

Fees and Charges for Products and Services



1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

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Note: SCBMB – Standard Chartered Bank Malaysia Berhad
SCSB – Standard Chartered Saadiq Berhad
RDS – Rate Distribution System

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SAVINGS ACCOUNT

| BASIC SAVINGS ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Minimum Deposit to Open (Individual)	RM 20
Service Fee	None
ATM Card Fees & Minimum Number of Transactions	Free Debit Card with unlimited ATM and over the counter access
Dormant Account	Saving Accounts with no transactions for 1 year (12 months) shall be considered as dormant. If the accounts have balances of RM10.00 or less, the entire balance shall be transferred to P&L as dormant fee charges. The accounts are then automatically closed by the system. For accounts having balances more than RM10.00, a dormant fee charge of RM10.60 per annum will apply until the remaining balances are sent to unclaimed monies as per the Unclaimed Monies Act 1965

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SAVINGS ACCOUNT

| BASIC SAVINGS ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES	
Other Fees and Charges	a) Replacement of ATM/ Debit Card	RM 8
	b) Early account closure	RM 20
	c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM 1.00
	d) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	No charge* (effective 2 May 2013)
	Online Banking (via IBFT instant Fund transfer)	No charge* (effective 6 Oct 2014)
Over the Counter (OTC) (via IBG)	RM0.53 Service fee is charged for every successful transaction	
ATM (via MEPS IBFT real time fund transfer):		
i) SCSB debit card at MEPS ATM	RM0.53	
ii) SCSB debit card at SCB ATM	RM0.32	
	Service fee is charged for every successful transaction	
	*Limited of outward fund transfer: Up to RM9,999 per transaction	
Additional/Extra Service	<u>Overseas Withdrawal</u> RM12.72 per withdrawal	
	<u>Periodic Payment / Standing Instruction / Direct Debit Authorisation</u> a) To own account within the same branch (standard) - no charge b) To 3 rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment c) To account with other banks (automated) – RM 5.30 per payment plus postage and any other expenses incurred d) Any standing Instruction involving manual intervention – RM 53 per payment e) Rejected Standing Instruction – RM 5.30 per rejected transaction	

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Cash/Cheque Deposits

- a) To another branch within the same clearing area - no charge
- b) To another branch in different clearing area - no charge
- c) Cheque issued by Government, State and Local Authorities - no charge
- d) Money/postal Orders issued by Malaysian Postal Authority - no charge

Special Statement Request

- a) Statement within 1 year – RM5.30 per statement cycle
- b) Statement >1 year – RM10.60 per statement cycle

Others

- a) Banker's Report – RM26.50 per request
- b) To another branch in different clearing area – no charge
- c) Auditor's confirmation – RM53 on request

Extra

- a) Free Phone Banking
- b) Debit Card- Saadiq Debit MasterCard
- c) Free e-Statement subscription
- d) Free Online Banking

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CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT-i

| SAADIQ CURRENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Minimum Deposit to Open (Individual)	Basic Current Account-i RM 500
	Saadiq Current Account-i RM 2,000
Service Fee	Basic Current Account-i Half yearly service fee of RM10.60
	Saadiq Current Account-i None
ATM Card Annual Fee & Minimum Number of Transactions	Basic Current Account-i Free Debit Card with unlimited ATM and over-the-counter access.
	Saadiq Current Account-i RM 8.48 per annum per Debit card with unlimited ATM and over the counter access.
Issuance of Cheque Book	RM 7.50 (RM0.15 stamp duty per cheque leaf)

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CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT-i

| SAADIQ CURRENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES																				
Postage and Delivery Charges of Cheque Book	<p>By ordinary mail (by default when ordered through I-Banking, Phone Banking and ATM)</p> <p>1 – 2 cheque books – RM2.12 3 – 4 cheque books – RM4.24 5 – 10 cheque books – RM8.48 > 10 cheque books – RM15.90</p> <p>By Courier Mail (by default for Priority Banking and Business Banking Customers) Each cheque book – RM5.30</p>																				
Dormant Account	<p>Current Account with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with balance of RM 10 and below will be deducted by the bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM 10.60 per annum will apply until the remaining balance are sent to unclaimed monies as per Unclaimed Monies Act 1965</p>																				
Other Fees and Charges	<table border="1"> <tbody> <tr> <td>a) Replacement of ATM/ Debit card</td> <td>RM 8</td> </tr> <tr> <td>b) Early account closure</td> <td>RM 20</td> </tr> <tr> <td>c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad</td> <td>RM 1.00</td> </tr> <tr> <td>d) Online Banking (via IBG)</td> <td>Free* (effective 2 May 2013)</td> </tr> <tr> <td>e) Over the Counter (OTC) (via IBG)</td> <td>RM 0.53* <i>Service fee is charged for every successful transaction</i></td> </tr> <tr> <td>f) ATM (via MEPS IBFT real time fund transfer)</td> <td></td> </tr> <tr> <td> i) SCB debit card at MEPS ATM</td> <td>RM 0.53</td> </tr> <tr> <td> ii) SCB debit card at SCB ATM</td> <td>RM 0.32 <i>Service fee is charged for every successful transaction</i></td> </tr> <tr> <td>g) Processing fee for every cheque issue</td> <td>RM0.53 (with effect from 1 April 2014)</td> </tr> <tr> <td>h) Online Banking (via IBFT instant Fund transfer)</td> <td>No charge* (effective 6 Oct 2014)</td> </tr> </tbody> </table> <p>*Limited of outward fund transfer: Up to RM9,999 per transaction</p>	a) Replacement of ATM/ Debit card	RM 8	b) Early account closure	RM 20	c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM 1.00	d) Online Banking (via IBG)	Free* (effective 2 May 2013)	e) Over the Counter (OTC) (via IBG)	RM 0.53* <i>Service fee is charged for every successful transaction</i>	f) ATM (via MEPS IBFT real time fund transfer)		i) SCB debit card at MEPS ATM	RM 0.53	ii) SCB debit card at SCB ATM	RM 0.32 <i>Service fee is charged for every successful transaction</i>	g) Processing fee for every cheque issue	RM0.53 (with effect from 1 April 2014)	h) Online Banking (via IBFT instant Fund transfer)	No charge* (effective 6 Oct 2014)
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CURRENT ACCOUNT

| BASIC CURRENT ACCOUNT-i

| SAADIQ CURRENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Additional / Extra Service	<p><u>Overseas Withdrawal</u> RM12.72 per withdrawal</p>
	<p>Periodic Payment / Standing Instruction / Direct Debit Authorisation a) To account with other banks (Automated) – RM 5.30 per payment plus postage and any other expenses incurred b) Any standing Instruction involving manual intervention – RM 53 per payment c) Rejected Standing Instruction – RM 5.30 per rejected transaction d) To own account within the same branch (standard) - no charge e) To 3rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment</p>
	<p>Cash/Cheque Deposit a) To another branch within the same clearing area – no charge b) To another branch in different clearing area – no charge c) Cheque issued by Gov't, State and Local Authorities – no charge d) Money/Postal Orders issued by Malaysian Postal Authority – no charge</p>
	<p>Stop-Payment Instruction a) Cheques are in a continuous series – RM 21.20 per instruction b) Cheques are not in a continuous series – RM 21.20 per cheque c) Instruction is accompanied with a police report – RM 21.20 per instruction d) Due to insufficient funds – RM 159 per cheque</p>
	<p>Cheque Returned a) Due to the cheque being post dated – RM 10.60 on payee's account</p>
	<p>Extra a) Free Phone Banking b) Debit Card- Saadiq Debit MasterCard c) Free e-Statement subscription d) Free Online Banking</p>

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SAVINGS ACCOUNT BASED ON SYARIAH CONCEPT OF TAWARRUQ

| JUSTONE PRIORITY PLUS SAVINGS ACCOUNT-i

| SAADIQ JUSTONE SAVINGS ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Minimum Placement to Open (Individual)	JustOne Priority Plus Savings Account-i No minimum required
	Saadq JustOne Savings Account-i No minimum required
Service Fee	None
ATM Card Fees & Minimum Number of Transactions	Saadq JustOne Personal Savings Account-i RM 8.48 per annum per Debit card with unlimited ATM and over the counter access
	Saadq JustOne Priority Savings Account-i Free Debit Card with unlimited ATM and over the counter access
Dormant Account	Accounts that have no transactions for 1 year shall be considered as dormant account. A dormancy fee of RM10.60 (in the form of service charged on the dormant accounts 1 month after it turned dormant, and annually thereon (dormant fee charging cycle is on anniversary of dormant date + 1 month) if the account balance is greater than RM10.00. This will be a continuous exercise until the accounts goes into Unclaimed Monies.

