

Current Account-i

Service	Commission/Service Charges
Service Charge – Monthly/Half-Yearly/Annual	
a. Qard Current Account II-i	<ul style="list-style-type: none">Annual service charge of RM15.00A half-yearly service charge of RM10.00 is levied if average balance is less than RM1,000.00 in the preceding 6 months.
b. Qard Current Account-i	A half-yearly service charge of RM10.00 is levied if average balance is less than RM1,000.00 in the preceding 6 months.
c. Bank@Work Current Account-i	
d. Qard Current Account II-i (Non-Profit Organisation)	
e. Qard Basic Current Account-i	
f. RHB Smart Account-i	
g. Current Account-i	
h. Premier Current Account-i	<ul style="list-style-type: none">A half yearly service charge of RM10.00 is levied in the month of June & December if average balance is less than RM1,000.00. <p>Note: Other fees & charges (e.g. cheque book, stop cheque, returned cheque etc.) as per existing charges.</p>
Qard Basic Current Account-i (QBCA-i)	
a. Option 1 (No Bankcard Annual Fee)	16 monthly transactions as follows: <ul style="list-style-type: none">6 free over-the-counter (OTC) visits per month.1st eight (8) ATM cash withdrawals per month = Free Subsequent = RM0.50 per transaction.1st two (2) GIRO OTC transactions at RM0.50 each, thereafter at RM2.00 per transaction.
b. Option 2 (With RM8.00 Bankcard Annual Fee)	<ul style="list-style-type: none">Unlimited number of ATM and OTC transactions.1st two (2) GIRO OTC transactions at RM0.50 each, thereafter at RM2.00 per transaction.
Closure of Current Account	
a. Qard Current Account-i	<ul style="list-style-type: none">Within 6 months of opening – RM20.00After 6 months of opening – RM10.00
b. Qard Current Account-i e-Eksais	
c. Qard Multi Currency Current Account-i	
Early Closure of Current Account	
a. Qard Current Account II-i	Within 3 months of opening – RM20.00
b. Bank@Work Current Account-i	
c. Qard Current Account II-i(Non-Profit Organisation)	
d. Premier Current Account-i	
e. Qard Basic Current Account-i	
b. RHB Smart Account-i	
c. Current Account-i	
Cheque Book	Stamp Duty on cheque leaves = RM1.00 per piece Note: The stamp duty is waived for co-operatives societies and government schools.

Cancellation of Long Outstanding Uncollected Cheque Book after issuing of Final Reminder	FOR...	THEN...
	Qard Basic Current Account-i	RM25.00 per cheque book.
	Qard Current Account-i	
	Qard Current Account-i e-Eksais	
	Premier Current Account-i	
	Qard Current Account II-i	RM20.00 per cheque book.
	Bank@Work Current Account-i	
	Qard Current Account II-i (Non-Profit Organisation)	
	Current Account-i	
	Note: Waiver by Line of Business – Division Heads	
Cheque returned due to Insufficient Fund (Outward Returned Cheque)	RM150.00 per cheque	
Outward Return due to technical reason	Waived	
Note: Detailed technical reasons: amount in words and figures differ, drawer's signature not according to mandate, company stamp required, company stamp differ, one more signature required, payee's name required, drawer's signature required, irregular drawn.		
Inward Return due to post-dated	RM10.00 on payee Courier Charges = RM10.00 (Courier charges can be waived by BM if customer is located near to the Branch)	
Delivery of inward returned cheque	Courier charges = RM10.00 (Waiver by BM if customer is located near to the branch)	

Stop Payment Cheque

Normal Stop Payment

- Service Charge = RM20.00 per cheque
- Current Account-i Service Charge = RM10.00 per cheque

Due to Lost of Cheque Book (with Police Report)

Service Charge = RM20.00 per instruction

Note:

- BM is given the discretion to impose an additional RM150.00 for customers who frequently place stop payment instructions due to inability to honour cheque issued.
- Empowerment matrix for waiver is as below:

No	Amount request	per	Approving Authority
1	≥RM 500		Head, Group Retail Distribution
2	RM 201 to RM 499		Regional Director
3	RM 51 to RM 200		Regional Sales Head/ Regional Branch Operation/ Cluster Head
4	≤ RM 50		Branch Manager/ Centre Manager

This empowerment delegation will be controlled by ensuring:

1. The request must be justified and approved by Branch Manager (BM)/ Centre Manager (CM).
2. The waivers/ refund will be tracked and monitored periodically to avoid unauthorized approvals provided without clear justification.

