	Charges	Rate / Amount
Issuance of Demand Draft (DD)		RM2.00 + 0.03% of DD amount: min RM1.00 max RM500.00 + RM0.15 stamp duty
Cancellation & Replacement DD		RM2.00 per piece
DD reported lost		RM10.00 – RM20.00 stamp duty

Local Demand Draft - MIDF/MIH Public Shares Issue (DD-MIDF/MIH)

Subject	Charges	Rate / Amount
Issuance of MIDF/MIH DD		RM2.00 + RM0.15 stamp duty
Cancellation & Replacement MIDF/MIH DD		RM2.00 per piece
MIDF/MIH DD reported lost		RM10.00 – RM20.00 stamp duty

Fees & Chargers – Consumer Deposit & Payment Services

Banker's Cheque and Demand Drafts

Foreign Demand Draft (FDD)

Subject	Charges	Rate / Amount
Issuance of Foreign Demand Draft (FDD)		- RM3.00 (below RM5,000.00)
		- RM1.00 (above RM5,000.00)
		+ RM0.15 stamp duty
Cancellation & Replacement FDD		RM20.00 per piece
FDD reported lost		RM10.00 – RM20.00 stamp duty

Fees & Chargers – Consumer Deposit & Payment Services

Local and Foreign Telegraphic Transfer

Local Telegraphic Transfer (TT)

Subject	Charges	Rate / Amount
Issuance of Telegraphic Transfer (TT) through branches		RM1.00 + 0.03% of TT amount: • Minimum is RM1.00 • Maximum is RM500.00
Issuance of TT to other Bank (RENTAS)		RM2.00
Issuance of TT Interbank Giro (GIRO)		RM2.00

Foreign Telegraphic Transfer (TT)

Subject	Charges	Rate / Amount
Issuance of Foreign Telegraphic Transfer (TT)-SWIFT	< RM5,000.00	RM2.00 + RM24.00 (cable charges)
	> RM5,000.00	RM24.00 (cable charges)
Inward TT		RM3.00 per TT transaction

Fees & Chargers – Consumer

Traveler's Cheque & Foreign Draft for Collection

Traveler's Cheque (TC)

Subject	Charges	Rate / Amount
Selling of Traveler Cheque (TC)		1.00% of RM equivalent: <ul style="list-style-type: none">• Minimum is RM1.00• No maximum + RM0.15 (stamp duty) per TC + Postage Charges
Buying of TC		RM10.00 per transaction + RM0.15 stamp duty per TC

Foreign Draft For Collection

Subject	Charges	Rate / Amount
Foreign Outward Bill for Collection (FOBC)	Clean	0.1% of RM equivalent: <ul style="list-style-type: none">• Minimum is RM10.00• Maximum is RM100.00 + RM0.15 (stamp duty) per cheque + Postage Charges
	Returned	RM5.00 - Courier charges

Fees & Chargers – Consumer

Automated Teller Machine (ATM) & Standing Instruction

Automated Teller Machine (ATM)

Subject	Charges	Rate / Amount
Application for Bankcard		RM8.00
Annual Fees		RM8.00
Replacement of Bankcard		RM8.00
Cash Withdrawal at MEPS ATM		RM1.00
Cash Withdrawal at MEPS Regional Link/ARTA Jasa		RM12.00
MEPS Cash Loading at MEPS ATM		RM1.00

Standing Instruction (SI)

Subject	Charges	Rate / Amount
Standing Instruction – Interbank	Upon Application/Renewal	RM10.00 stamp duty
	Recurring	RM2.00 + other charges
Standing Instruction – Inter and In Branch for AFT and Sweep Arrangement	Upon application - service charge except instruction involving Bank's financing facility repayment/Takaful	RM10.00 + RM10.00 stamp duty
Standing Instruction – Inter and In Branch	Unsuccessful Standing Instruction	RM2.00 per SI