

Fees & Charges

Fees & Charges as at 5th May 2026

Amount is exclusive of SST



Personal



01 Qard Savings Account-i

Minimum Amount to Open Account	RM20.00
Minimum Balance to be Maintained	RM10.00
Service Fee	NIL
Dormant Account (an advice is sent to customer advising customer to re-activate account)	
a) With balances up to RM 10.00	Account will be closed and the balance absorbed by the Bank as fee income
b) With balances greater than RM 10.00	An annual service of RM10.00 will be charged until the remaining account balances are transferred to Unclaimed Money; at any stage if the balance is equal to RM10.00 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income.
c) Activation of dormant account	NIL
Request for Additional Statement (printed and/or email)	RM2.00 per statement



02 Qard Current Account-i

Minimum Amount to Open Account	RM500.00 (Individual/Non-Individual)
Minimum Balance to be Maintained	NIL
Service Fee	NIL
Cheque Book Issuance Stamp Duty	RM1.00 per cheque leaf
Stop Payment Of Cheque Issued Instruction to stop payment	For Individual and SME: RM20.00 per instruction For Non-SME: RM20.00 per instruction
Cheque Returned Charges a) Due to Insufficient Balance	For Individual and SME: Waived For Non-SME: RM100.00 per cheque
b) Due to Technical Reasons	For Individual and SME: RM10.00 per cheque For Non-SME: RM10.00 per cheque
Half Yearly Service Charge (if Average Balance for Half- Year is Less Than RM 1,000.00)	RM10.00
Request for Account Statement	RM5.00 per statement



02 Qard Current Account-i (cont'd)

Dormant Account

(an advice is sent to customer advising customer to re-activate account)

- | | |
|--|--|
| a) With balances up to RM 10.00 | Account will be closed and the balance absorbed by the Bank as fee income |
| b) With balances greater than RM 10.00 | An annual service of RM10.00 will be charged until the remaining account balances are transferred to Unclaimed Money; at any stage if the balance is equal to RM10.00 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income. |
| c) Activation of dormant account | NIL |

Cheque Book Courier Charges

For Individual and SME: RM6.00

For Non-SME: RM6.00

Request for Cheque Images

Waived



03 Qard Foreign Currency Current Account-i

Minimum Amount to Open Account	For Individual: USD1,000.00 or its equivalent For Non-Individual: USD5,000.00 or its equivalent
Minimum Balance to be Maintained	NIL
Service Fee	NIL
Request for Account Statement	RM5.00 per statement



03 Qard Foreign Currency Current Account-i (cont'd)

Half-Yearly Service Charge (If Average Balance for Half-Year is less than USD 1,000.00 or its equivalent)	For Individual and SME: Waived For Non-SME: USD10.00 or its equivalent
Request for Account Statement	RM5.00 per statement
Dormant Account (an advice is sent to customer advising customer to re-activate account)	
a) With balances up to RM 10.00 or its equivalent	Account will be closed and the balance absorbed by the Bank as fee income
b) With balances greater than RM 10.00 or its equivalent	An annual service of RM10.00 or its equivalent will be charged until the remaining account balances are transferred to Unclaimed Money; at any stage if the balance is equal to RM10.00 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income.
c) Activation of dormant account	NIL



04 Commodity Murabahah Savings Account-i

Minimum Amount to Open Account	RM20.00
Minimum Balance to be Maintained	RM10.00
Service Fee	NIL
Dormant Account (an advice is sent to customer advising customer to re-activate account)	
a) With balances up to RM 10.00	Account will be closed and the balance absorbed by the Bank as fee income
b) With balances greater than RM 10.00	An annual service of RM10.00 or its equivalent will be charged until the remaining account balances are transferred to Unclaimed Money; at any stage if the balance is equal to RM10.00 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income
c) Activation of dormant account	NIL
Request for Additional Statement (printed and/or email)	RM2.00 per statement
Agency Fee* (*The customer will pay to Al Rajhi Nominee (Tempatan) Sdn Bhd as its agent as stated in the Terms & Conditions.)	0.01% p.a.



