

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



## Jadual Caj/Komisyen – Perkhimatan Bukan Perbankan Asas

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

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

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

Berkuatkuasa / Effective: 1<sup>st</sup> Jan 2019

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

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

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## 1. Akaun Semasa / Current Accounts

### Akaun Semasa Korporat / Corporate Current Accounts

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

Caj Khidmat Penyelenggaraan Akaun MYR / MYR Account Maintenance Charge RM600.00 sebulan / per month

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

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

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

Caj Khidmat Penyelenggaraan Akaun Mata Wang Asing / FCY Account Maintenance Service Charge RM100.00 setengah tahun / per half yearly

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

Yuran Perkhidmatan Setengah Tahun / Half Yearly Service Fee:

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

## Caj Buku Cek / Cheque Book Charges

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

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

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

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

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

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

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

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

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

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

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

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

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

Cek Lambung / Dishonoured Cheque:

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

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

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

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

Arahan Tetap / Standing Orders

Bayaran Pelaksanaan / Set Up	RM10.00 sekali / one off
Yuran transaksi / Transaction fee	RM5.00
Pindahan Dalaman / House Transfer	10.0 sen
Pengesan / Tracers	RM25.00 termasuk kos yang berkenaan / plus incidental costs

## 2. Akaun Deposit Bermasa / Time Deposit Accounts

### Mata Wang Tempatan / Local Currency

Faedah / Interest	Kadar semasa seperti yang tersiar jika ditanya / <i>As per prevailing published rate upon enquiry</i>
Jangka masa/Deposit Minima / Tenor / Minimum Deposits	1 hingga 12 bulan (kadar tetap) 15 bulan ke atas (kadar boleh dirunding) Amaun minima tidak kurang dari RM 100,000.00 / 1 to 12 months (fixed rates) 15 months and above (rates are negotiable) Minimum amount not less than RM100, 000.00
Mata Wang Asing Utama: (EUR/USD/GBP/SGD) / Major Foreign Currencies (EUR/USD/GBP/SGD)	USD50,000 atau sama dengan mata wang asing lain / <i>USD50,000 or equivalent in other currencies</i>
Faedah / Interest	Kadar diberi diatas permintaan / <i>Rates available on request</i>
Pengeluaran / Withdrawal	Percuma / <i>Free</i>
Komisyen Pengendalian / <i>Handling Commission</i>	Percuma / <i>Free</i>
Pembayaran kepada Penyimpan / <i>Payment to Depositor</i>	Percuma / <i>Free</i>
Pembayaran kepada Pihak Ketiga / <i>Payment to Third Party</i>	Caj wang kiriman keluar dikenakan / <i>Outward remittance charges applicable</i>



### 3. Kiriman Wang / Remittances\*

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

#### Masuk / Inward

Komisyen Pengendalian / Handling Commission RM10.00

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

#### Keluar / Outward

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

Komisyen Pengendalian Handling Commission RM3.00

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

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

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

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

Komisyen Pengendalian / Handling Commission RM17.00 (simpan untuk pungutan / hold for collection)

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

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

Komisyen Pengendalian / [Handling Commission](#) RM17.00 (simpan untuk pungutan / [hold for collection](#))

Caj kurier kepada atau penerima/arahan / [Courier charge to or beneficiary/order](#) Pada harga Kos / [At cost](#)

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

Komisyen Pengendalian / [Handling Charges](#) RM17.00 (simpan untuk pungutan / [hold for collection](#))

Caj kurier kepada atau penerima/arahan / [Courier charge to or beneficiary/order](#) Pada harga Kos / [At cost](#)

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

Komisyen Pengendalian / [Handling Commission](#) RM10.00

Caj SWIFT / [SWIFT Charges](#)

- Bank di Singapura / [in Singapore](#) RM17.00  
 - Bank di negara-negara lain / [in other countries](#) RM38.00

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

Caj Tambahan Pengendalian / [Additional Handling Fee](#) RM80.00 - setiap transaksi / [per transaction](#)

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

Bayaran melalui draf (pemegang akaun) / [Payment via draft \(account holders\)](#) RM6.00

Bayaran melalui draf (bukan pemegang akaun) / [Payment via draft \(non account holders\)](#) RM10.00

Bayaran melalui RENTAS (Amaun melebihi RM10,000.00) / Payment via RENTAS (Amount above RM10,000.00)	RM 5.00 – Individu / Individual RM 10.00 – Korporat / Corporation (ebanking)
Bayaran RENTAS Manual untuk Korporat / RENTAS Manual Payment for Corporation	RM50.00 – setiap transaksi / per transaction
Bayaran melalui Interbank GIRO (Amaun kurang dari RM1,000,000.00) / Payment via Interbank GIRO (Amount less than RM1,000,000.00)	RM0.10 sen – Individu / Individual RM0.10 sen – Korporat / Corporation (ebanking)
Bayaran GIRO Manual untuk Korporat / GIRO Manual Payment for Corporation	RM50.00 – setiap transaksi / per transaction

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

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

Salinan penyata akaun Duplicate of account statements	RM10.00 bagi setiap muka surat / per page
Pengendalian mel istimewa Special mail handling	RM10.00 sebulan / per month
Permohonan selepas tarikh nilai Request after value date	RM50.00
Permohonan untuk penilaian ke belakang Request for backvaluation	RM100.00
Penyiasatan / Investigations	RM25.00 termasuk kos yang berkenaan/ plus incidental costs
Pengesan / Tracers	RM25.00
Pengesahan Audit / Audit Confirmations	RM50.00 setiap pengesahan audit / per audit confirmation
Setem untuk surat tawaran / Stamping of letter of offer	RM10.00 untuk setiap item termasuk kos yang berkenaan / per item plus incidental cost
Pengesahan untuk status syarikat bagi penyerahan tender projek / Endorsement on the status of customers' company accounts for project tender submission	RM20.00 setiap pengesahan / per endorsement

