

alrajhi bank Malaysia

Tariff of Charges

QARD SAVINGS ACCOUNT-i	
FEE TYPE	DETAILS
Minimum Amount to Open Account	Qard: 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)	Account will be closed and the balance absorbed by the Bank as fee income. An annual service of RM10.00 will be charged until the remaining account balances are transferred to Unclaimed Monies; 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.
a) With balances up to RM 10.00	
b) With balances greater than RM 10.00	
c) Activation of dormant account	Waived
Request for Additional Statement	RM2.00 per statement

QARD CURRENT ACCOUNT-i	
FEE TYPE	DETAILS
Minimum Amount to Open Account	RM500.00 (Individual/Non-Individual) Foreign Currency Account: USD1,000.00 or its equivalent (Individual) USD5,000.00 or its equivalent (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	RM15.00 per instruction
Cheque Returned Charges Due to Insufficient Balance Due to Technical Reasons	RM100.00 per cheque RM10.00 per cheque
Half Yearly Service Charge - Qard CA (if Average Balance for Half- Year is Less Than RM 1,000.00)	RM10.00
Half Yearly Service Charge - Qard FCA (if Average Balance for Half- Year is Less Than USD 1,000.00 or its equivalent)	USD10.00 or its equivalent
Request For Account Statement Within 1 Year (per statement) More Than 1 Year (per statement)	RM10.00 RM20.00
Dormant Account (an advice is sent to customer advising customer to re-activate account)	Account will be closed and the balance absorbed by the Bank as fee income. An annual service of RM10.00 will be charged until the remaining account balances are transferred to Unclaimed Monies; at any stage if the balance is equal to RM 10 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income.
a) With balances up to RM 10.00	
b) With balances greater than RM 10.00	
c) Activation of dormant account	Waived
Cheque Book Courier Charges	RM5.00
Request for Cheque Images	a. Less than 6 months - NIL b. 6 months and above - RM20.00 per cheque image

COMMODITY MURABAHAH SAVINGS ACCOUNT-i	
FEE TYPE	DETAILS
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)	Account will be closed and the balance absorbed by the Bank as fee income. An annual service of RM 10.00 will be charged until the remaining account balances are transferred to Unclaimed Monies; at any stage if the balance is equal to RM 10 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income.
a) With balances up to RM 10.00	
b) With balances greater than RM 10.00	
c) Activation of dormant account	Waived
Request for Additional Statement	RM2.00 per statement
* Agency Fee	0.01% p.a.

* The customer will pay to Al Rajhi Nominee (Tempatan) Sdn Bhd as its agent as stated in the Terms & Conditions.

COMMODITY MURABAHAH CURRENT ACCOUNT-i	
FEE TYPE	DETAILS
Minimum Amount to Open Account	RM1,000.00 (Individual) RM3,000.00 (Non-Individual)
Minimum Balance to be Maintained	RM10.00
Service Fee	NIL
Cheque Book Issuance Stamp Duty	RM1.00 per cheque leaf
Cheque Returned Charges Due to Insufficient Balance Due to Technical Reasons	RM100.00 per cheque RM10.00 per cheque
Half Yearly Service Charge applicable to individual and others (i.e. societies) if Average Balance for Half-Year is less than RM1,000.00 and applicable to companies if Average Balance for Half-Year is less than RM10,000.00	RM10.00
Request for Audit Confirmation	RM50.00
Request For Account Statement Within 1 Year (per statement) More Than 1 Year (per statement)	RM10.00 RM20.00
Dormant Account (an advice is sent to customer advising customer to re-activate account)	Account will be closed and the balance absorbed by the Bank as fee income. An annual service of RM 10.00 will be charged until the remaining account balances are transferred to Unclaimed Monies; at any stage if the balance is equal to RM 10 or less, the account will be closed and the outstanding amount will be absorbed by the Bank as fee income.
a) With balances up to RM 10.00	
b) With balances greater than RM 10.00	
c) Activation of dormant account	Waived
Cheque Book Courier Charges	RM5.00
Agency Fee*	0.01% p.a.