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	d) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	No charge* (effective 2 May 2013)
	Online Banking (via IBFT instant Fund transfer)	No charge* (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.53 Service fee is charged for every successful transaction
ATM (via MEPS IBFT real time fund transfer):		
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Special Statement Request

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- a) Banker's Report – RM26.50 per request
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CURRENT ACCOUNT BASED ON SYARIAH CONCEPT OF TAWARRUQ

| JUSTONE PRIORITY PLUS CURRENT ACCOUNT-i

| SAADIQ JUSTONE CURRENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Minimum Placement to Open (Individual)	JustOne Priority Plus Current Account-i No minimum required
	Saadiq JustOne Current Account-i No minimum required
Service Fee	Saadiq JustOne Current Account-i and JustOne Priority Plus Current Account-i None
ATM Card Annual Fee & Minimum Number of Transactions	Saadiq JustOne Current Account-i and JustOne Priority Plus Current Account-i Free Debit Card with unlimited ATM and over-the-counter access
Issuance of Cheque Book	RM 7.50 (RM0.15 stamp duty per cheque leaf)

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Dormant Account	<p>Current Account with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with balance of RM 10 and below will be deducted by the bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM 10.60 per annum will apply until the remaining balance are sent to unclaimed monies as per Unclaimed Monies Act 1965</p>																						
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Updated as at 13/09/2017

CURRENT ACCOUNT BASED ON SYARIAH CONCEPT OF TAWARRUQ

| JUSTONE PRIORITY PLUS CURRENT ACCOUNT-i

| SAADIQ JUSTONE CURRENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Additional / Extra Service	<p><u>Overseas Withdrawal</u> RM12.72 per withdrawal</p>
	<p>Periodic Payment / Standing Instruction / Direct Debit Authorisation a) To account with other banks (Automated) – RM 5.30 per payment plus postage and any other expenses incurred b) Any standing Instruction involving manual intervention – RM 53 per payment c) Rejected Standing Instruction – RM 5.30 per rejected transaction d) To own account within the same branch (standard) - no charge e) To 3rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment</p>
	<p>Cash/Cheque Deposit e) To another branch within the same clearing area – no charge f) To another branch in different clearing area – no charge g) Cheque issued by Gov't, State and Local Authorities – no charge h) Money/Postal Orders issued by Malaysian Postal Authority – no charge</p>
	<p>Stop-Payment Instruction e) Cheques are in a continuous series – RM 21.20 per instruction f) Cheques are not in a continuous series – RM 21.20 per cheque g) Instruction is accompanied with a police report – RM 21.20 per instruction h) Due to insufficient funds – RM 159 per cheque</p>
	<p>Cheque Returned a) Due to the cheque being post dated – RM 10.60 on payee's account</p>
	<p>Extra a) Free Phone Banking b) Debit Card- Saadiq Debit MasterCard c) Free e-Statement subscription d) Free Online Banking</p>

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INVESTMENT ACCOUNT

| JUSTONE PRIORITY PLUS INVESTMENT ACCOUNT-i

| INVESTMENT ACCOUNT-i

| SAADIQ INVESTMENT ACCOUNT-i

| SAADIQ JUSTONE INVESTMENT ACCOUNT-i

| SAADIQ YOUNG SAVER-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Minimum Placement to Open (Individual)	JustOne Priority Plus Investment Account-i No minimum required
	Investment Account-i RM 250 for individuals RM 5,000 for non-individuals
	Saadiq Investment Account-i RM 500
	Saadiq JustOne Investment Account-i No minimum required
	Saadiq Young Saver-i RM1
Service Fee	None
ATM Card Fees & Minimum Number of Transactions	Saadiq JustOne Personal Investment Account-i RM 8.48 per annum per Debit card with unlimited ATM and over-the-counter access
	Saadiq JustOne Priority Investment Account-i Free Debit Card with unlimited ATM and over the counter access
	Investment Account-i and Saadiq Investment Account-i RM 8.48 per annum per Debit card with unlimited ATM and over-the-counter access
	Saadiq Young Saver-i No debit card issued. Only 1 time withdrawal allowed over-the-counter per calendar month
Dormant Account	Accounts that have no transactions for 1 year shall be considered as dormant account. A dormancy fee of RM10.60 (in the form of service charged on the dormant accounts 1 month after it turned dormant, and annually thereon (dormant fee charging cycle is on anniversary of dormant date + 1 month) if the account balance is greater than RM10.00. This will be a continuous exercise until the accounts goes into Unclaimed Monies. <i>(not applicable for Saadiq Young Saver-i)</i>

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| INVESTMENT ACCOUNT-i

| SAADIQ INVESTMENT ACCOUNT-i

| SAADIQ JUSTONE INVESTMENT ACCOUNT-i

| SAADIQ YOUNG SAVER-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES	
Other Fees and Charges	a) Replacement of ATM/ Debit Card	RM 8
	b) Early account closure <i>(for Profit Sharing Investment account, this fee will be waived for account closure after 3 month. This fee is not applicable for Saadiq Young Saver-i)</i>	RM 20
	c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM 1.00
	d) Local fund transfer fees will be charged as follows:-	
	Online Banking (via IBG)	No charge* (effective 2 May 2013)
	Online Banking (via IBFT instant Fund transfer)	No charge* (effective 6 Oct 2014)
	Over the Counter (OTC) (via IBG)	RM0.53 Service fee is charged for every successful transaction
	ATM (via MEPS IBFT real time fund transfer):	
	v) SCSB debit card at MEPS ATM	RM0.53
	vi) SCSB debit card at SCB ATM	RM0.32 Service fee is charged for every successful transaction
*Limited of outward fund transfer: Up to RM9,999 per transaction		
Additional/Extra Service	<u>Overseas Withdrawal</u> RM12.72 per withdrawal	

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2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

Periodic Payment / Standing Instruction / Direct Debit Authorisation

- a) To own account within the same branch (standard) - no charge
 - b) To 3rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment
 - c) To account with other banks (automated) – RM 5.30 per payment plus postage and any other expenses incurred
 - d) Any standing Instruction involving manual intervention – RM 53 per payment
 - e) Rejected Standing Instruction – RM 5.30 per rejected transaction
-

Cash/Cheque Deposits

- e) To another branch within the same clearing area - no charge
 - f) To another branch in different clearing area - no charge
 - g) Cheque issued by Government, State and Local Authorities - no charge
 - h) Money/postal Orders issued by Malaysian Postal Authority - no charge
-

Special Statement Request

- a) Statement within 1 year – RM5.30 per statement cycle
 - b) Statement >1 year – RM10.60 per statement cycle
(*not applicable for Saadiq Young Saver-i*)
-

Others

- a) Banker's Report – RM26.50 per request
 - b) To another branch in different clearing area – no charge
 - c) Auditor's confirmation – RM53 on request
-

Extra

- a) Free Phone Banking
- b) Debit Card- Saadiq Debit MasterCard (*not applicable for Saadiq Young Saver-i*)
- c) Free e-Statement subscription
- d) Free Online Banking