Islamic Products	Commission/Service Charges																
Returned cheque due to Stop Payment <ul style="list-style-type: none">sufficient fund in account	<ul style="list-style-type: none">RM20.00 per chequeCurrent Account-i = RM10.00 per cheque																
Returned cheque due to Stop Payment <ul style="list-style-type: none">insufficient fund in account (Outward Returned Cheque)	<table><tr><th>FOR...</th><th>THEN...</th></tr><tr><td>Qard Basic Current Account-i</td><td rowspan="3">RM150.00 per cheque</td></tr><tr><td>Qard Current Account-i</td></tr><tr><td>Qard Current Account-i e-Eksais</td></tr><tr><td>Qard Current Account II-i</td><td rowspan="5">RM100.00 per cheque</td></tr><tr><td>Bank@Work Current Account-i</td></tr><tr><td>Qard Current Account II-i (Non-Profit Organisation)</td></tr><tr><td>Premier Current Account-i</td></tr><tr><td>RHB Smart Account-i</td></tr><tr><td>Current Account-i</td><td></td></tr></table>	FOR...	THEN...	Qard Basic Current Account-i	RM150.00 per cheque	Qard Current Account-i	Qard Current Account-i e-Eksais	Qard Current Account II-i	RM100.00 per cheque	Bank@Work Current Account-i	Qard Current Account II-i (Non-Profit Organisation)	Premier Current Account-i	RHB Smart Account-i	Current Account-i			
FOR...	THEN...																
Qard Basic Current Account-i	RM150.00 per cheque																
Qard Current Account-i																	
Qard Current Account-i e-Eksais																	
Qard Current Account II-i	RM100.00 per cheque																
Bank@Work Current Account-i																	
Qard Current Account II-i (Non-Profit Organisation)																	
Premier Current Account-i																	
RHB Smart Account-i																	
Current Account-i																	
Reclearing Cheque Charges	Service Charge = RM50.00 per cheque																
	Note: Waiver by Line of Business – Division Heads.																
Third party encashment of "Pre-printed" Account Payee Only" crossing cheque	Administrative fee = RM2.00 charge to drawer's account for each third party encashment.																
	Note: Third party encashment on cheque with MICR code 16 is waived. (Government cheques)																
Duplicate CA Bank Statement <ul style="list-style-type: none">a. Within 13 months from original statement dateb. Above 13 months from original statement date	<ul style="list-style-type: none">a. No Chargesb. RM20.00 per request plus RM2.00 per page Note : <ul style="list-style-type: none">Service charges are to be waived for printing of statements, which have been suppressedBM is given the discretion to waive/reduce the above mentioned service chargesEmpowerment matrix for waiver is as below: <table><tr><th>No</th><th>Amount request per</th><th>Approving Authority</th></tr><tr><td>1</td><td>≥RM 500</td><td>Head, Group Retail Distribution</td></tr><tr><td>2</td><td>RM 201 to RM 499</td><td>Regional Director</td></tr><tr><td>3</td><td>RM 51 to RM 200</td><td>Regional Sales Head/ Regional Branch Operation/ Cluster Head</td></tr><tr><td>4</td><td>≤ RM 50</td><td>Branch Manager/ Centre Manager</td></tr></table> <p>This empowerment delegation will be controlled by ensuring:</p> <ol style="list-style-type: none">The request must be justified and approved by Branch Manager (BM)/ Centre Manager (CM).The waivers/ refund will be tracked and monitored periodically to avoid unauthorized approvals provided without clear justification.		No	Amount request per	Approving Authority	1	≥RM 500	Head, Group Retail Distribution	2	RM 201 to RM 499	Regional Director	3	RM 51 to RM 200	Regional Sales Head/ Regional Branch Operation/ Cluster Head	4	≤ RM 50	Branch Manager/ Centre Manager
No	Amount request per	Approving Authority															
1	≥RM 500	Head, Group Retail Distribution															
2	RM 201 to RM 499	Regional Director															
3	RM 51 to RM 200	Regional Sales Head/ Regional Branch Operation/ Cluster Head															
4	≤ RM 50	Branch Manager/ Centre Manager															
Duplicate or photocopies of cheques, pay-in-slips, advices and cheque images	RM10.00 per document																
	Note: BM is given the discretion to waive/reduce.																

