

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



Jadual Caj/Komisyen – Perkhidmatan 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.

Akta Cukai Barang dan Perkhidmatan 2014 (“**Akta**”) akan berkuatkuasa mulai 1 April 2015 dan akan menggantikan cukai jualan dan perkhidmatan.

Deutsche Bank (Malaysia) Berhad telah berdaftar sebagai orang berdaftar GST dengan Jabatan Kastam Diraja Malaysia dan nombor pendaftaran GST kami ialah 002002468864.

Sebagai orang berdaftar GST, kami dikehendaki mengenakan dan mengutip cukai barang dan perkhidmatan (“**GST**”) pada kadar 6% (atau pada kadar GST yang dipakai pada masa berkenaan) atas segala barang dan/atau perkhidmatan berkadar standard yang disediakan oleh kami kepada anda. Oleh demikian, sepertimana yang dikehendaki oleh Akta dan peraturan-peraturan di bawah Akta tersebut, harga-harga yang disebut di bawah adalah termasuk 6% GST.

Walau bagaimanapun, mungkin terdapat transaksi tertentu yang memenuhi kriteria GST berkadaran sifar. Harga-harga transaksi tersebut tidak akan tertakluk kepada 6% GST.

The Goods and Services Tax Act 2014 (“the Act”) is in effect from 1 April 2015, replacing the current sales and service tax.

Deutsche Bank (Malaysia) Berhad has registered with the Royal Malaysia Customs Department as a GST registered person and our GST registration number is 002002468864.

As a GST registered person, we are obliged to charge and collect the goods and services tax (“GST”) of 6% (or at the prevailing GST rate) on all standard rated goods and/or services provided by us to you. Further, in order to comply with the Act and pursuant regulations, we are required to and have quoted the prices below inclusive of the prevailing 6% GST.

However, there may be certain transactions which may meet the zero-rating GST criteria, prices for transactions of this nature will not be subjected to 6% GST.

Berkuatkuasa / Effective: 1st April 2015

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

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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 RM636.00 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 RM106.00 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 RM10.60 setengah tahun / per half yearly

Caj Buku Cek / Cheque Book Charges

Duti setem setiap cek / 15.9 sen setiap cek / per cheque
Stamp duty per cheque

Fi Memproses Cek setiap cek* / 53 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 (tidak termasuk GST) dikenakan ke atas semua pengeluaran cek. /
Fi ini ialah tambahan kepada duti setem sedia ada sebanyak 15 sen bagi setiap cek (tidak termasuk GST).

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

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

Akaun Individu -25/50 keping 53 sen setiap cek / per cheque
Individual Account - 25/50 leaves

Akaun Syarikat - 50/100 keping 53 sen setiap cek / per cheque
Company Account - 50/100 leaves

Caj kurier kepada pelanggan / Harga yang ditetapkan / At cost
Courier charges to customer

Arahan henti bayar cek / Stop payment instruction on cheques:

Semasa menerima / Upon receipt RM10.60 setiap cek / per cheque

Penyerahan jika dana mencukupi / RM10.60 setiap cek / per cheque
Presented with sufficient funds

Penyerahan jika kekurangan dana / RM106.00 setiap cek / per cheque
Presented with insufficient funds

Caj kurier untuk pengembalian cek / Harga yang ditetapkan / At cost
Courier charges for cheque returned

Cek Lambung / Dishonoured Cheque:

Kerana kekurangan dana / **RM 106.00**
Due to insufficient fund

Kerana kesilapan teknikal / **Tiada / Nil**
Due to technical error

Petunaian Cek Pihak ketiga / **RM2.12**
Third Party Cheque Encashment

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

Pungutan cek asing / **0.106%** dari nilai cek (minima RM31.80 dan maksima RM106.00) dan kos yang berkenaan / **0.106% of value of cheque (minimum RM31.80 and maximum RM106.00) plus incidental costs incurred**