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

INVESTMENT ACCOUNT

| JUSTONE PRIORITY PLUS ACCOUNT-i

| SUPERSALARY-i

| SAADIQ\$AVER-i

| SAADIQ JUSTONE ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Minimum Placement to Open (Individual)	JustOne Priority Plus Account-i No minimum required
	SuperSalary-i RM 2,500
	Saadiq\$aver-i RM 2,500
	Saadiq JustOne Account-i No minimum required
Service Fee	Saadiq\$aver-i Half yearly service fee of RM10.60 is levied on accounts if the minimum monthly average balance falls below RM1,000 from 1 Jan to 30 Jun and 1 Jul to 31 Dec.
	SuperSalary-i, Saadiq JustOne Account-i and JustOne Priority Plus Account-i None
ATM Card Annual Fee & Minimum Number of Transactions	Saadiq JustOne Priority Account-i and JustOne Priority Plus Account-i Free Debit Card with unlimited ATM and over-the-counter access.
	Saadiq JustOne Personal Account-i RM 8.48 per annum per Debit card with unlimited ATM and over the counter access.
	Saadiq\$aver-i RM 8.48 per annum per Debit card with unlimited ATM and over the counter access.
Issuance of Cheque Book	RM 7.50 (RM0.15 stamp duty per cheque leaf)

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INVESTMENT ACCOUNT

| JUSTONE PRIORITY PLUS ACCOUNT-i

| SUPERSALARY-i

| SAADIQ\$AVER-i

| SAADIQ JUSTONE ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES																						
Postage and Delivery Charges of Cheque Book	<p>By ordinary mail (by default when ordered through I-Banking, Phone Banking and ATM)</p> <p>1 – 2 cheque books – RM2.12 3 – 4 cheque books – RM4.24 5 – 10 cheque books – RM8.48 > 10 cheque books – RM15.90</p> <p>By Courier Mail (by default for Priority Banking and Business Banking Customers) Each cheque book – RM5.30</p>																						
Dormant Account	<p>Current Account with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with balance of RM 10 and below will be deducted by the bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM 10.60 per annum will apply until the remaining balance are sent to unclaimed monies as per Unclaimed Monies Act 1965</p>																						
Other Fees and Charges	<table border="1"> <tbody> <tr> <td>a) Replacement of ATM/ Debit card</td> <td>RM 8</td> </tr> <tr> <td>b) Early account closure <i>(for Profit Sharing Investment account, this fee will be waived for account closure after 3 months)</i></td> <td>RM 20</td> </tr> <tr> <td>c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad</td> <td>RM 1.00</td> </tr> <tr> <td>d) Online Banking (via IBG)</td> <td>Free* (effective 2 May 2013)</td> </tr> <tr> <td>e) Over the Counter (OTC) (via IBG)</td> <td>RM 0.53* <i>Service fee is charged for every successful transaction</i></td> </tr> <tr> <td>f) ATM (via MEPS IBFT real time fund transfer)</td> <td></td> </tr> <tr> <td> v) SCB debit card at MEPS ATM</td> <td>RM 0.53</td> </tr> <tr> <td> vi) SCB debit card at SCB ATM</td> <td>RM 0.32</td> </tr> <tr> <td></td> <td><i>Service fee is charged for every successful transaction</i></td> </tr> <tr> <td>g) Processing fee for every cheque issue</td> <td>RM0.53 (with effect from 1 April 2014)</td> </tr> <tr> <td>h) Online Banking (via IBFT instant Fund transfer)</td> <td>No charge* (effective 6 Oct 2014)</td> </tr> </tbody> </table> <p>*Limited of outward fund transfer: Up to RM9,999 per transaction</p>	a) Replacement of ATM/ Debit card	RM 8	b) Early account closure <i>(for Profit Sharing Investment account, this fee will be waived for account closure after 3 months)</i>	RM 20	c) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM 1.00	d) Online Banking (via IBG)	Free* (effective 2 May 2013)	e) Over the Counter (OTC) (via IBG)	RM 0.53* <i>Service fee is charged for every successful transaction</i>	f) ATM (via MEPS IBFT real time fund transfer)		v) SCB debit card at MEPS ATM	RM 0.53	vi) SCB debit card at SCB ATM	RM 0.32		<i>Service fee is charged for every successful transaction</i>	g) Processing fee for every cheque issue	RM0.53 (with effect from 1 April 2014)	h) Online Banking (via IBFT instant Fund transfer)	No charge* (effective 6 Oct 2014)
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INVESTMENT ACCOUNT

| JUSTONE PRIORITY PLUS ACCOUNT-i

| SUPERSALARY-i

| SAADIQ\$AVER-i

| SAADIQ JUSTONE ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Additional / Extra Service	<p><u>Overseas Withdrawal</u> RM12.72 per withdrawal</p>
	<p>Periodic Payment / Standing Instruction / Direct Debit Authorisation a) To account with other banks (Automated) – RM 5.30 per payment plus postage and any other expenses incurred b) Any standing Instruction involving manual intervention – RM 53 per payment c) Rejected Standing Instruction – RM 5.30 per rejected transaction d) To own account within the same branch (standard) - no charge e) To 3rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment</p>
	<p>Cash/Cheque Deposit i) To another branch within the same clearing area – no charge j) To another branch in different clearing area – no charge k) Cheque issued by Gov't, State and Local Authorities – no charge l) Money/Postal Orders issued by Malaysian Postal Authority – no charge</p>
	<p>Stop-Payment Instruction i) Cheques are in a continuous series – RM 21.20 per instruction j) Cheques are not in a continuous series – RM 21.20 per cheque k) Instruction is accompanied with a police report – RM 21.20 per instruction l) Due to insufficient funds – RM 159 per cheque</p>
	<p>Cheque Returned a) Due to the cheque being post dated – RM 10.60 on payee's account</p>
<p>Extra a) Free Phone Banking b) Debit Card- Saadiq Debit MasterCard c) Free e-Statement subscription d) Free Online Banking</p>	

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

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INVESTMENT ACCOUNT

| SAADIQ BUSINESS\$AVER-i

| BUSINESS JUSTONE ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES															
Minimum Placement to Open	Saadiq Business\$aver-i RM 100,000															
	Business JustOne Account-i RM 5,000															
Service Fee	None															
Dormant Account	Investment Account-i with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with balance of RM 10 and below will be deducted by the bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM 10.60 per annum will apply until the remaining balance are sent to unclaimed monies as per Unclaimed Monies Act 1965															
Issuance of Cheque Book	Issuance of Cheque Book RM7.50 (RM0.15 stamp duty per cheque leaf)															
Postage and Delivery Charges of Cheque Book	<table border="0"> <thead> <tr> <th>By Courier Mail</th> <th>Peninsular Malaysia</th> <th>East Malaysia</th> </tr> </thead> <tbody> <tr> <td>1-4 cheque books</td> <td>RM5.30</td> <td>RM8.48</td> </tr> <tr> <td>5-7 cheque books</td> <td>RM6.36</td> <td>RM9.54</td> </tr> <tr> <td>8-10 cheque books</td> <td>RM12.72</td> <td>RM13.78</td> </tr> <tr> <td>>10 cheque books</td> <td>RM15.90</td> <td>RM24.38</td> </tr> </tbody> </table>	By Courier Mail	Peninsular Malaysia	East Malaysia	1-4 cheque books	RM5.30	RM8.48	5-7 cheque books	RM6.36	RM9.54	8-10 cheque books	RM12.72	RM13.78	>10 cheque books	RM15.90	RM24.38
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INVESTMENT ACCOUNT

| SAADIQ BUSINESS\$AVER-i

| BUSINESS JUSTONE ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES	
Other Fees and Charges	a) Early account closure <i>(for Profit Sharing Investment account, this fee will be waived for account closure after 3 months)</i>	RM20
	b) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad	RM 1.00
Additional / Extra Service	<u>Transfer of Funds</u>	
	a) To own account within the same branch (standard) - no charge	
	b) To own account within other SCSB and SCBMB branch (standard) - no charge	
	c) To 3 rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment	
	d) To account with other banks (Automated) – RM 5.30 per payment plus postage and any other expenses incurred	
	<u>Cash/Cheque Deposit</u>	
a) To another branch within the same clearing area – no charges		
b) To another branch in different clearing area – no charge		
c) Cheque issued by Gov't, State and Local Authorities – no charge		
d) Money/Postal Orders issued by Malaysian Postal Authority – no charge		
e) Over the counter cash withdrawal and deposit below RM6,000, Sole-Proprietor and Partnership - RM5.30 per transaction		
<u>Stop-Payment Instruction</u>		
a) Cheques are in a continuous series – RM 21.20 per instruction		
b) Cheques are not in a continuous series – RM 21.20 per cheque		
c) Instruction is accompanied with a police report – RM 10.60 per instruction		
d) Due to insufficient funds – RM 159 per cheque		
<u>Special Statement Request</u>		
a) Statement within 1 year – RM 5.30 per statement cycle		
b) Statement > 1 year – RM 10.60 per statement cycle		
<u>Cheque Returned</u>		
Due to the cheque being post dated – RM10.60 on payee's account		
<u>Others</u>		
a) Banker's Report - RM 26.50 per request		
b) Letter of Reference - RM 26.50 per request		
c) Auditor's Confirmation - RM 53 on request		