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COMMODITY MURABAHAH FOREIGN CURRENCY CURRENT ACCOUNT-i	
FEE TYPE	DETAILS
Half Yearly Service Charge - CM FCY CA-i If Average Balance for Half-Year is less than USD 1,000.00 or its equivalent	USD10.00 or its equivalent
Request for Audit Confirmation	RM50.00
Request for Account Statement Within 1 year (per statement) More than 1 year (per statement)	RM10.00 RM20.00
Dormant Account (an advice is sent to customer advising customer to re-activate account) a) With balances up to RM 10.00 b) With balances greater than RM 10.00 c) Activation of dormant account	Account will be closed and the balance absorbed by the Bank as fee income. An annual service of RM10.00 will be charged until the remaining account balances are transferred to Unclaimed Monies; 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. Waived

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RAFAHIA DEBIT CARD-i	
FEE TYPE	DETAILS
New Issuance Fee	Waived
Annual Fee	RM10.00
Replacement of card	RM12.00
Takaful contribution amount: - Rafahia 2 - Rafahia 4 - Rafahia 7	RM216.00 (inclusive of SST 8% effective 1 st March 2024) RM432.00 (inclusive of SST 8% effective 1 st March 2024) RM756.00 (inclusive of SST of 8% effective 1 st March 2024)
Cash withdrawal at alrajhi bank Malaysia ATM Network (local)	Waived
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)
PayNet Instant Transfer at PayNet Shared ATM Network (SAN) (local): (a) RM5,000 and below per transaction (b) Above RM5,000 per transaction	(a) Waived (b) 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 (b) Temporary PIN request (c) Change ATM PIN (d) Change Limit of Transfer/Withdrawal/Overseas Flag/Purchase Flag/Online Purchase Flag	Waived Waived Waived Waived
Transaction Receipt/Sales Draft Retrieval Request	RM5.00 per transaction

*SST: Sales and Services Tax

COMMODITY MURABAHAH TERM DEPOSIT-i	
FEE TYPE	DETAILS
Service Fee	NIL
Issuance of Duplicate / Replacement of Term Deposit Account-i Deposit Placement Advice	RM5.00**
Issuance of Duplicate / Replacement / Printing of Term Deposit Account-i Renewal Notice	RM2.00**
Agency Fee*	0.01% p.a.

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DEBIT CARD-i	
FEE TYPE	DETAILS
Cash withdrawal at Al Rajhi Bank ATM Network (local)	Waived
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) Fund Transfer to own or other alrajhi bank Malaysia account	Waived
Effective 1st July 2018: PayNet Instant Transfer at Al Rajhi Bank ATM Network (local): (a) RM5,000.00 and below per transaction (b) Above RM5,000.00 per transaction	(a) Waived (b) RM0.15 per transaction
PayNet Instant Transfer at PayNet Shared ATM Network (SAN) (local): (a) RM5,000.00 and below per transaction (b) Above RM5,000.00 per transaction	(a) Waived (b) 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 (b) Temporary PIN requested (c) Change ATM PIN (d) Change Limit of Transfer/Withdrawal/Overseas Flag/Purchase Flag/Online Purchase Flag	(a) Waived (b) Waived (c) Waived (d) Waived
Annual card fee : BASIC ACCOUNT OPTION 1 OPTION 2	RM8.00 (Unlimited withdrawals) Free for first 8 withdrawals (9th withdrawal onwards cost RM0.50 per withdrawal)
NON - BASIC ACCOUNT OPTION 1 OPTION 2	RM10.00 Unlimited withdrawals Free for first 8 withdrawals (9th withdrawal onwards cost RM0.50 per withdrawal)
NON - BASIC ACCOUNT (Affluent only) Replacement of card	RM10.00 Unlimited withdrawals RM12.00 per card
Transaction Receipt/Sales Draft Retrieval Request	RM5.00

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PROPERTY FINANCING-i	
FEE TYPE	DETAILS
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	RM5.00 per request (Ad-hoc)