Pengeluaran Tunai/Simpanan Mata Wang Asing / **2.12%** dari amaun atau minima RM31.80 setiap pengeluaran/deposit sebagai ganti tukaran / **2.12% of amount or minimum RM31.80 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 / **RM10.60** sekali / **one off**

Yuran transaksi / **RM5.30**

Pindahan Dalaman / **10.6 sen**

Pengesan / **RM26.50** termasuk kos yang berkenaan / **plus incidental costs**

2. Akaun Deposit Bermasa / Time Deposit Accounts

Mata Wang Tempatan / [Local Currency](#)

Faedah / [Interest](#)

Kadar semasa seperti yang tersiar jika ditanya / [As per prevailing published rate upon enquiry](#)

Jangka masa/Deposit Minima / [Tenor / Minimum Deposits](#)

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

Mata Wang Asing Utama:
 (EUR/USD/GBP/SGD) /
[Major Foreign Currencies \(EURIUSD/GBP/SGD\)](#)

USD50,000 atau sama dengan mata wang asing lain / [USD50,000 or equivalent in other currencies](#)

Faedah / [Interest](#)

Kadar diberi diatas permintaan / [Rates available on request](#)

Pengeluaran / [Withdrawal](#)

Komisyen Pengendalian / [Handling Commission](#)

Pembayaran kepada Penyimpan / [Payment to Depositor](#)

Percuma / [Free](#)

Pembayaran kepada Pihak Ketiga / [Payment to Third Party](#)

Caj wang kiriman keluar dikenakan / [Outward remittance charges applicable](#)

3. Kiriman Wang / Remittances

Masuk / Inward

Komisyen Pengendalian / Handling Commission RM10.60

Komisyen Pengendalian (jika caj akan ditanggung oleh pengirim) / Handling Commission (where charges are borne by remitter) RM10.60

Keluar / Outward

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

Komisyen Pengendalian Handling Commission RM3.18

Caj kurier kepada atau penerima/arahan / Courier charge to or beneficiary/order Harga yang ditetapkan / At cost

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

Caj Pengendalian / Handling charges RM2.12 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 RM18.02 (simpan untuk pungutan / hold for collection)

Caj kurier kepada atau penerima/arahan / Courier charge to or beneficiary/order Harga yang ditetapkan / At cost

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

Komisyen Pengendalian / Handling Commission RM18.02 (simpan untuk pungutan / hold for collection)

Caj kurier kepada atau penerima/arahan / Courier charge to or beneficiary/order Harga yang ditetapkan / At cost

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

Komisyen Pengendalian / Handling Charges RM18.02 (simpan untuk pungutan / hold for collection)

Caj kurier kepada atau penerima/arahan / Courier charge to or beneficiary/order Harga yang ditetapkan / At cost

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

Komisyen Pengendalian / Handling Commission RM10.60

Caj SWIFT / SWIFT Charges

- Bank di Singapura / in Singapore RM18.02
- Bank di negara-negara lain / in other countries RM40.28

Pindahan ke Bank-Bank Tempatan / Transfer to Local Banks

Bayaran melalui draf (pemegang akaun) / Payment via draft (account holders) RM6.36

Bayaran melalui draf (bukan pemegang akaun) / Payment via draft (non account holders) RM10.60

Bayaran melalui RENTAS (Amaun melebihi RM10,000.00) / Payment via RENTAS (Amount above RM10,000.00) RM 10.60

Bayaran melalui Interbank GIRO 10.6 sen (yuran transaksi / transaction fee)
(Amaun kurang dari
RM1,000,000.00) / Payment via
Interbank GIRO (Amount less than
RM1,000,000.00)