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

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Updated as at 13/09/2017

GENERAL INVESTMENT ACCOUNT-i

| GENERAL INVESTMENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Dividend Payable	The dividend is declared every month end and paid to customer based on the profit sharing ratio (PSR) agreed at the time of placement of the fund.
Minimum Deposits	RM5,000 for tenures of 1 month / RM1,000 for tenures above 1 month
Tenures	Flexible tenures of 1, 3, 6, 9, 12, 15, 18, 21 months and 2, 3, 4 & 5 years
Currencies Accepted	MYR
Premature Upliftment Condition	<p>General Investment Account – i (GIA-i) will adopt existing AIBIM guidelines on premature upliftment which states:</p> <ul style="list-style-type: none"> No dividend to be paid on any 1 month, 2 months, 3 months placement that has not run the full period. No dividend to be paid on any other GIA-i if uplifted before the completion of 3 months if uplifted before the completion of 3 months <p>Other than in the circumstances mentioned above, *<i>Ehsan</i> profit will be paid for premature upliftments of GIA-i accounts after completion of 3 months. <i>Ehsan</i> Profit payable will be computed as 70% of Accrued Profit Payable.</p> <ul style="list-style-type: none"> <i>Ehsan</i> means ‘kindness’
Partial Upliftment	<ul style="list-style-type: none"> Where the GIA-i has not completed minimum of 3 months, no dividend will be paid on the partially uplifted amount Where the GIA-i has completed minimum of 3 months, 70% of *<i>Ehsan</i> profit will be paid on the partially uplifted amount for each of the completed month Dividend will continue to be paid on the remaining portion of the GIA-i
Withholding Tax*	<p>Profit earned on deposits > RM100,000 will be subjected to 5% of withholding tax on profit earned</p> <p><i>* This is currently waived by the Malaysian government</i></p>

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2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

TERM DEPOSIT-i

| TERM DEPOSIT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Dividend Payable	The dividend is payable once the account matured and the rate of return is fixed at the time of placements.
Minimum Deposits	<ul style="list-style-type: none"> Retail clients/individuals/joint accounts: MYR5,000 for 1-month placement or MYR1,000 for placements > 3 months Business Banking/Sole Proprietor/Partnership: MYR5,000 for all tenures Corporate or Non-Profit Organization (Club/Society/Association/Cooperative): MYR5,000 for 1-month placement or MYR1,000 for placements > 3 months Private Limited Companies: MYR5,000 for 1-month placement or MYR1,000 for placements > 3 months
Tenures	Flexible tenure: Option to choose short, medium and long term tenures between 1-60 months; Pick between 1,3,6,9,12,15,18,21 months and 2,3,4 and 5 years
Currencies Accepted	MYR
Premature Upliftment Condition	<p>Any demand for early payment of Sale Price before the maturity date of the deposit will be based on mutual agreement between the customer and the Bank . The above agreement is subject to ibra'/rebate on the sale proceeds based on the following:</p> <ul style="list-style-type: none"> If the tenure of deposit is 3 months and below, the Customer to agree to provide ibra'/rebate on the total daily accrued profit; If the tenure of deposit is more than 3 months and withdrawal is made after completion of 3 months, the Customer to agree to provide ibra'/rebate calculated as below: <p style="text-align: center;">ibra'(rebate) = $\frac{\text{Purchase Price} \times \text{Completed Days}}{365 \text{ OR } 366 \text{ Days}} \times \text{Profit} \times 50\% \text{ Rate}$</p> <p>The settlement amount (withdrawal of the TD-i) is therefore:</p> <p style="text-align: center;">Payment Amount = Sale Price - Ibra' (if any)</p>
Partial Upliftment	<ul style="list-style-type: none"> Tenure allowable: 3 months and above Minimum deposit: MYR10,000 Must be in multiples of MYR5000 Must maintain a minimum deposit of MYR5000
Withholding Tax*	<p>Profit earned on deposits > MYR100,000 will be subjected to 5% of withholding tax on profit earned</p> <p><i>*This is currently waived by the Malaysian government</i></p>

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FOREIGN CURRENCY DEPOSITS

| FOREIGN CURRENCY ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Minimum Deposits to Open	USD10,000 equivalent
Currencies Accepted	USD, AUD, NZD, EUR, GBP, SGD, JPY, HKD, CAD, CHK and IDR
Telegraphic Transfer	TT Charges to and from a Foreign Currency Deposits Account will apply accordingly. For details please refer to Branch Services - Outward Remittances

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2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BUSINESS BANKING

| BIZ BASIC CURRENT ACCOUNT-i

| CURRENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES		
Minimum Deposit to Open	Basic Current Account-i RM500		
	BusinessOne Account-i RM 5,000		
Service Fee	Basic Current Account-i and BusinessOne Account-i Half yearly service fee of RM 10.60		
Dormant Account	Current Account-i with no transaction for 1 year (12 months) will be considered as dormant. Any dormant account with balance of RM 10 and below will be deducted by the bank as dormant fee and the account will be closed. For accounts having a balance of more than RM10, a dormant fee charge of RM 10.60 per annum will apply until the remaining balance are sent to unclaimed monies as per Unclaimed Monies Act 1965		
Issuance of Cheque Book	Issuance of Cheque Book RM7.50 (RM0.15 stamp duty per cheque leaf)		
Postage and Delivery Charges of Cheque Book	By Courier Mail	Peninsular Malaysia	East Malaysia
	1-4 cheque books	RM5.30	RM8.48
	5-7 cheque books	RM6.36	RM9.54
	8-10 cheque books	RM12.72	RM13.78
	>10 cheque books	RM15.90	RM24.38

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BUSINESS BANKING

| BIZ BASIC CURRENT ACCOUNT-i

| CURRENT ACCOUNT-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Other Fees and Charges	c) Early account closure RM20
	d) Service fee will be charged for every successful cash withdrawal made by a Standard Chartered Account holder at the ATMs of HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (Malaysia) Berhad RM 1.00
Additional / Extra Service	<u>Transfer of Funds</u> e) To own account within the same branch (standard) - no charge f) To own account within other SCSB and SCBMB branch (standard) - no charge g) To 3 rd party account with other SCSB and SCBMB branches (automated) – RM2.12 per payment h) To account with other banks (Automated) – RM 5.30 per payment plus postage and any other expenses incurred
	<u>Cash/Cheque Deposit</u> f) To another branch within the same clearing area – no charges g) To another branch in different clearing area – no charge h) Cheque issued by Gov't, State and Local Authorities – no charge i) Money/Postal Orders issued by Malaysian Postal Authority – no charge j) Over the counter cash withdrawal and deposit below RM6,000, Sole-Proprietor and Partnership - RM5.30 per transaction <i>(not applicable for Biz Basic Current Account-i)</i>
	<u>Stop-Payment Instruction</u> e) Cheques are in a continuous series – RM 21.20 per instruction f) Cheques are not in a continuous series – RM 21.20 per cheque g) Instruction is accompanied with a police report – RM 10.60 per instruction h) Due to insufficient funds – RM 159 per cheque
	<u>Special Statement Request</u> c) Statement within 1 year – RM 5.30 per statement cycle d) Statement > 1 year – RM 10.60 per statement cycle
	<u>Cheque Returned</u> Due to the cheque being post dated – RM10.60 on payee's account
	<u>Others</u> d) Banker's Report - RM 26.50 per request e) Letter of Reference - RM 26.50 per request f) Auditor's Confirmation - RM 53 on request

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PERSONAL FINANCING-i

| PERSONAL FINANCING-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Processing Fee	There will be no processing fee charged for Personal Financing-i
Early Settlement	Full redemption is subject to: <ul style="list-style-type: none"> a) One (1) month's prior written notice or the payment of one (1) month's profit in lieu of notice. b) Any amount under the facility which is prepaid shall not be re-disbursed or be available for subsequent financing.
Compensation Charges	Any default in payment shall be subject to compensation for late payment at a rate of 1% per annum calculated on daily rest and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded.