05 Commodity Murabahah Current Account-i

Minimum Amount to Open Account	For Individual: RM1,000.00 For Non- Individual: RM3,000.00
Minimum Balance to be Maintained	RM10.00
Service Fee	NIL
Cheque Book Issuance	
Stamp Duty	RM1.00 per cheque leaf
Stop Payment Of Cheque Issued	
Instruction to stop payment	For Individual and SME: RM20.00 per instruction For Non-SME: RM20.00 per instruction
Cheque Returned Charges	For Individual and SME: Waived
a) Due to Insufficient Balance	For Non-SME: RM100.00 per cheque
b) Due to Technical Reasons	For Individual and SME: RM10.00 per cheque For Non-SME: RM10.00 per cheque
Half-Yearly Service Charge	
a) Individual or others (e.g. societies) - If Average Balance for Half-Year is Less Than RM 1,000.00)	RM10.00
b) Non-Individual - If Average Balance for Half-Year is Less Than RM 10,000.00)	RM10.00



05 Commodity Murabahah Current Account-i (cont'd)

Request for Account Statement (printed and/or email)	RM5.00 per statement
Dormant Account Fee (an advice is sent to customer advising customer to re-activate account)	
a) With balances up to RM 10.00	Account will be closed and the balance absorbed by the Bank as fee income
b) With balances greater than RM 10.00	An annual service of RM10.00 or its equivalent will be charged until the remaining account balances are transferred to Unclaimed Money; at any stage if the balance is equal to RM10.00 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income
c) Activation of dormant account	NIL
Cheque Book Courier Charges	For Individual and SME: RM6.00 For Non-SME: RM6.00
Agency Fee* <i>(*The customer will pay to Al Rajhi Nominee (Tempatan) Sdn Bhd as its agent as stated in the Terms & Conditions.)</i>	0.01% p.a.



06 Commodity Murabahah Foreign Currency Current Account-i

Half-Yearly Service Charge (If Average Balance for Half-Year is less than USD 1,000.00 or its equivalent)	For Individual and SME: Waived For Non-SME: USD10.00 or its equivalent
Request for Account Statement (printed and/or email)	RM5.00 per statement
Dormant Account (an advice is sent to customer advising customer to re-activate account)	
a) With balances up to RM 10.00	NIL
b) With balances greater than RM10.00	NIL
c) Activation of dormant account	NIL



07 Commodity Murabahah Term Deposit-i

Service Fee	NIL
Issuance of Duplicate / Replacement of Deposit Placement Advice	RM5.00
Issuance of Duplicate / Replacement / Printing of Renewal Notice	RM2.00
Agency Fee* <i>(*The customer will pay to Al Rajhi Nominee (Tempatan) Sdn Bhd as its agent as stated in the Terms & Conditions.)</i>	0.01% p.a.



08 Debit Card-i

Annual Fee	
i. Basic Account:	
a) Option 1 – Unlimited Withdrawals	RM8.00
b) Option 2 - Free for the first 8 withdrawals per month; RM0.50 per withdrawal from the 9th onwards.	NIL
ii. Non-Basic Account:	RM10.00
Replacement of card	RM12.00 per card
Transaction Receipt/Sales Draft Retrieval Request	RM5.00



08 Debit Card-i (cont'd)

Cash Withdrawal at alrajhi bank Malaysia ATM Network (local)	NIL
Cash Withdrawal at Visa PLUS ATM Network (local and overseas)	RM12.00 per transaction
Cash withdrawal at PayNet Shared ATM Network (SAN) (local)	Subject to respective domestic, PayNet SAN Member Bank's Service Charges; Max: RM1.00 per withdrawal (charge will be debited directly from account at the end of each transaction)
Cash deposit at alrajhi bank Malaysia ATM Network (local)	NIL
Fund transfer to own or other alrajhi bank Malaysia account	NIL
PayNet Instant Transfer at alrajhi bank Malaysia ATM Network (local):	
a) RM5,000.00 and below per transaction	Waived
b) Above RM5,000.00 per transaction	RM0.15 per transaction