4. Pelbagai / Miscellaneous

Salinan penyata akaun Duplicate of account statements	RM10.60 bagi setiap muka surat / per page
Pengendalian mel istimewa Special mail handling	RM10.60 sebulan / per month
(Pungutan di kaunter) (Collection over the counter)	Tertakluk pada Perjanjian Simpan Mel Subject to Hold Mail Agreement
Permohonan selepas tarikh nilai Request after value date	RM53.00
Permohonan untuk penilaian ke belakang Request for backvaluation	RM106.00
Penyiasatan / Investigations	RM26.50 termasuk kos yang berkenaan/ plus incidental costs
Pengesan / Tracers	RM26.50
Pengesahan Audit / Audit Confirmations	RM53.00 setiap pengesahan audit / per audit confirmation
Setem untuk surat tawaran / Stamping of letter of offer	RM10.60 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	RM21.20 setiap pengesahan / per endorsement

5. Perniagaan Berdokumen - Impot / Documentary Business – Import

(All completed applications received by 11:00 a.m. from Monday to Friday will be processed on the same day with consideration for transactions involving RENTAS and Outward TT payments of which to be received by 12:00 p.m. / Semua permohonan yang lengkap diterima sebelum jam 11:00 pagi dari hari Isnin hingga Jumaat akan diproses pada hari yang sama manakala bagi urusan niaga yang melibatkan RENTAS dan Kiriman Keluar Pindahan Telegraf, permohonan lengkap perlu diterima sebelum jam 12:00 tengah hari)

Surat Kredit Impot (L/C)

Import Letters of Credit (L/C)

Komisyen pembukaan 0.106% sebulan atau sebahagian darinya.
Minima RM106.00

Opening commission 0.106% per month or part thereof.
Minimum RM106.00

Pindaan dengan lanjutan pada
tamat tempoh 0.106% sebulan atau sebahagian darinya.
Minima RM106.00

Amendment with extension of expiry 0.106% per month or part thereof.
Minimum RM106.00

Pindaan dengan peningkatan amaun 0.106% sebulan atau sebahagian darinya
Minima RM106.00

Amendment with increased amount 0.106% per month or part thereof.
Minimum RM106.00

Lain-lain jenis pindaan Minima RM106.00
Other types of amendments Minimum RM106.00

Pusingan Komisyen LC Seperti Garis Panduan Persatuan Bank-
Bank Dalam Malaysia (PBBDM).
Minima RM106.00

Revolving LC Commission As per ABM's Guideline. Minimum
RM106.00

Pembatalan L/C Tidak Diguna RM106.00 kadar sama rata / flat
Cancellation of Unutilised L/C

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

Faedah	Dari tarikh rundingan hingga tarikh bayaran (jika bayar ganti langsung)
Interest	From the negotiation date to payment date (if direct reimbursement)
Ambilan balik lebih L/C	0.106% sebulan atau sebahagian dari amaun dari tarikh penghantaran hingga tarikh tamat L/C. Minima RM106.00
Drawing in excess of L/C	0.106% per month or part thereof amount from shipment date to L/C expiring date. Minimum RM106.00
Ambilan di bawah L/C usans	0.106% setiap bulan atau sebahagian dari amaun Bil Pertukaran. Minima RM106.00
Drawing under usance L/C	0.106% per month or part thereof on Bills of Exchange amount. Minimum RM106.00
Bil bercanggah	Minima RM106.00 untuk bil Domestik. Minima USD106.00 untuk bil Asing.
Bills with discrepancies	Minimum RM106.00 for Domestic bills. Minimum USD106.00 for Foreign bills
Komisyen sebagai ganti tukaran Commission in lieu of exchange	0.106% Minima / Minimum RM106.00

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

Komisyen pungutan Collection commission	0.106% kadar sama rata / flat Minima / Minimum RM106.00
	Untuk Bil Mata Wang Asing - Maksima RM530.00 For Foreign Currency Bills - Maximum RM530.00
	Untuk Bil Mata Wang Tempatan Maksima - RM530.00 For Local Currency Bills - Maximum RM530.00