Islamic Products	Commission/Service Charges														
Dormant Current Account (account with no activity/transaction for 1 year)	Annual service charge = RM10.00														
Mandate Form	Stamp Duty = RM10.00 Service Charge = RM10.00 Note: Waiver of service charge by Line of Business – Division HeadS														
Request for change of signatories/ conditions for Current Account	Service Charge = RM10.00 per account														
House Cheque <ul style="list-style-type: none"> Immediate Credit (Individual & SME customers will be exempted) Current Account-i 	<ul style="list-style-type: none"> RM10.00 (on payee's account) Waived 														
Hardcopy Monthly Statement	<ul style="list-style-type: none"> RM1.00 fee <p>The following are exempted from the RM1.00 fee:</p> <table border="1"> <thead> <tr> <th>No</th><th>Type of Customer/ Account</th></tr> </thead> <tbody> <tr> <td>1</td><td>Basic Current Account</td></tr> <tr> <td>2</td><td>OKU (Orang Kurang Upaya_</td></tr> <tr> <td>3</td><td>No access to Internet</td></tr> <tr> <td>4</td><td>Senior citizen 60 year old and above</td></tr> <tr> <td>5</td><td>Premier customer</td></tr> <tr> <td>6</td><td>RHB Business Credit Card</td></tr> </tbody> </table>	No	Type of Customer/ Account	1	Basic Current Account	2	OKU (Orang Kurang Upaya_	3	No access to Internet	4	Senior citizen 60 year old and above	5	Premier customer	6	RHB Business Credit Card
No	Type of Customer/ Account														
1	Basic Current Account														
2	OKU (Orang Kurang Upaya_														
3	No access to Internet														
4	Senior citizen 60 year old and above														
5	Premier customer														
6	RHB Business Credit Card														

Islamic Products	Commission/Service Charges												
Cancellation of Long Outstanding Uncollected Cheque Book after issuing of Final Reminder	<table border="1"> <thead> <tr> <th data-bbox="716 260 1024 296">FOR...</th><th data-bbox="1024 260 1305 296">THEN...</th></tr> </thead> <tbody> <tr> <td data-bbox="716 296 1024 359">Qard Basic Current Account-i</td><td data-bbox="1024 296 1305 520" rowspan="4">RM25.00 per cheque book.</td></tr> <tr> <td data-bbox="716 359 1024 394">Qard Current Account-i</td></tr> <tr> <td data-bbox="716 394 1024 457">Qard Current Account-i e-Eksais</td></tr> <tr> <td data-bbox="716 457 1024 520">Premier Current Account-i</td></tr> <tr> <td data-bbox="716 520 1024 583">Qard Current Account II-i</td><td data-bbox="1024 520 1305 814" rowspan="4">RM20.00 per cheque book.</td></tr> <tr> <td data-bbox="716 583 1024 646">Bank@Work Current Account-i</td></tr> <tr> <td data-bbox="716 646 1024 751">Qard Current Account II-i (Non-Profit Organisation)</td></tr> <tr> <td data-bbox="716 751 1024 814">Current Account-i</td></tr> </tbody> </table> <p>Note: Waiver by Line of Business – Division Heads</p>	FOR...	THEN...	Qard Basic Current Account-i	RM25.00 per cheque book.	Qard Current Account-i	Qard Current Account-i e-Eksais	Premier Current Account-i	Qard Current Account II-i	RM20.00 per cheque book.	Bank@Work Current Account-i	Qard Current Account II-i (Non-Profit Organisation)	Current Account-i
FOR...	THEN...												
Qard Basic Current Account-i	RM25.00 per cheque book.												
Qard Current Account-i													
Qard Current Account-i e-Eksais													
Premier Current Account-i													
Qard Current Account II-i	RM20.00 per cheque book.												
Bank@Work Current Account-i													
Qard Current Account II-i (Non-Profit Organisation)													
Current Account-i													
Cheque returned due to Insufficient Fund (Outward Returned Cheque)	RM150.00 per cheque												
Outward Return due to technical reason	<p>Waived</p> <p>Note: Detailed technical reasons: amount in words and figures differ, drawer's signature not according to mandate, company stamp required, company stamp differ, one more signature required, payee's name required, drawer's signature required, irregular drawn.</p>												
Inward Return due to post-dated	<p>RM10.00 on payee</p> <p>Courier Charges = RM10.00</p> <p>(Courier charges can be waived by BM if customer is located near to the Branch)</p>												
Delivery of inward returned cheque	<p>Courier charges = RM10.00</p> <p>(Waiver by BM if customer is located near to the branch)</p>												

Stop Payment Cheque

Normal Stop Payment

- Service Charge = RM20.00 per cheque
- Current Account-i Service Charge = RM10.00 per cheque

Due to Lost of Cheque Book (with Police Report)

Service Charge = RM20.00 per instruction

Note:

- BM is given the discretion to impose an additional RM150.00 for customers who frequently place stop payment instructions due to inability to honour cheque issued.
- Empowerment matrix for waiver is as below:

No	Amount per request	Approving Authority
1	≥RM 500	Head, Group Retail Distribution
2	RM 201 to RM 499	Regional Director
3	RM 51 to RM 200	Regional Sales Head/ Regional Branch Operation/ Cluster Head
4	≤ RM 50	Branch Manager/ Centre Manager

This empowerment delegation will be controlled by ensuring:

1. The request must be justified and approved by Branch Manager (BM)/ Centre Manager (CM).
2. The waivers/ refund will be tracked and monitored periodically to avoid unauthorized approvals provided without clear justification.