08 Debit Card-i (cont'd)

PayNet Instant Transfer at PayNet Shared ATM Network (SAN) (local):

- | | |
|--------------------------------------|---|
| a) RM5,000 and below per transaction | Waived |
| b) Above RM5,000 per transaction | Subject to respective domestic, PayNet SAN Member Bank's Service Charges;
Max: RM0.50 per transfer (charge will be debited directly from account at the end of each transaction) |

Non-cash transactions:

- | | |
|---|-----|
| a) Balance enquiry at Visa PLUS ATM Network | NIL |
| b) Temporary PIN request | NIL |
| c) Change ATM PIN | NIL |
| d) Change Limit of Transfer/Withdrawal/Overseas Flag/Purchase Flag/Online Purchase Flag | NIL |



09 Rafahia Debit Card-i

Annual Fee	First year: Waived Second year onwards: RM10.00
Replacement of card	RM12.00
Takaful contribution amount:	
a) Rafahia 2	RM216.00*
b) Rafahia 4	RM432.00*
c) Rafahia 7	RM756.00*
Cash Withdrawal at alrajhi bank Malaysia ATM Network (local)	NIL
Cash Withdrawal at Visa PLUS ATM Network (local and overseas)	RM12.00 per transaction
Cash withdrawal at PayNet Shared ATM Network (SAN) (local)	Subject to respective domestic, PayNet SAN Member Bank's Service Charges; Max: RM1.00 per withdrawal (charge will be debited directly from account at the end of each transaction)

**inclusive of Sales and Services Tax (SST) 8% effective 1st March 2024*



09 Rafahia Debit Card-i (cont'd)

PayNet Instant Transfer at PayNet Shared ATM Network (SAN) (local):	
a) RM5,00 and below per transaction	NIL
b) Above RM5,000 per transaction	Subject to respective domestic, PayNet SAN Member Bank's Service Charges; Max: RM0.50 per transfer (charge will be debited directly from account at the end of each transaction)
Non-cash transactions:	
a) Balance enquiry at Visa PLUS ATM Network	NIL
b) Temporary PIN request	NIL
c) Change ATM PIN	NIL
d) Change Limit of Transfer/Withdrawal/Overseas Flag/Purchase Flag/Online Purchase Flag	NIL
Transaction Receipt/Sales Draft Retrieval Request	RM5.00 per transaction



10 Property Financing-i

Retrieval / Photocopy of Security Documents	Actual Cost
EPF Withdrawal Confirmation Letter Fee	RM10.00 per request
Brokerage Fee	0.0008% of the principal amount of financing/disbursement
ARNT Fee (or Agency Fee)	RM1.00 per transaction
Redemption Statement Fee	RM10.00 per request
Annual Financing Statement Fee (ad-hoc)	RM5.00 per request



11 Personal Financing-i

Stamp Duty (if applicable)	0.5% ad-valorem
Takaful (Optional)	Depends on the financing amount, tenure and age
Retrieval / Photocopy of Security Documents	Actual Cost
Brokerage Fee	0.0008% of the principal amount of financing/disbursement
ARNT Fee (or Agency Fee)	RM1.00 per transaction
Annual Financing Statement Fee (ad-hoc)	RM5.00 per request



12 Automobile Financing-i / Superbike Financing-i

Power of Attorney Document – LHDN Stamping (3 x RM10.00)	RM30.00
Power of Attorney Document – High Court PA Registration	RM43.00
Power of Attorney Document – Attestation @ High Court	RM216.00
Deed of Assignment LHDN Stamping (2 x RM10.00)	RM20.00
Master Vehicle Sale Contract (MSVC) LHDN Stamping	Ad-valorem + RM10.00
Guarantee (if any) LHDN Stamping (3 x RM10.00)	RM30.00
Solicitor's Professional Fee	RM32.40
Postal Charges for Sending Copy of Document	RM3.00