PERSONAL FINANCING-i	
FEE TYPE	DETAILS
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 (New financing) / RM10.00 per transaction (Refinancing)
Annual Financing Statement Fee	RM5.00 per request (Ad-hoc)

GOLD-i	
FEE TYPE	DETAILS
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

GOLDINVEST- <i>i</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)		
Descriptions	West Malaysia	East Malaysia
Insurance/Takaful Charges	RM 3.00 per gram	RM 3.00 per gram
Handling, Packaging and Courier Charges	RM 18.75 per parcel	RM 27.00 per parcel
Maximum volume per parcel	100 gram or 30 pieces whichever comes first	100 gram or 30 pieces whichever comes first
SPECIAL DELIVERY CHARGES		
Denomination (gram)	West Malaysia	East Malaysia
1000	RM 3400	RM 4400

SAFE DEPOSIT BOX		
FEE TYPE	DETAILS	
Yearly Rentals		
Deposit for key	RM150.00	
Key Loss Charges		
a) Lost Key	As per vendor charge	
b) Drilling	As per vendor charge	
c) Indemnity Letter-stamping	As per vendor charge	
Bangsar Affluent & KL Main		
Box Size	Box Dimension	Fee
S	3" x 10" x 24"	RM 300.00
M	5" x 10" x 24"	RM 350.00
L	10" x 10" x 24"	RM 450.00
Kota Kinabalu		
Box Size	Box Dimension	Fee
XS	5" x 5" x 20"	RM 250.00
S	3" x 10" x 20"	RM 300.00
M	5" x 10" x 20"	RM 350.00
L	10" x 10" x 20"	RM 450.00
Ipoh		
Box Size	Box Dimension	Fee
XXS	5" x 5" x 10"	RM 200.00
M	10" x 10" x 10"	RM 350.00

REMITTANCES	
FEE TYPE	DETAILS
Service Charges on Remittance and Cheque Clearing Transactions	
1. Outgoing Rentas	RM5.00
2. Outgoing TT/SWIFT	RM30.00 per cable
3. Incoming SWIFT/TT (credit to account)	RM9.00
4. Incoming RENTAS	No charges
5. Cashier's Order/ Banker's Cheque	RM3.50
6. Repurchase Cashier's Order	RM2.00

Notes

RENTAS – Real-time Electronic Transfer of Funds and Securities System

TT – Telegraphic transfer

SWIFT – Society for Worldwide Interbank Financial Telecommunication

AUTOMOBILE FINANCING-i / SUPERBIKE FINANCING-i	
FEE TYPE	DETAILS
Power of Attorney Document- Stamping (3 X RM10.00)	RM30.00
Power of Attorney	RM49.00
Attestation @ High Court	RM20.00
Assignment - Stamping (2 X RM10.00)	RM20.00
AF Agreement - Stamping (2 X RM10.00)	RM20.00
Guarantee (if any) - Stamping (3 X RM10.00)	RM30.00
Solicitor's Miscellaneous (Runner's) Fee	RM20.00
The above fees are actual costs based on current estimates and are subject to change	Total RM189.00
Retrieval/Photocopy of Security Documents	RM15.00
Postal Charges for Sending Copy of Agreement	RM3.00
Annual Financing Statement Fee	RM5.00 per request (Ad-hoc)

TRANSFER VIA DUITNOW (TO ACCOUNT OR TO ID / PROXY**)			
Transfer Amount	RETAIL INTERNET / MOBILE BANKING / (alrajhi@24seven / Rize App**)	RETAIL MOBILE BANKING (Rize)	CORPORATE INTERNET BANKING (Cash Management Services-i)
a) For transaction amount of RM5,000 and below	Waived	Waived	Waived
b) For transaction above RM5,000	RM0.50 per transaction	Waived**	RM0.50 per transaction

** For Rize app channel, the DuitNow transfer transaction above RM5,000 is waived until further notification.

Note: ID / Proxy means "mobile number", NRIC number, passport number or BRN (i.e. business registration number (only SSM-registered businesses)).