Pengendalian & Bantahan Handling & Protest	RM106.00 + yuran bantahan / protest fees
Komisyen sebagai ganti tukaran Commission in lieu of exchange	0.106% kadar sama rata / flat. Minima / Minimum RM106.00
Makluman Penerimaan Advice of Acceptance	RM26.50 kadar sama rata / flat
Susulan & Pengesan Follow up & Tracers	RM 21.20 + kos penghantaran / delivery cost
Bil Belum Jelas Lama Long Outstanding Bills	RM21.20 sebulan atau sebahagian RM21.20 per month or part thereof
(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

(All completed applications received by 11:00 a.m. from Monday to Friday will be processed on the same day with consideration for transactions involving RENTAS and Outward TT payments of which to be received by 12:00 p.m. / Semua permohonan yang lengkap diterima sebelum jam 11:00 pagi dari hari Isnin hingga Jumaat akan diproses pada hari yang sama manakala bagi urusan niaga yang melibatkan RENTAS dan Kiriman Keluar Pindahan Telegraf, permohonan lengkap perlu diterima sebelum jam 12:00 tengah hari)

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

Pengendalian & Makluman pindaan L/C / Handling & Advising L/C amendment	RM106.00 kadar sama rata / flat
Pengesahan L/C / Confirmation of L/C	Minima 0.106% sebulan atau sebahagian Tertakluk pada kadar tertinggi berdasarkan pada risiko Bank dan Negara Minima RM 212.00 Minimum 0.106% per month or part thereof subject to higher rates based on Bank and Country risk. Minimum RM212.00
Pindahan L/C / Transfer of L/C	0.106% sebulan atau sebahagian dari amaun yang dipindahkan. Minima RM212.00 0.106% per month or part thereof on amount transferred. Minimum RM212.00
Pindahan pada Pindahan Amaun bertambah atau tarikh tempoh tamat dilanjutkan Amendment of Transfer Increased amount or extension of expiry date	0.106% sebulan atau sebahagian / per month part thereof Minima / Minimum RM212.00
Pindaan-pindaan lain Other amendments	RM212.00 kadar sama rata / flat

Rundingan/Pembelian/Diskaun Negotiation / Purchase / Discount	
Penyemakan L/C / L/C Checking	Minima / Minimum RM53.00 untuk setiap bil/per bill
Komisyen Pengendalian Handling Commission	0.106% kadar sama rata / flat Minima / Minimum RM106.00 Maksima / Maximum RM530.00
Komisyen sebagai ganti tukaran Commission in lieu of exchange	0.106% kadar sama rata / flat Minima / Minimum RM106.00
Komisyen Penerimaan Usans L/C / bayaran tertunda Usance L/C Acceptance commission /deferred payment	Minima 0.106% sebulan atau sebahagian, Tertakluk pada kadar tertinggi berdasarkan pada risiko Bank dan Negara. Minima RM106.00 Minimum 0.106% per month or part thereof, Subject to higher rates based on Bank and Country risk. Minimum RM106.00
Faedah (mana-mana sesuai) Interest (where applicable)	Tertakluk pada kadar semasa Subject to prevailing rates
Pungutan Bil Keluar / Outward Bills Collection	
Komisyen / Commission	0.106% kadar sama rata / flat Minima / Minimum RM106.00 Maksima / Maximum RM530.00 untuk akaun peminjam / for borrowing account atau / or RM530.00 untuk akaun bukan peminjam / for non- borrowing account.
Komisyen sebagai ganti tukaran Commission in lieu of Exchange	0.106% kadar sama rata / flat Minima / Minimum RM106.00
Makluman Penerimaan Advice of Acceptance	RM26.50 kadar sama rata / flat
Susulan & Pengesan Follow up & Tracers	RM 21.20 + kos penghantaran / delivery cost