13 GoldInvest-i

Conversion Fee (Delivery Fee)	Gold Denomination (gram)	Minting Charges per piece (RM)
	0.5	33.75
	1	36.50
	5	52.50
	10	100.00
	50	355.00
	100	530.00
	4.25	72.00
	21.25	142.00
Courier Services Charges (Not applicable to special delivery charges)	Insurance/Takaful Charges	West Malaysia: RM3.00 per gram East Malaysia: RM3.00 per gram
	Handling, Packaging and Courier Charges	West Malaysia: RM18.75 per parcel East Malaysia: RM27.00 per parcel
	Maximum volume per parcel	100 gram or 30 pieces, whichever comes first
Special Delivery Charges	Denomination: 1,000 gram	West Malaysia: RM3,400.00 East Malaysia: RM4,400.00



14 Gold-i

Safekeeping	Total Grams x 0.50% x Bank Buy Price (per gram) on Trade Day* x (number of completed months/12 months)
Takaful Fee	Total Grams x RM0.30 per gram x (number of completed months/12)

* Trade Day is First Working Day of each year.



15 Safe Deposit Box

Yearly Rentals	Bangsar Affluent & KL Main	Box Size S: RM300.00 Box Size M: RM350.00 Box Size :L: RM450.00
	Kota Kinabalu	Box Size :XS: RM250.00 Box Size S: RM300.00 Box Size M: RM350.00 Box Size :L: RM450.00
	Ipoh	Box Size XXS: RM200.00 Box Size M: RM350.00
Deposit for Key		RM150.00
Key Loss Charges	a) Loss Key	As per vendor charge
	b) Drilling	As per vendor charge
	c) Indemnity Letter - Stamping	As per vendor charge

Note:

- Box Dimension according to Box Size are as follows:
 - Size XXS: 5" x 5" x 10"
 - Size XS: 5" x 5" x 20"
 - Size S: 3" x 10" x 24"
 - Size M: 5" x 10" x 24"
 - Size L: 10" x 10" x 24"



15 Will Writing

As Salihin	RM1,280.00
Amanah Raya	RM500.00
myAngkasa Amanah	RM500.00



16 Structured Product-i

ARNT Fee (or Agency Fee)

RM1.00 per customer



17 Remittances

Service Charges on Remittance and Cheque Clearing Transactions

1. Outgoing Rentas (Over-the-Counter)	RM5.00
2. Outgoing TT/SWIFT	For Individual and SME: RM30.00 per cable For Non-SME: RM30.00 per cable
3. Incoming SWIFT/TT (credit to account)	For Individual and SME: RM9.00 For Non-SME: RM9.00
4. Incoming RENTAS	NIL
5. Cashier's Order / Banker's Cheque	For Individual and SME: RM5.00 For Non-SME: RM5.00
6. Repurchase Cashier's Order	For Individual and SME: Waived For Non-SME: RM5.00

Notes:

1. RENTAS – Real-time Electronic Transfer of Funds and Securities System
2. TT – Telegraphic Transfer
3. SWIFT – Society for Worldwide Interbank Financial Telecommunication



18 Transfer via DuitNow (To Account Or To ID / Proxy**)

Mobile Banking (MY alrajhi)

For transaction amount of RM5,000 and below: Waived
For transaction above RM5,000: Waived

Corporate Internet Banking (Cash Management Services-i)

For transaction amount of RM5,000 and below: Waived
For transaction above RM5,000: RM0.50 per transaction



19 Interbank GIRO (IBG) Service Fees Based On Account Types

Basic Banking Account	Over-the-Counter (OTC) (ARBM Accountholders)	For Individual and SME: RM0.30 per transaction
	e-Channels* (ARBM Accountholders)	For Individual and SME: RM0.10 per transaction
	Over-the-Counter (OTC) (ARBM Accountholders – Senior Citizens and Disabled Persons)	Waived
Non-Basic Banking Account	Over-the-Counter (OTC) (ARBM Accountholders)	For Individual and SME: RM0.30 per transaction For Non-SME: RM2.00 per transaction
	e-Channels* (ARBM Accountholders)	For Individual and SME: RM0.10 per transaction For Non-SME: RM0.10 per transaction
	Over-the-Counter (OTC) (ARBM Accountholders – Senior Citizens and Disabled Persons)	Waived

* e-Channels means internet banking, FTP, email, 'pen-drive', tablet banking and mobile banking.