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2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

HOME FINANCING

| JUSTHOME-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Compensation Charges	Any default in payment shall be subjected to compensation for late payment at a rate of 1% per annum or such other rate as may be prescribed by Bank Negara Malaysia, and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded.
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Letter to Confirm Total Profit Paid for the Year	RM26.50 per letter
Statement Request	Statements within 1 year from date of first disbursement – RM5.30 per cycle Statements > 1 year after date of first disbursement – RM10.60 per cycle
Request for Issuance of Confirmation Letter to EPF	RM21.20 per request
Request for Issuance of Redemption Statement	RM53 per request
Request for Profit Rate Reduction	RM53 per request (charged upon acceptance of new rate)

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HOME FINANCING

| SAADIQ MY HOME-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Compensation Charges	Any default in payment shall be subjected to compensation for late payment at a rate of 1% per annum or such other rate as may be prescribed by Bank Negara Malaysia, and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded.
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Letter to Confirm Total Rental Paid for the Year	RM26.50 per letter
Statement Request	Statements within 1 year from date of first disbursement – RM5.30 per cycle Statements > 1 year after date of first disbursement – RM10.60 per cycle
Request for Issuance of Confirmation Letter to EPF	RM21.20 per request
Request for Issuance of Redemption Statement	RM53 per request
Request for Rental Rate Reduction	RM53 per request (charged upon acceptance of new rate)
Cancellation Fee	If customer were to cancel the Facility after accepting the Letter of Offer and before the first disbursement of the Facility, customer shall pay the Bank a cancellation fee in the following manner: (a) If it is stated in this Letter of Offer that the bank is to pay or finance the legal fees, valuation fees and stamp duty, the cancellation fee is 2.25% of the Total Facility Amount. (b) If it is stated in the Letter of Offer that all costs incurred or to be incurred with regard to the Facility are to be borne by you, the cancellation fee is 0.5% of the Total Facility Amount.

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HOME FINANCING

SAADIQ MY HOMEONE-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Compensation Charges	<p>Any default in payment shall be subjected to compensation for late payment at a rate of 1% per annum or such other rate as may be prescribed by Bank Negara Malaysia, and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement.</p> <p>Notwithstanding the above, the amount of compensation shall not be compounded.</p>
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Letter to Confirm Total Rental Paid for the Year	RM26.50 per letter
Set Up Fee	One time of RM212
Maintenance Fee	RM10.60 monthly
Statement Request	Statements within 1 year from date of first disbursement – RM5.30 per cycle
	Statements > 1 year after date of first disbursement – RM10.60 per cycle
Request for Issuance of Confirmation Letter to EPF	RM21.20 per request
Request for Issuance of Redemption Statement	RM53 per request
Request for Rental Rate Reduction	RM53 per request (charged upon acceptance of new rate)
Cancellation Fee	<p>If customer were to cancel the Facility after accepting the Letter of Offer and before the first disbursement of the Facility, customer shall pay the Bank a cancellation fee in the following manner:</p> <p>(a) If it is stated in this Letter of Offer that the bank is to pay or finance the legal fees, valuation fees and stamp duty, the cancellation fee is 2.25% of the Total Facility Amount.</p> <p>(b) If it is stated in the Letter of Offer that all costs incurred or to be incurred with regard to the Facility are to be borne by you, the cancellation fee is 0.5% of the Total Facility Amount.</p>

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

Updated as at 13/09/2017

BUSINESS BANKING

| BIZFINANCING-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Prepayment & Redemption	Allowed without charges
Compensation charges	<p>Any default in payment shall be subjected to compensation for late payment at a rate of 1% per annum or such other rate as may be prescribed by Bank Negara Malaysia, and in the event of non-payment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement.</p> <p>Notwithstanding the above, the amount of compensation shall not be compounded. Where applicable, a fixed administrative charge may be imposed as well.</p>

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2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BUSINESS BANKING

| BIZPROPERTY-i

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Rebate Adjustment for Early Redemption	None
Compensation Charges	Any default in payment shall be subjected to compensation for late payment at a rate of 1% per annum or such other rate as may be prescribed by Bank Negara Malaysia, and in the event of nonpayment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded.
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Monthly Maintenance Fee	None
Letter to Confirm Total Profit Paid for the Year	RM26.50 per letter
Statement Request	Statements within 1 year from date of first disbursement – RM5.30 per cycle Statements > 1 year after date of first disbursement – RM10.60 per cycle
Request for Issuance of Redemption Statement	None
Request for Profit Rate Reduction	None

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BUSINESS BANKING

| BIZPROPERTY EQUITY-i

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Set-Up Fee	Waived
Administrative Fee (applicable for approved application only)	For shop house, RM106.00 is payable upon acceptance of the letter of offer. For factory, RM212.00 is payable upon acceptance of the letter of offer.
Rebate Adjustment for Early Redemption	None
Compensation Charges	Any default in payment shall be subjected to compensation for late payment at a rate of 1% per annum or such other rate as may be prescribed by Bank Negara Malaysia, and in the event of nonpayment of the Financing after the expiry of the tenure, the Bank reserves the right to impose compensation charges based on the prevailing rate of Islamic Interbank Money Market or other such rate as may be prescribed by Bank Negara Malaysia on the amount(s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded.
Photocopies of Legal Documents including Letter of Offer	RM26.50 per item
Monthly Maintenance Fee	None
Letter to Confirm Total Profit Paid for the Year	RM26.50 per letter
Statement Request	Statements within 1 year from date of first disbursement – RM5.30 per cycle Statements > 1 year after date of first disbursement – RM10.60 per cycle
Request for Issuance of Redemption Statement	None
Request for Profit Rate Reduction	None
Cancellation Fee	If the Facility canceled by the customer after the acceptance of letter of offer and before the first disbursement of the Facility following fees will be imposed: If the Bank finances Legal Fees, Valuation Fees and Stamp Duty Fee: 2.25% charge of the Total Facility Amount If Customer is to finance legal Fees, Valuation Fees and Stamp Duty Fee: 0.5% charge of the Total Facility Amount

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BUSINESS BANKING

| TRADE SERVICE

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
1.0 EXPORTS	
1.1 Bills for Collection (including those under Letter of Credit)	Collection/Handling Commission - 0.1% flat Minimum - RM50 Maximum - RM150 (Note 1) (maximum RM500 for RM bills)
1.2 Bills Purchased/ Negotiation/Discount (including those under Letter of Credit i.e. OB-i, CBN-i post-shipment)	Collection/Handling Commission - 0.1% Minimum - RM50 Maximum - RM150 (Note 1) (maximum RM500 for RM bills)
1.3 Bills under Letter of Credit Discrepant documents Non-Discrepant documents	Document Checking Fee RM106 RM53
1.4 For foreign currency bills settled in foreign currency charges in lieu of exchange will be imposed	Charges in lieu of Exchange - 0.1% (Flat RM50 for Confirmed Letter of Credit) <u>Existing customers</u> Minimum - RM53 Maximum - RM318 <u>Non-customers / banks</u> Minimum - RM106 (Only if settled in the same foreign currency through account held with another bank)
1.5 Pre-advise of Letter of Credit (Note 2) Letter of Credit Advising (Note 2) Letter of Credit Amendments (Note 2) Letter of Credit/Amendments Advising for Applicant's Account	Advising Commission - RM20 RM50 RM50 USD50