Bil lama belum di jelas
Long outstanding bills

RM21.20 sebulan atau sebahagian / per month or
part thereof

(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

(All completed applications received by 11:00 a.m. from Monday to Friday will be processed on the same day with consideration for transactions involving RENTAS and Outward TT payments of which to be received by 12:00 p.m. / Semua permohonan yang lengkap diterima sebelum jam 11:00 pagi dari hari Isnin hingga Jumaat akan diproses pada hari yang sama manakala bagi urus niaga yang melibatkan RENTAS dan Kiriman Keluar Pindahan Telegraf, permohonan lengkap perlu diterima sebelum jam 12:00 tengah hari)

Resit Amanah & Nota Janji Hutang

Trust Receipts & Promissory Notes

Faedah / Interest

Seperti dipersetujui / As arranged

Lanjutan tempoh pembiayaan
Extension of financing period

Pengendalian / Handling
Faedah / Interest

RM10.60 kadar sama rata /flat
1 % dari kadar dipersetujui / above agreed rate

Penerimaan Jurubank
Banker's Acceptance

Diskaun Kadar Faedah
Discount Interest Rate

Tertakluk pada kadar semasa dan Garis Panduan
BNM
Subject to prevailing rates and BNM guidelines

Diskaun semua di bawah Skim ECR Bank EXIM
Rediscounting under EXIM Bank's ECR Scheme

Faedah Spread / Interest Spread

Tertakluk pada kadar Bank-Bank EXIM dan Garis
Panduan Bank-Bank EXIM
Subject to EXIM Bank's rate and EXIM Bank's
guidelines

8. Jaminan-Jaminan / Guarantees

(All completed applications received by 11:00 a.m. from Monday to Friday will be processed on the same day with consideration for transactions involving RENTAS and Outward TT payments of which to be received by 12:00 p.m. / Semua permohonan yang lengkap diterima sebelum jam 11:00 pagi dari hari Isnin hingga Jumaat akan diproses pada hari yang sama manakala bagi urus niaga yang melibatkan RENTAS dan Kiriman Keluar Pindahan Telegraf, permohonan lengkap perlu diterima sebelum jam 12:00 tengah hari)

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

Komisyen terbitan Issuance commission	Minima 0.106% sebulan atau sebahagian, tertakluk pada minima RM106.00 setahun Minimum 0.106% per month or part thereof, subject to minimum of RM106.00 per annum.
Yuran penyelenggaraan Handling fee	RM106.00
Setem Stamping	RM10.60 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 0.106% sebulan atau separuh, tertakluk pada minima RM106.00 setahun. Minimum 0.106% per month or part thereof, subject to a minimum of RM106.00 per annum
Pindaan am / General amendments	RM106.00 kadar sarna rata / flat.
Susulan & Pengesan Follow up & Tracer	RM21.20 + kos penghantaran / delivery cost

Jaminan Perkapalan (SG) / Shipping Guarantee (SG)

Komisyen terbitan Issuance commission	Minima / Minimum 0.106 % bagi suku tahun pertama / for first quarter. Minima / Minimum RM106.00
Komisyen selepas tempoh 3 bulan dari tarikh terbitan. SG commission after 3 months from issuance date.	Minima 0.53% sebulan atau separuh / per month or part thereof

9. Khidmat Perbankan Elektronik / Electronic Banking Services

Penyelenggaraan dan sokongan / Maintenance and support

Yuran Penyelenggaraan / **Maintenance Fee** RM848.00 sebulan untuk satu pelanggan / per customer per month

Security Kad Pintar / **Security Smart Card** RM84.80 setiap item / per item

Pembaca Kad Pintar / **Smart Card Reader** RM180.20 setiap item / per item

10. Caj Penyata SWIFT / SWIFT Statement Charges

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

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

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

Caj pengendalian / *Handling charges*

RM424.00 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	NIL
Pengsahan untuk pengeluaran EPF / Confirmation for EPF withdrawal	RM21.20
Penambahan penyata bank / Additional bank statement	RM10.60 untuk satu keping / per copy