20 DuitNow QR Payment

DuitNow QR
(Peer-to-Peer Transfer)

Retail Internet / Mobile Banking / MY alrajhi apps
For transaction amount of RM5,000 and below: Waived
For transaction above RM5,000: Waived



21 JomPay Service Charges

PayNet JomPAY*

Via Internet Banking: Waived

* alrajhi bank Malaysia as a Payer Bank only.



Corporate / Commercial / Small & Medium Enterprises (SME)



01 Cash Management Service

Intrabank Funds Transfer Fee (per transaction)		For SME: Free of charge For Non-SME: Free of charge
Interbank GIRO (IBG) (RM per transaction)		For SME: RM0.10 For Non-SME: RM0.10
DuitNow Fund Transfer Fee (per transaction)	Transfer via DuitNow to Proxy	For transaction amount of RM5,000.00 and below: Free of charge For transaction above RM5,000.00: RM0.50
	Transfer via DuitNow to Account (previously known as Instant Credit Transfer)	For transaction amount of RM5,000.00 and below: Free of charge For transaction above RM5,000.00: RM0.50
Rentas Fee (per transaction)		For SME: RM2.00 For Non-SME: RM4.00
Cross Border Fund Transfer (CBFT)		For SME: Waived
		For Non-SME: RM30.00
Maintenance / Subscription Fee (Inquiry/Payment)		For SME: Waived
		For Non-SME: RM50.00
Training Cost Recovery	First on-site training	Waived
	Subsequent on-site training	Peninsular: <ul style="list-style-type: none"> • Klang Valley: RM200.00 per visit • Non-Klang Valley: RM850.00 per visit East Malaysia: RM1,650.00 per visit



02 Trade Finance Instruments - Bank Guarantee-i (BG)

1. BG Kafalah – Issuance*	RM400.00
2. BG Kafalah – Amendment/ Renewal/ Extension*	RM400.00
3. BG Wakalah – Issuance Commission (Handling fee) *	0.1% per month (1.2% per annum) on the guaranteed amount, subject to a minimum of RM100.00
4. BG Wakalah – Amendment Fee (related to extension of period or increase in amount)*	0.1% per month (1.2% per annum) on the guaranteed amount, for the additional guarantee period or additional guarantee amount, subject to a minimum of RM100.00
5. BG Wakalah – Amendment Fee (other amendment not related to extension of period or increase in amount)*	RM100.00
6. SWIFT	RM30.00 for each SWIFT being sent

* Note: The above referred amounts are deemed pricing and not fees and charges.



03 Trade Finance Instruments - Shipping Guarantee-i (SG)

1. SG Wakalah - Issuance Fee*	0.10% per month on invoice value, with a minimum amount of RM100.00.
2. SG Wakalah – Late Return Fee*	0.50% per annum is charged monthly if SG-i is not returned within one month from the date of issuance.
3. SG Kafalah - Handling Fee*	RM400.00
4. SG Kafalah - Endorsement Original of Bill of Lading/ Airway Bills (Handling Fee)*	RM400.00
5. Stamp Duty for Application to countersign SG	RM10.00
6. Stamp Duty for Letter of Indemnity (without Bill of Lading)	RM10.00
7. SWIFT	RM30.00 for each SWIFT being sent

* Note: The above referred amounts are deemed pricing and not fees and charges.