Note:

OB-i: Islamic Outward Bills

CBN-i: Islamic Credit Bills Negotiation

1: Only for Foreign Currency Bills

2: For Beneficiary's account

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

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BUSINESS BANKING

| TRADE SERVICE

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
2.0 IMPORTS	
2.1 Letter of Credit-i Issuance	Commission - 0.1% per month Minimum - RM53
2.2 Letter of Credit Amendment	
a) Extension of validity date (Note 5,3)	Commission - 0.1% per month
b) Increase of amount (Note 6,3)	Commission - 0.1% per month
c) Other amendments (Note 7)	RM53
<p>Note:</p> <p>3: Per month or part thereof for the validity of Letter of Credit</p> <p>4: Per month or part thereof for the validity of Letter of Credit inclusive of the issuance period</p> <p>5: On Letter of Credit value per month or part thereof on the extended period</p> <p>6: On Letter of Credit value per month or part thereof on the incremental value of Letter of Credit</p> <p>7: Plus cost of postage or telex</p>	
2.3 Negotiation of Import documents received under Letter of Credit:	
a) Drawing against expired Letter of Credit (Note 8)	Commission - 0.1% Minimum – RM106
b) Drawing in excess of Letter of Credit amount (Note 9)	Commission - 0.1% Minimum – RM106
c) Discrepant documents	Foreign currency bill - USD79.50 Local bill - RM106
2.4 When reimbursement is made direct to the Letter of Credit-i negotiating bank (Note 10)	Reimbursement fee* (TT payments only) USD 31.80 *Remarks: This does not apply if Negotiating Bank is Standard Chartered office or subsidiary
2.5 Shipping Guarantee-i	
a) Under Letter of Credit (Note 11)	Commission varies from 0.125% Minimum - RM53
b) Not under Letter of Credit (Note 11)	Commission varies from 0.125% Minimum - RM132.50
c) If Shipping Guarantee is not returned within 3 months	Additional 0.5% per annum of the invoice amount to be collected until date of redemption.

Note:

8: Per month or part thereof from Letter of Credit expiry date to Letter of Credit drawing date

9: Per month or part thereof from date of last drawing on the excess amount

10: Flat for foreign currency bills to be charged to the beneficiary

11: Flat of invoice amount

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BUSINESS BANKING

| TRADE SERVICE

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
3.0 Bank Guarantee-i	
3.1 Bank Guarantee-i Issuance	Commission - From 0.125% per month or part of month inclusive of any claim period if secured by cash margin Minimum - RM53 as per approved letter of acceptance, if secured by collateral other than cash margin
3.2 Bank Guarantee-i Amendment	Commission - From 0.1% per month or part of month on extension of expiry or increase of amount Minimum - RM53 as per approved letter of acceptance, if secured by collateral other than cash margin
3.3 Stamping of Bank Guarantee-i	Stamp Duty – as per regulatory requirements – RM10 flat Travelling charges - Minimum - RM10.60
4.0 INCIDENTALS (IMPORTS & EXPORTS)	
4.1 Fax charges other than those mentioned in the specific product	Within Malaysia : RM2.12 All other countries : RM5.30
4.2 Courier charges other than those mentioned in the specific product	Within Malaysia : RM9.54 - RM15.90 Asian countries : RM21.20 - RM63.60 Other countries : RM21.20 – RM90.10
4.3 Postage (Registered Mail)	Within Malaysia : RM10.60 Other countries : RM21.20
4.4 Telex Charges: i) Full text Letter of Credit-i / Guarantee-i ii) Letter of Credit-i / Guarantee-i Amendment	Within Malaysia : RM53 Outside Malaysia : RM106 Within Malaysia : RM31.80 Outside Malaysia : RM63.66
4.5 Telex and Swift charges other than those mentioned in the specific product	Within Malaysia : RM15.90 Outside Malaysia : RM37.10
4.6 Tracers on Irregular Bills	RM15.90 flat for each request by customer

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

Standard Cut Off Time for Trade Operations, Malaysia (Effective From: January 2015)		
EXPORT SERVICES	Over the counter	Straight2Bank
Export Bills for Collection - Documents against Acceptance - Documents against Payment	3:00p.m.	Not available
Export Bills under Letter of Credit - Presentation - Negotiation - Discounting	2:00p.m.	Not available
Export Bills under Letter of Credit (where doc have already checked/despached) - Discounting	4:00p.m.	Not available
Same day credit of incoming export proceeds	3:00p.m.	3:00p.m.
Export Invoice Financing	3:00p.m.	3:00p.m.
Banker Acceptances - Sales / Export	3:00p.m.	Not available
IMPORT SERVICES	Over the counter	Straight2Bank
Import Letters of Credit (LC) - Issuance - Amendment	3:00p.m.	5:00p.m.
Import Bills under LC	4:00p.m.	Not available
Settlement of Import Bills	3:00p.m.	3:00p.m.
Import Invoice Financing	3:00p.m.	3:00p.m.
Banker Acceptances - Purchase / Import	3:00p.m.	Not available
FINANCING	Over the counter	Straight2Bank
Interbank Transfer (IBT/Rentas)	12:00p.m.	12:00p.m.
Telegraphic Transfer (Foreign Currency)	2:00p.m.	2:00p.m.
Book Transfer (SCB account) <i>(Saadiq Commodity Murabahah' TAT is next day if received within cut off)</i>	3:00p.m.	5:00p.m.
OTHER SERVICES	Over the counter	Straight2Bank
Bank Guarantee * Standard Formats - Issuance - Amendment	3:00p.m.	5:00p.m.
Bank Guarantee * Non - Standard Formats - Issuance - Amendment	1.00p.m.	2.00p.m.
Shipping Guarantee *	3:00p.m.	Not available
Bill of Lading endorsement	3:00p.m.	Not available
NOTE :		
1)	Same day turnaround time commitment for straight through processing e.g.no clarification required on client's instruction, credit limits if any is available and IMB report obtained (where applicable).	
2)	For Non-standard Bank Guarantee format, the same day TAT will be applicable subject to clearance of format by compliance/Syariah/client by 4:00pm.	
3)	* Where stamping is required - over the counter collection at MSC is at T+1 after 2:30p.m. - courier will be on T+1 for following day delivery	

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BUSINESS BANKING

| PREMIUM SERVICE

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
Cash Management Reports (Current Account & Fixed Deposit)	Daily Reports - RM212 per month per customer Weekly/Monthly Reports - RM159 per month per customer
Courier Service	RM106 per month per customer

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BUSINESS BANKING

| STRAIGHT2BANK ONLINE BANKING SERVICE

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
One off setup fees	Waived
Monthly Maintenance Fees	Waived
Telegraphic Transfer	RM21.20 per transaction (if from MYR account) USD 15.90 or equivalent per transaction from SGD Account USD26.50 or equivalent per transaction (if from Foreign Currency Deposits Account)
Real time gross settlement (RTGS) / RENTAS payment / Local Bank Transfer	Inward: Free Outward: RM2.12 per transaction
Direct Credit / Interbank GIRO	Waived
SCSB Book Transfer	Waived
Local Bank Cheque	RM2.12 + courier charges*
International Bank Cheque	RM2.12 per item (if from MYR account) + courier charges* USD2.12 or equivalent per item (if from Foreign Currency Deposits Account) +courier charges*
Payroll	RM 0.11 per transaction
Courier Service (Daily pick-up - optional)	RM106 per month

* RM5 courier delivery within West Malaysia
RM10 courier delivery within East Malaysia
Courier delivery to overseas depends on country of receipt

