

Deutsche Bank (Malaysia) Berhad (312552-W)



Deutsche Bank – E-Payment Services & Fees

1st April 2015

Passion to Perform

(1) Individuals – Intrabank Funds Transfer



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)	NIL	NIL	NIL	10.6sen
(2)	Daily transaction limit (RM per day)	NIL	NIL	NIL	No limit
(3)	Payment reference				
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	NIL	NIL	NIL	Yes
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	NIL	NIL	NIL	Yes
(4)	Operating hours	NIL	NIL	NIL	Banking hours (9.30am to 4.00pm)
(5)	Crediting time				
	(i) Monday - Friday	NIL			Immediate
	(ii) Non-business days	NIL			NIL
(6)	Refund time	NIL			Immediate

(1) Individuals – Interbank GIRO (IBG)



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC) ¹
(1)	Fees and Charges (RM per transaction)	NIL	NIL	NIL	10.6sen
(2)	Daily transaction limit (RM per day)	NIL	NIL	NIL	RM1mil per transaction and there is no daily limit
(3)	Payment reference				
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	NIL	NIL	NIL	Yes
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	NIL	NIL	NIL	Yes
(4)	Future-dated payments	NIL	NIL	NIL	Available
(5)	Operating hours	NIL	NIL	NIL	Banking hours (9.30am to 4.00pm) on Business Day
For all channels					
(6)	Crediting time	**Note this is referring to crediting time for incoming Giro under normal circumstances			
	(i) Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm-5.00pm After 5.00pm				By 11:00 AM By 2:00 PM By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 AM
	(ii) Non-business days				Next Business Day - by 11:00 AM
(7)	Refund time Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm-5.00pm After 5.00pm				By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 am,next Business Day By 11:00 am,next Business Day By 5:00 PM

(1) Individuals – Instant Interbank Funds Transfer (IBFT)



No	Items	Channels		
		Internet banking	Mobile banking	ATM
(1)	Fees and Charges (RM per transaction)	NIL	NIL	NIL
(2)	Daily transaction limit (RM per day)	NIL	NIL	NIL
(3)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	NIL	NIL	NIL
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	NIL	NIL	NIL
(4)	Operating hours	NIL	NIL	NIL
(5)	Crediting time			
	(i) Monday - Friday	NIL	NIL	NIL
	(ii) Non-business days	NIL	NIL	NIL
(6)	Refund time	NIL	NIL	NIL

(1) Individuals – RENTAS



No	Items	Channels		
		Internet banking	Mobile banking	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)	NIL	NIL	5.30
(2)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	NIL	NIL	Yes
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	NIL	NIL	Yes
(3)	Operating hours	NIL	NIL	Banking hours (9.30am to 4.00pm)
(4)	Crediting time	Same day crediting within 30 mins NIL		
	(i) Monday - Friday (ii) Non-business days			
(5)	Refund time	Immediate		

(1) Individuals – Financial Process Exchange (FPX) and Direct Debit



No	Items	FPX	Interbank Direct Debit
(1)	Fees and Charges (RM per transaction)	NIL	NIL
(2)	Merchants	1. [Name of merchant] 2. [Name of merchant]	1. [Name of merchant] 2. [Name of merchant]

(1) Individuals – Other related fees/charges for online banking (internet and mobile banking)



No	Items	RM
1	Other related charges (i) Maintenance / subscription fee (ii) Security tokens (iii) Annual digital certificates (iv) Salary payment / payroll (v) Notification / SMS (vi) Training	NIL NIL NIL NIL NIL NIL
2	Incentives and packages	NIL

(2) Business – Intrabank Funds Transfer



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)				
	Sole-proprietors, partnership and SME ¹ Other corporates	10.6sen 10.6sen	NIL NIL	NIL NIL	10.6sen 10.6sen
(2)	Daily transaction limit (RM per day)				
	Sole-proprietors, partnership and SME ¹ Other corporates	No limit No limit	NIL NIL	NIL NIL	No limit No limit
(3)	Payment reference				
	Availability of payers' names and payment references in (i) beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes Yes	NIL NIL	NIL NIL	Yes Yes
(4)	Operating hours	Cutoff time: Local Currency: Anytime Foreign Currency: 1500	NIL	NIL	Banking hours (9.30am to 4.00pm)
		For all channels			
(5)	Crediting time				
	(i) Monday - Friday (ii) Non-business days		Same day Not available		Immediate Not available
(6)	Refund time		Immediate		Immediate

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

(2) Business – Interbank GIRO (IBG)



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction) Sole-proprietors, partnership and SME ¹ Other corporates	10.6sen 10.6sen	NIL NIL	NIL NIL	31.8sen 31.8sen
(2)	Daily transaction limit (RM per day) Sole-proprietors, partnership and SME ¹ Other corporates	RM1mil per transaction and there is no daily limit RM1mil per transaction and there is no daily limit	NIL NIL	NIL NIL	RM1mil per transaction and there is no daily limit RM1mil per transaction and there is no daily limit
(3)	Payment reference (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes Yes	NIL NIL	NIL NIL	Yes Yes
(4)	Future-dated payments	YES	NIL	NIL	YES
(5)	Operating hours	Cutoff time - 5:00 PM	NIL	NIL	Banking hours (9.30am to 4.00pm)
For all channels					
(6)	Crediting time (i) Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm-5.00pm After 5.00pm (ii) Non-business days	**Note this is referring to crediting time for incoming Giro under normal circumstances			
(7)	Refund time Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm-5.00pm After 5.00pm	- By 11:00 AM By 2:00 PM By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 AM Next Business Day - by 11:00 AM By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 am,next Business Day By 11:00 am,next Business Day By 5:00 PM			