04 Trade Finance Instruments - Letter of Credit-i (LC)

1. LC Issuance Foreign/ Local - Handling Fee (Checking Fee)*		0.1% per month (1.2% per annum) on the guaranteed amount
2. LC Discrepancy Charges*	Foreign LC	USD75.00
	Local LC	RM150.00
3. LC Amendment Foreign/ Local - Handling Fee/ Increase Amount*		0.1% per month (1.2% per annum) on the guaranteed amount
4. LC Amendment Foreign/ Local - Handling Fee/ Extension of Validity*		0.1% per month (1.2% per annum) on the guaranteed amount
5. Other Amendment*		RM100.00
6. Export LC Advising – Advising Handling Fee Foreign / Local*		RM100.00
7. Handling Fees - LC Cancellation under Import LC		No charge
8. Acceptance Commission*		0.1% per month or part thereof based on the value of the Usance LC or minimum RM100.
9. SWIFT		RM30.00 for each SWIFT being sent

* Note: The above referred amounts are deemed pricing and not fees and charges.



05 Trade Finance Instruments - Bills of Collection-i - Outward Bill Collection (Export) Foreign / Local

Updated: 5 May 2026

1. Handling Fee*	RM300.00
2. Second and Subsequent Presentation of outward Collection Bills	Actual Cost
3. Documents Delivered Free of Payment*	RM200.00
4. Protest Bills	Actual Cost
5. Tracer	RM30.00 for each tracer being sent
6. SWIFT	RM30.00 for each SWIFT being sent

* Note: The above referred amounts are deemed pricing and not fees and charges.



06 Trade Finance Instruments - Bills of Collection-i - Inward Bill Collection (Import) Foreign/ Local

Updated: 5 May 2026

1. Handling Fee*	RM300.00
2. Second and Subsequent Presentation of outward Collection Bills	Actual Cost
3. Documents Delivered Free of Payment*	RM150.00
4. SWIFT	RM30.00 for each SWIFT being sent

* Note: The above referred amounts are deemed pricing and not fees and charges.



07 Structured Commodity Financing-i/ Cashline-i / Trade Commodity Financing-i

Updated: 5 May 2026

1. ARNT Fee (or Agency Fee)	RM1.00 per transaction.
2. Brokerage Fee	0.0008% of the principal amount of financing/disbursement.
3. Redemption Issuance Charges	For SME: Waived For Non-SME: RM10.00 per transaction



General Banking Services



01 General Banking Services

Letter of Reference (on alrajhi bank Malaysia's letterhead)	For Individual and SME: RM15.00 per letter For Non-SME: RM15.00 per letter
Request for Endorsement (for the status of the account)	For Individual and SME: RM15.00 per letter For Non-SME: RM15.00 per letter
Bulk Cash Deposit (excluding individuals)	1 st 2,000 pieces: Free Subsequent every 100 pieces or in part: RM1.00. Maximum fee of RM500.00
Coins Deposit (excluding individuals)	1 st 1,000: Free Subsequent every RM25.00 or in part: RM0.50
Coins Deposit Machine (individual only)	NIL
Over-the-counter inter branch transfer	NIL
Request for Audit Confirmation	For Individual and SME: RM50.00 For Non-SME: RM50.00



Sales and Services Tax

SST on Financial Services

Amount Exclusive of SST	All fees and charges listed in this document are exclusive of SST.
Effective Date	We will commence charging SST on fees, charges, and commissions imposed in relation to the relevant in scope financial services in phases, starting from 1 July 2025, in accordance with the applicable service tax laws, regulations and guidelines.
SST Rate	<p>8%</p> <p>For example, if a fee charged by the Bank is subject to SST, the amount to be paid by the Customer will be computed as follow:</p> <p>Bank Fee of RM10.00 + (Bank Fee of RM10.00 x 8%) = RM10.80.</p>
Exemptions	<p>At the time of writing, certain financial services are exempted from SST. For example,</p> <ul style="list-style-type: none"> • Fees and charges in connection with basic banking services • Late payment charges • Charges in the form of a spread • Financing instalment • Brokerage fees imposed by the Bursa Suq Al-Sila' commodity platform • Wakalah fees associated with certain Islamic financial services (charged by Al Rajhi Nominee (Tempatan) Sdn Bhd, a wholly-owned subsidiary of Al Rajhi Banking & Investment Corporation (Malaysia) Berhad) <p>Please visit the the official SST Website of the Royal Malaysian Customs Department for more information.</p>