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BRANCH SERVICES

I INWARD REMITTANCES

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
1.0 INWARD REMITTANCES	
<p>1.1. Inward RTGS/RENTAS</p> <p>Credit KL branch (Jalan Sultan Ismail)</p> <p>Credit other SCSB and SCBMB branches</p> <ul style="list-style-type: none"> - Where the beneficiary account is maintained in the same clearing zone as the originating branch - Where the beneficiary account is maintained in a different clearing zone as the originating branch <p>Note: Clearing zone as stipulated by BNM clearing zones</p>	<p>No charge</p>
<p>1.2 Inward TT payments/Mails/ Transfer/Payment Orders/Bills Payable/Demand Drafts</p> <p>a) In Other Foreign Currencies</p> <ul style="list-style-type: none"> - Credit to account with SCSB and SCBMB - Credit to account with other banks <p>b) Pay on application & identification</p> <p>c) Credit Foreign Deposits Account</p>	<p>Commission - RM5.30</p> <p>Commission - RM10.60</p> <p>Commission - RM21.20</p> <p>USD21.20 (or equivalent) plus stamp duty/postages, telephone and cable charges where applicable</p>

1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BRANCH SERVICES

I INWARD REMITTANCES

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
1.3 Encashment of Interbranch Standard Chartered Cheques (Personal Cheques) <ul style="list-style-type: none"> a) Malaysian b) Singapore/Brunei (Inter-zone for Personal Account) c) By Counter Withdrawal Voucher on Personal Current Account 	No charge 1% of cheque amount (minimum – RM31.80) plus stamp duty RM0.15 and phone call charges Commission – RM2.12
1.4 Purchase of Foreign Currency Cheques Clean Bills/Cheques/ Pension Warrant/Dividend Warrant/Internal Postal/Money Order	0.5% on cheque amount (minimum – RM53) plus stamp duty/correspondent bank's charges, if any
1.5 Foreign Currency Cheques sent for Collection	Commission – 0.1% on cheque amount (minimum – RM53, maximum – RM212) plus stamp duty/correspondent bank's charges
1.6 Cheques sent as Bills for Collection from Singapore	0.2% on cheque amount plus correspondent bank's charges (minimum – RM21.20)
1.7 Due By Correspondents	1% (minimum – RM31.80)

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BRANCH SERVICES

I OUTWARD REMITTANCES

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
2.0 OUTWARD REMITTANCES	
2.1 CASHIER'S ORDER	
a) Issuance	Commission – RM2.12 per item plus stamp duty
b) Cancellation/Repurchase of Cashier's Order from applicant	Commission – RM2.12 per cashier's order refunded
2.2 Demand Drafts in Foreign Currencies	
a) Issuance	
i. RM equivalent up to RM5,000	Commission RM2.12
ii. RM equivalent above RM5,000	No charge
iii. Draft in EURO	Commission RM2.12 if amount is equivalent to RM5,000 and below. Additional charge of EUR3 per draft for all amounts
iv. Draft in AUD for all amounts	No Charge
b) Amendments	Commission – RM10.60
c) Refunds/Cancellation	Commission – RM21.20
d) Stop Payment for Lost Draft	Cable cost to destination country of drawee bank

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BRANCH SERVICES

I OUTWARD REMITTANCES

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
<p>2.3 Draft issued in Bangladeshi Taka, Pakistani Rupee, Indonesian Rupiah and Philippine Pesos</p> <p>a) Issuance of Demand Drafts in Taka (BDT)</p> <p style="padding-left: 20px;">i. RM equivalent up to RM5,000</p> <p style="padding-left: 20px;">ii. RM equivalent above RM5,000</p> <p>b) Issuance of Demand Drafts in Pakistani Rupee, Indonesian Rupiah and Philippine Pesos</p> <p style="padding-left: 20px;">i. RM equivalent up to RM5,000</p> <p>c) RM equivalent above RM5,000</p> <p style="padding-left: 20px;">i. Amendments</p> <p style="padding-left: 20px;">ii. Refunds/Cancellation</p> <p style="padding-left: 20px;">iii. Stop Payment for Lost Draft</p>	<p>Commission – RM6.36 (consisting of RM2.12 fee allowed under ABM plus RM4 to account for the clearing charges of BDT50 and the 15% VAT)</p> <p>Commission – RM4.24 (Bangladesh clearing charges and VAT)</p> <p>Commission – RM6.36 (consisting of RM2.12 fee allowed under ABM plus RM4.24 to account for the clearing charges of BDT50 and the 15% VAT)</p> <p>Commission – RM4.24 (Bangladesh clearing charges and VAT)</p> <p>Commission – RM10.60</p> <p>Commission – RM21.20</p> <p>Cable cost to drawee bank plus RM15.40 Additional commission of RM37.10 for Dhaka draft</p>
<p>2.4 Outward TT in RM</p> <p>a) Outward RENTAS (RM10,000 and above)</p> <p>b) Interbank GIRO payment (below RM10,000)</p>	<p>RM5.30 per transaction</p> <p>RM0.53 per transaction</p>
<p>2.5 Outward TT in Currency of Destination Country</p> <p>a) ASEAN Countries</p> <p>b) All other countries, except USA (Refer to Note 2.8 for USD)</p>	<p>Cable – RM26.10 Commission – RM10.60 if amount equivalent to RM5,000 and below</p> <p>Cable – RM31.80 Commission – RM10.60 if amount equivalent to RM5,000 and below</p>

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BRANCH SERVICES

I OUTWARD REMITTANCES

TRANSACTION TYPE	REQUIREMENTS/FEES/CHARGES
2.6 Outward TT in Currency of Destination Country TT to Australia TT in EURO currency TT to Bangladesh in BDT	Cable – RM31.80 Commission – RM10.60 if amount equivalent to RM5, 000 and below. Additional commission charge of RM15.90 for Australian Gov't. Service Tax for all amounts Cable – RM31.80 Commission – RM10.60 if amount equivalent to RM5, 000 and below. Additional commission of EUR21.20 for all amounts Cable – RM31.80 Commission – RM31.80 if amount equivalent to RM5,000 and below
2.7 Outward TT in USD to New York	Cable – RM37.10 Commission – RM10.60 if amount equivalent to RM5,000 and below
2.8 Outward TT in USD to 3rd party country Outward TT in Third Party Other than in USD	2 cable charges depending on country Commission – RM10.60 if amount equivalent to RM5,000 and below Cable charge to destination country of beneficiary Bank plus applicable Currencies cable charge to country of currency origin. Commission – RM10.60 if amount equivalent to RM5,000 and below
2.9 Debit Foreign Currency Deposits Account	USD42.40 (or equivalent) plus cable charges

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BRANCH SERVICES

I OTHERS

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES
Document Request	a) Banker's Report – RM26.50 b) Letter of Reference – RM26.50 c) Auditor's Confirmation – RM53 d) Special Statement Reprints <ul style="list-style-type: none"> i. RM10.60 per statement (for reprints within one year from statement date) ii. RM26.50 per statement (for reprints more than one year after statement date)
Service fee (a) Priority Banking (b) Preferred Banking	A monthly service fee of RM106 will be imposed if the account balance (deposits and/or investments) falls below RM250,000 or if the balances of house financing amount falls below RM850,000 A monthly service fee of RM53 will be imposed if the account balance (deposit and/or investments) falls below RM72,000 or if the balances of house financing amount falls below RM400,000.
MIDF/MIH Cashier's Order Issuance Issuance to Priority Banking Issuance of Cashier's Order for amount less than RM10,000 Cancellation/Refund Stop payment for lost Bank Draft (Demand Draft in Foreign Currency) Refund/Cancellation of Cashier's Order Replacement of lost Cashier's Order	Commission – RM2.12 per cashier's order, stamp duty RM0.15 per cashier's order Limited to 10 cashier's order per customer. No commission, stamp duty customer RM0.15 per cashier's order. Above 10 cashier's order, charges are the same as GMM RM5.30 per issuance (inclusive of stamp duty) Commission – RM2.12 per cashier's order Cable cost to destination country of drawee bank + RM15.90 for handling fee RM5.30 per Cashier's Order RM5.30 per Cashier's Order