(2) Business – Instant Interbank Funds Transfer (IBFT)



No	Items	Channels		
		Internet banking	Mobile banking	ATM
(1)	Fees and Charges (RM per transaction)			
	Sole-proprietors, partnership and SME ¹	NIL	NIL	NIL
	Other corporates	NIL	NIL	NIL
(2)	Daily transaction limit (RM per day)			
	Sole-proprietors, partnership and SME ¹	NIL	NIL	NIL
	Other corporates	NIL	NIL	NIL
(3)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	NIL	NIL	NIL
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	NIL	NIL	NIL
(4)	Operating hours	NIL	NIL	NIL
For all channels				
(5)	Crediting time			
	(i) Monday - Friday	NIL	NIL	NIL
	(ii) Non-business days	NIL	NIL	NIL
(6)	Refund time	NIL	NIL	NIL

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

(2) Business – RENTAS



No	Items	Channels		
		Internet banking	Mobile banking	Over-the-counter (OTC)
(1)	Fees and Charges (RM per transaction)			
	Sole-proprietors, partnership and SME ¹ Other corporates	2.12 10.60	NIL NIL	5.30 21.20
(2)	Payment reference			
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes Yes	NIL NIL	Yes Yes
(3)	Operating hours	Cutoff time:1400	NIL	Banking hours (9.30am to 4.00pm)
For all channels				
(4)	Crediting time (i) Monday - Friday (ii) Non-business days	Same day crediting within 30 mins NIL		
(5)	Refund time	Immediate		

(2) Business – Financial Process Exchange (FPX) and Direct Debit



No	Items	FPX		Interbank Direct Debit
		B2C	B2B	
(1)	Fees and Charges (RM per transaction)			
	Sole-proprietors, partnership and SME ¹	NIL	NIL	RM3.18 per registration RM3.18 per instruction
	Other corporates	NIL	NIL	RM3.18 per registration RM3.18 per instruction
(2)	Merchants	1. [Name of merchant] 2. [Name of merchant]	1. [Name of merchant] 2. [Name of merchant]	1. [Name of merchant] 2. [Name of merchant]

¹ For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

(2) Business – Other related fees/charges for online banking (internet and mobile banking)



No	Items	Sole-proprietors, partnership and SME ¹	Other corporates
1	Other related charges		
	(i) Maintenance / subscription fee	Waived	RM636 per month
	(ii) Security tokens	Waived	Smart card: RM84.80 Smart card reader: RM180.20
	(iii) Annual digital certificates	NIL	NIL
	(iv) Salary payment / payroll	10.6 sen	10.6 sen
	(v) Notification / SMS	Not offering	Not offering
	(vi) Training	Waived	RM848 per hour
2	Incentives and packages	NIL	NIL

Debit Card



(1) Individuals

No	Items	Standalone domestic debit card	Standalone International brand debit card	Combo debit card ¹	
				Domestic	International
(1)	Daily point-of-sale transaction limit (RM per day)	NIL	NIL		
(2)	Incentives	NIL	NIL	NIL	

¹ Cards with both domestic debit and international debit schemes

(2) Businesses

No	Items	Standalone domestic debit card	Standalone International brand debit card	Combo debit card ¹	
				Domestic	International
(1)	Daily point-of-sale transaction limit (RM per day)	NIL	NIL		
(2)	Incentives	NIL	NIL	NIL	

¹ Cards with both domestic debit and international debit schemes

Cheque and Current Account Services



	RM	Effective date
Fee per cheque issued via internet banking	3	Deutsche Bank Existing Fee

	Type of accounts	Interest rate/profit rate (% per annum)
Interest rate/profit rate of current accounts	Basic	NIL
	Premium	NIL

Description of selected payment services



No	Payment services	Description
1	Intrabank funds transfer	A payment system that provides funds transfer services to accounts within the same financial institution.
2	IBG	A payment system, which is operated by MyClear, that provides funds transfer services amongst its participating financial institutions.
3	IBFT	A payment system, which is operated by MEPS, that provides immediate funds transfer services amongst its participating financial institutions.
4	FPX	An internet-based multi-bank payment platform that leverages on the Internet banking services of banking institutions to offer online payment for electronic commerce (e-commerce) transactions. Similarly, companies can easily extend their businesses online by offering a quick and safe payment method to their customers.
5	Interbank Direct Debit	An interbank collection service for regular and recurring payments enabling automated collection directly from a customer's bank account at multiple banks with a single authorisation.
6	RENTAS	Interbank funds transfer made via RENTAS, with a minimum amount of RM10,000
7	Debit card	A payment instrument that is linked to a deposit account at a financial institution that can be used: (i) to pay for goods and services; (ii) to withdraw cash from automated teller machine or withdraw cash at participating retail outlets through debit card usage by debiting the user's account; or (iii) for the purpose of (i) and (ii).
8	Cheque	A paper based payment instrument. It is a form of written order directing a bank to pay money to the beneficiary.