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

Surat Kredit Impot (L/C)

Import Letters of Credit (L/C)

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

Rundingan Bil Masuk / [Inward Bills Negotiation](#)

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

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

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

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

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

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

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

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

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



Rundingan/Pembelian/Diskaun  
Negotiation / Purchase / Discount

Penyemakan L/C / L/C Checking      Minima / Minimum RM50.00 untuk setiap bil/per bill

Komisyen Pengendalian  
Handling Commission      0.10% kadar sama rata / flat  
Minima / Minimum RM100.00  
Maksima / Maximum RM500.00

Komisyen sebagai ganti tukaran  
Commission in lieu of exchange      0.10% kadar sama rata / flat  
Minima / Minimum RM100.00  
Maxima / Maximum RM500.00

Komisyen Penerimaan Usans L/C  
/ bayaran tertunda      Minima 0.10% sebulan atau sebahagian,  
Tertakluk pada kadar tertinggi berdasarkan pada  
risiko Bank dan Negara.  
Minima RM100.00

Faedah (mana-mana sesuai)  
Interest (where applicable)      Tertakluk pada kadar semasa  
Subject to prevailing rates

Bayaran agen (mana-mana sesuai)  
Agent Fee (where applicable)      Antara USD15.00 hingga USD50.00 setiap bil  
between USD15.00 to USD50.00 per bill

Kadar SWIFT / SWIFT Charges      RM 40.00

Pungutan Bil Keluar / Outward Bills Collection

Komisyen / Commission      0.10% kadar sama rata / flat  
Minima / Minimum RM100.00  
Maksima / Maximum RM500.00 untuk akaun  
peminjam / for borrowing account atau / or  
RM500.00 untuk akaun bukan peminjam / for non-  
borrowing account.

Komisyen sebagai ganti tukaran  
Commission in lieu of Exchange      0.10% kadar sama rata / flat  
Minima / Minimum RM100.00  
Maxima / Maximum RM500.00

Makluman Penerimaan  
Advice of Acceptance      RM25.00 kadar sama rata / flat

Susulan & Pengesan  
Follow up & Tracers      RM 20.00 + kos penghantaran / delivery cost

(untuk setiap permintaan pelanggan / for each client request)

Bil lama belum di jelas Long outstanding bills	RM20.00 sebulan atau sebahagian / per month or part thereof
Bayaran agen (mana-mana sesuai) Agent Fee (where applicable)	Antara USD15.00 hingga USD50.00 setiap bil between USD15.00 to USD50.00 per bill
Kadar SWIFT / SWIFT Charges	RM 40.00

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

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

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

## 7. Pembiayaan Produk Dagangan / Trade Finance Products

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

Faedah / Interest Pada kadar dipersetujui atas kos dana / at agreed rate over cost of funds

Lanjutan tempoh pembiayaan  
Extension of financing period

Pengendalian / Handling RM10.00 kadar sama rata /flat

Kadar SWIFT / SWIFT Charges RM 40.00

## 8. Jaminan-Jaminan / Guarantees

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

Komisyen terbitan Issuance commission	Minima 0.10% sebulan atau sebahagian, tertakluk pada minima RM100.00 setahun Minimum 0.10% per month or part thereof, subject to minimum of RM100.00 per annum.
Yuran penyelenggaraan bagi format standard (termasuk format agensi kerajaan dan utility) Handling fee for standard format (inclusive format for government agencies and utilities)	RM20.00
Yuran penyelenggaraan bagi format bukan standard Handling fees for non-standard format	RM50.00
Bagi Jaminan Balas / For Counter Guarantee	Atas budi bicara bank / At the banks discretion
Setem / Stamping	RM10.00 atau/ or sebenar/ actual
Komisyen pindaan dengan lanjutan kesahan dan/atau tambahan pada amaun Amendment commission with extension of validity and/or increase in amount	Minima 0.10% sebulan atau separuh, tertakluk pada minima RM100.00 setahun. Minimum 0.10% per month or part thereof, subject to a minimum of RM100.00 per annum
Pindahan am / General amendments	RM100.00 kadar sarna rata / flat.
Susulan & Pengesan Follow up & Tracer	RM20.00 + kos penghantaran / delivery cost
Kadar SWIFT / SWIFT Charges	RM100.00 bagi teks penuh / for full text RM 50.00 bagi pindaan / for amendment RM 40.00 lain-lain / for others

Jaminan Perkapalan (SG) / Shipping Guarantee (SG)

Komisyen terbitan Issuance commission	Minima / Minimum 0.10 % bagi suku tahun pertama / for first quarter. Minima / Minimum RM100.00
Komisyen selepas tempoh 3 bulan dari tarikh terbitan. SG commission after 3 months from issuance date.	Minima 0.50% sebulan atau separuh / per month or part thereof

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

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

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

Yuran Penyelenggaraan / <a href="#">Maintenance Fee</a>	<a href="#">RM600.00</a> sebulan untuk satu pelanggan / <a href="#">per customer per month</a>
Security Kad Pintar / <a href="#">Security Smart Card</a>	<a href="#">RM80.00</a> setiap item / <a href="#">per item</a>
Pembaca Kad Pintar / <a href="#">Smart Card Reader</a>	<a href="#">RM170.00</a> setiap item / <a href="#">per item</a>

## 10. Caj Penyata SWIFT / SWIFT Statement Charges

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

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

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

Caj pengendalian / *Handling charges*

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

## 11. Rumah Pinjaman / Housing Loan

### Yuran Pemprosesan / Processing Fees

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