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BRANCH SERVICES

I OTHERS

TRANSACTION TYPE	REQUIREMENTS/FEEES/CHARGES	
Exchange Rate used for foreign currency transaction a) Priority Banking customers b) General and Business Banking Non-account c) General and Business Banking account d) Corporate customers	"C" Rate from RDS for amount up to RM500,000 equivalents. If amount exceeds RM500,000 rate to be quoted by dealers "A" Rate from RDS for amount up to RM500,000 rate to be quoted holder transaction by dealers "B" Rate from RDS for amount up to RM500, 000 equivalents. holders If amount exceeds RM500,000, rate to be quoted by dealers "B" Rate from RDS for amount up to RM150, 000 equivalents. If amount exceeds RM150,000, rate to be quoted by dealers	
Rental of Safe Deposit Boxes by Priority Banking customers	50% discount on the published rate	
Local fund transfer (Outward Funds Transfer)	Transfer Via Savings/Current Account	Service Fee
	Online Banking (via IBG)	No charge effective 2 May 2013
	Over the Counter (OTC) (via IBG)	RM0.53 per transaction* <i>Service fee is charged for every successful transaction</i>
	ATM (via MEPS IBFT real time fund transfer) i) SCB debit card at MEPS ATM ii) SCB debit card at SCB ATM	RM0.53 per transaction RM 0.32 per transaction <i>Service fee is charged for every successful transaction</i>
	<i>* Limit of outward fund transfer amount: Up to RM9,999 per transaction</i>	

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2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

BRANCH SERVICES

I OTHERS

ATM / Debit Card

Description	Others	Preferred Banking	Priority Banking	Business Banking
a) New Card	RM8.48	Free	Free	RM8.48
b) Annual fee	RM8.48	Free	Free	RM8.48
c) Replacement of lost/damaged cards/PIN block	RM8	RM8	Free	RM8
d) Replacement of faulty cards (newly issued)	Free	Free	Free	Free
e) HOUSE Network* Withdrawal	RM1.00	RM1.00	RM1.00	RM1.00
f) HOUSE Network* Balance Enquiry	Free	Free	Free	Free
g) Overseas Cash Withdrawal	RM12.72	RM12.72	Free	RM12.72
h) Overseas transaction charges (foreign currency) – Debit MasterCard	1%	1%	1%	1%
i) Interbank Funds Transfer (IBFT)	RM0.32	RM0.32	RM0.32	RM0.32
j) Sales Draft Retrieval Fee	RM5.30	RM5.30	RM5.30	RM5.30

*HOUSE Network consists of Standard Chartered Bank Malaysia Berhad, HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (M) Bhd

MEPS Shared ATM Network

Description		Others / Business Banking	Preferred Banking	Priority Banking
		(per transaction)		
Cash Withdrawal (from any Saadiq JustOne Current Account-i)		RM4.24	RM4.24	RM4.24
Cash withdrawal(Other Islamic Current or Savings Account)	a)	First 2 MEPS SAN withdrawals each month: RM 1.06 NOTE: this applies ONLY IF your average daily account balance** across all your Ringgit current and savings accounts in the previous month exceeded RM5,000. Otherwise, the fee will be RM4.24 per transaction	First 3 MEPS withdrawals each month: RM 1.06	First 4 MEPS withdrawals each month: RM 1.06
	b)	3rd MEPS withdrawal onwards: RM4.24	4th MEPS withdrawal onwards: RM4.24	5th MEPS withdrawal onwards: RM4.24
Balance enquiry		Free	Free	Free
Interbank Funds Transfer (IBFT)		RM0.53	RM0.53	RM0.53
Cheque Image Retrieval Services		a) Where the retrieval does not involve the service of the Bank's external vendor –RM11.66 b) Where the retrieval involves the service of the Bank's external vendor – RM31.80		

** average daily account balance = Total balance of each day of the month/Total no. of days in a month

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Updated as at 13/09/2017

Branch Directory

Standard Chartered Saadiq Berhad Financial Centres

Bangsar

44 & 44A,
Jalan Telawi 5,
Bangsar Baru,
59100 Kuala Lumpur

Taman Connaught, Cheras

140, Jalan Cerdas,
Taman Connaught, Cheras
56000 Kuala Lumpur

Laman Seri, Shah Alam

No. G15, Blok 3, No. 7,
Persiaran Sukan,
Laman Seri Business Park,
Seksyen 13, 40100 Shah Alam,
Selangor Darul Ehsan

Taman Tun Dr Ismail

50, 52 & 54,
Jalan Burhanuddin Helmi,
Taman Tun Dr Ismail,
60000 Kuala Lumpur

Standard Chartered Bank Malaysia Berhad Offering Saadiq Products and Services

Alor Setar

55, Lot 5 & 5A, Bangunan
EMUM, Jalan Gangsa Kawasan
Perusahaan Mergong 2
05150 Alor Setar
Kedah Darul Aman

Johor Bahru

24-26, Jalan Harimau Tarum
Taman Century
80250 Johor Bahru
Johor Darul Takzim

Melaka

671 & 672, Jalan Melaka Raya 8
Taman Melaka Raya
75000 Melaka

Sibu

Jalan Tukang Besi
96000 Sibu
Sarawak

Batu Pahat

7, Jalan Kundang
Taman Bukit Pasir
83000 Batu Pahat
Johor Darul Takzim

Kajang

36 & 37, Jalan Prima Saujana 1/1A
Taman Prima Saujana
Seksyen 1, 43000 Kajang
Selangor Darul Ehsan

Miri

1383 & 1384, Block 10
Centre Point Phase II
Jalan Kubu, 98000 Miri, Sarawak

Subang Jaya

1, Jalan USJ 10/1F
47620 UEP Subang Jaya
Selangor Darul Ehsan

Bintulu

89, Keppel Road
97000 Bintulu
Sarawak

Kepong

49 & 51, Ground Floor
Jalan Metro Perdana Barat 1
Taman Usahawan, Kepong
52000 Kuala Lumpur

Penang

2, Lebuhr Pantai
10300 Penang

Taiping

25, Jalan Pasar
34000 Taiping
Perak Darul Ridzuan

Bukit Tengah (Prai)

1816, Lengkok
Perusahaan Maju
Bukit Tengah
13600 Seberang Prai, Penang

Klang

11, 15 & 17, Jalan Kepadang
41050 Klang
Selangor Darul Ehsan

Petaling Jaya

30-36, Jalan 52/4
46200 Petaling Jaya
Selangor Darul Ehsan

Taman Molek

86 & 88, Jalan Molek 2/2
Taman Molek
81100 Johor Bahru
Johor Darul Takzim

Butterworth

Level 1, NB Tower 1
5050, Jalan Bagan Luar
12000 Butterworth, Penang

Kota Damansara

2-1, 2-2, 2-3, 2-3A & 2A-1
Jalan PJU 5/17, Dataran Sunway
Kota Damansara,
47800 Petaling Jaya
Selangor Darul Ehsan

Publika

(Open in July 2017)
Lot 4 & 5, Level G2
Publika Shopping Gallery
Solaris Dutamas 1
50480 Kuala Lumpur

Tawau

518, Jalan Habib Hussin
91000 Tawau, Sabah

Damansara Utama

18-22, Jalan SS 21/39
Damansara Utama
47400 Petaling Jaya
Selangor Darul Ehsan

Kota Kinabalu

20, Jalan Haji Saman
88000 Kota Kinabalu
Sabah

Puchong

30 & 32, Jalan Puteri 1/2
Bandar Puteri Puchong
47100 Puchong
Selangor Darul Ehsan

Ipoh

21-27, Jalan Dato Maharaja
Lela, 30000 Ipoh,
Perak Darul Ridzuan

Kuantan

1-3, Jalan Haji Abdul Aziz
25000 Kuantan
Pahang Darul Makmur

Sandakan

Jalan Pelabuhan
90000 Sandakan, Sabah

Jalan Sultan Ismail

No. 36 Jalan Sultan Ismail
50250 Kuala Lumpur

Kuching

Wisma Bukit Mata Kuching
Jalan TAR 93100 Kuching
Sarawak

Seremban

127A & 128
Jalan Dato Bandar Tunggal
70000 Seremban
Negeri Sembilan Darul Khusus

Customer Service 1300 888 888

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1. All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

2. Certain services would qualify to be zero-rated if it falls under the 2nd schedule of the GST (Zero-Rated Supplies) Order 2014.

Updated as at 13/09/2017