Accountholder must first register for DuitNow Transfer by linking one of the following IDs with alrajhi bank Malaysia's account.

Once accountholder has registered, accountholder can direct payments to beneficiary using the registered proxy (DuitNow ID).

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INTERBANK GIRO (IBG) SERVICE FEES BASED ON ACCOUNT TYPES			
Type of Banking Account	Channel Type	First two (2) transactions of the month	3rd & subsequent transactions of the month
Basic Banking Account	Over-the-Counter (OTC) (ARBM Accountholders)	RM0.50 per transaction	RM2.00 per transaction
	e-Channels* (ARBM Accountholders)	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)	RM2.00 per transaction	
	e-Channels* (ARBM Accountholders)	RM0.10 per transaction	
	Over-the-Counter (OTC) (Non-ARBM Accountholders/Walk-in)	RM5.00 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.
Interbank GIRO (IBG) is not applicable to Rize Channel.

DuitNow QR PAYMENT		
DuitNow QR (Peer-to-Peer Transfer / Show Your QR Code to Receive Money)		
Transfer Amount	RETAIL INTERNET / MOBILE BANKING / (alrajhi@24seven / Rize App**)	RETAIL MOBILE BANKING (Rize)
a) For transaction amount of RM5,000 and below	Waived	Waived
b) For transaction above RM5,000	RM0.50 per transaction	Waived**
DuitNow QR (Peer-to-Peer Transfer / Show Your QR Code to Receive Money)		
Transfer Amount	RETAIL INTERNET / MOBILE BANKING / (alrajhi@24seven / Rize App**)	RETAIL MOBILE BANKING (Rize)
a) For transaction amount of RM5,000 and below	Waived	Waived
b) For transaction above RM5,000	RM0.50 per transaction	Waived**

JOMPAY SERVICE CHARGES		
FEE TYPE	CHANNELS	DETAILS
PayNet JomPAY*	Internet Banking	Fee Waived

* alrajhi bank Malaysia as a Payer Bank only.

WILL WRITING	
FEE TYPE	DETAILS
As Salihin	RM1,280.00
Amanah Raya	RM500.00
myAngkasa Amanah	RM500.00

GENERAL BANKING SERVICES	
FEE TYPE	DETAILS
Letter of Reference (on alrajhi bank Malaysia letterhead)	RM30.00 per letter
Request for Endorsement (for the status of the account)	RM30.00 per letter
Bulk Cash Deposit (excluding individuals)	1st 2,000 pcs free, subsequent every 100 pcs or in part is charged RM1.00, max fee of RM500.00
Coins Deposit (excluding individuals)	1st RM100.00 is free, subsequent every RM25.00 or in part is charged RM0.50
Coin Deposit Machine (individual only)	Free
Over-the-counter inter branch transfer	Free
Request for Audit Confirmation	RM50.00

CASH MANAGEMENT SERVICE				
TYPE OF FEE/CHARGES			SME	CORPORATE
Intrabank Funds Transfer Fee (per transaction)			Free of charge	Free of charge
Interbank GIRO (IBG) (RM per transaction)			RM0.10	RM0.10
DuitNow Fund Transfer Fee (per transaction)	Transfer via DuitNow to Proxy	a. For transaction amount of RM5,000.00 and below	Free of charge	
		b. For transaction above RM5,000.00	RM0.50	
	Transfer via DuitNow to Account (previously known as Instant Credit Transfer)	a. For transaction amount of RM5,000.00 and below	Free of charge	
		b. For transaction above RM5,000.00	RM0.50	
Rentas Fee (per transaction)			RM2.00	RM4.00
Cross Border Fund Transfer (CBTF)			RM30.00	RM30.00
OTHER RELATED FEE/CHARGES				
Maintenance / Subscription Fee (Inquiry / Payment)			Waived	RM50.00
On-site Training			Waived for first on-site training. Thereafter: RM50.00 per visit (West Malaysia), RM300.00 per visit (East Malaysia)	RM50.00 per visit (West Malaysia), RM300.00 per visit (East Malaysia)