



MUFG Bank (Malaysia) Berhad

199401016638 (302316-U)

**TARIFFS AND CHARGES
FOR ISLAMIC BANKING
BUSINESS**

15 OCTOBER 2026

TARIFFS AND CHARGES FOR ISLAMIC BANKING BUSINESS

1.0 ACCOUNT CHARGES

No	Transaction Type	Fees / Charges	Service Tax
Account			
1	Account Opening	➤ No Charge	Not Taxable
2	Account Closing	➤ No Charge	Not Taxable
3	Service Charge on Current Account-i (for minimum average balance less than MYR 1,000)	➤ No Charge	Not Taxable

2.0 DOMESTIC REMITTANCE

No	Transaction Type	Fees / Charges	Service Tax
Rentas Transfer			
1	Outward ➤ Internet Banking (Corporate Customers only) ➤ Over the Counter (Corporate) Inward	➤ MYR2.00 ➤ MYR5.00 ➤ No Charge	Not Taxable
IBG/GIRO			
2	Outward ➤ Internet Banking (Corporate Customers only) ➤ Over the Counter (Corporate Customers) ➤ Over the Counter (Individual Customers) Inward	➤ No Charge ➤ MYR0.30 ➤ No Charge ➤ No Charge	Not Taxable
Other Local Remittances			
3	House Transfer/Intrabank	➤ No charge	Not Taxable
Certificate			
4	Certificate of Balance	➤ MYR10.00 per certificate of balance + courier charge if required	Not Taxable

TARIFFS AND CHARGES FOR ISLAMIC BANKING BUSINESS

3.0 OUTGOING FOREIGN REMITTANCE

No	Transaction Type	Fees / Charges	Service Tax
Telegraphic Transfer (TT)			
1	Cable Charge	➤ MYR30.00	Taxable
2	Commission In-lieu of exchange	➤ 0.05% of the bill amount (min MYR10.00, no max)	Taxable
3	Paying Bank Charge (applicable for TT denominated in USD, JPY, EUR & THB)	➤ MYR10.00	Taxable
Cancellation of Outward TT			
4	Handling Charge	➤ MYR50.00 + cable charge	Taxable

4.0 INCOMING FOREIGN REMITTANCE

No	Transaction Type	Fees / Charges	Service Tax
Account Holder			
1	On Beneficiary Account ➤ Handling charge ➤ Commission In-lieu of exchange	➤ No charge ➤ USD3.00 or equivalent	Not Taxable
Non-Account Holder			
2	On Beneficiary Account ➤ Handling charge	➤ No charge	Not Taxable
Cancellation			
3	If amount credited to beneficiary's account	➤ MYR50.00 per request + cable charge (if applicable)	Not Taxable

5.0 TRADE FINANCE & SERVICES - IMPORT

No	Transaction Type	Fees / Charges	Service Tax
Letter of Credit			
1	Opening Commission Processing fee for Airmail LC only	➤ 0.1% per month (min MYR100.00) + *stamp duty + cable charge as follows (For Cable LC only): ➤ Pre-Advice/Full Cable: MYR100.00 flat ➤ Amendments: MYR50.00 flat ➤ MYR50.00 per sheet for overseas destination + courier charges	Taxable <i>*Stamp Duty Not Taxable</i>

TARIFFS AND CHARGES FOR ISLAMIC BANKING BUSINESS

No	Transaction Type	Fees / Charges	Service Tax
Bill Receivables			
2	Acceptance Commission (Usance bill only)	➤ 0.1% per month (min MYR100.00, no max) + courier charges + cable charge	Taxable
	Discrepancy Fee		
	➤ Local Letter of Credit ➤ Foreign Letter of Credit	➤ MYR100.00 per document ➤ USD100.00 or equivalent per document	
	Commission In-Lieu of Exchange	➤ 0.1% of the bill amount (min MYR50.00, no max)	
Other Charges			
3	Endorsement of Bill of Lading and Airway Bill	➤ MYR100.00	Taxable
4	Past Due Bill	➤ MYR100.00 per bill	Not Taxable

6.0 GUARANTEE CHARGES

No	Transaction Type	Fees / Charges	Service Tax
Guarantee Issuance			
1	Bank Guarantee (BG-i) ➤ Administration Fee	➤ 1.2% per annum (min MYR100.00 per BG-i) + *stamp duty + courier charges (if required)	Taxable <i>*Stamp Duty Not Taxable</i>
2	Cancellation ➤ Uncollected Bank Guarantees	➤ MYR50.00 + *stamp duty	Taxable <i>*Stamp Duty Not Taxable</i>
3	Amendment Extension/Increase in Amount ➤ Bank Guarantee ➤ Other amendments (BG)	➤ 1.2% per annum (min MYR100.00 per BG) ➤ MYR100.00 flat	Taxable

TARIFFS AND CHARGES FOR ISLAMIC BANKING BUSINESS

7.0 ELECTRONIC BANKING SERVICES

No	Transaction Type	Fees / Charges	Service Tax
Global Cash Management System (GCMS) – for Corporate Customers Only			
1	Initial Contract Fees	➤ MYR200.00	Taxable
2	Monthly Fees ➤ Account ➤ Token	➤ MYR100.00 for first 3 accounts For additional account MYR50.00 /account ➤ No charge for first 5 tokens For additional token MYR30.00/token	Taxable
3	Lost Token Reissuance	➤ MYR300.00/token	Taxable
SWIFT Message Service – MT940/MT942			
1	Initial Fee	➤ No Charge	Taxable
2	Monthly Charge	<u>MT940</u> ➤ MYR 200.00 per month/ per Account <u>MT942</u> ➤ MYR 200.00 per month/ per Account	Taxable

8.0 MISCELLANEOUS

No	Transaction Type	Fees / Charges	Service Tax
Audit and Customers' Confirmation Letter			
1	Local Request Overseas Request	➤ MYR50.00 per letter ➤ MYR100.00 per letter	Taxable
Cable Charges			
2	Cable charges	➤ MYR30.00 per message	Taxable
Mailing Charges			
3	Courier Charges Postage Charges	➤ As charged by Courier Company ➤ As charged by Pos Malaysia	Taxable
Ad-hoc Requests			
4	Faxing Documents	➤ MYR5.00 per page	Taxable
5	Copy of Statement/deposit slip/advice	➤ MYR5.00 per copy	Taxable
6	Credit Information Letter/Credit Reference Letter/ Letter of Support	➤ MYR50.00	Taxable

TARIFFS AND CHARGES FOR ISLAMIC BANKING BUSINESS

Note:

Effective 1 October 2025, 8% Service Tax ("SST") will apply to certain taxable financial services involving fees, charges, or similar payments imposed by the Bank, and will be payable together with the applicable charge. SST will not apply to certain fees and charges related to deposits, withdrawals, transfers, or the operation of current accounts. Exemptions or exclusions may also apply to services connected with land, goods, or other matters located outside Malaysia.

For products and services not specifically listed in this tariff, please contact the Bank for further information.

Should you require further information on SST, please refer to the SST FAQs available on our Bank's website at <https://www.bk.muftg.jp/malaysia/index.html>