

**Fees and Charges for Home Loan/Term Loan and Overdraft for Retail Loan**

	<b>Fee/Charge</b>	<b>Amount/Rate</b>	
i	Late Payment Penalty	1% per annum on overdue amount on daily rest from date of default until full payment	
ii	Prepayment fee is imposed if loan is fully settled during lock-in period of 3 years (for completed properties) and 5 years (for under construction properties)	0.8% of original loan amount	
iii	Processing fee	Size of loan	Processing fee
		Up to RM30,000	RM50
		RM30,001 - RM100,000	RM100
		Above RM100,000	RM200
iv	Additional request of hardcopy loan statement	RM5 per page	
v	Letter of confirmation for EPF withdrawal	RM20 per issuance	
vi	Redemption statement	RM50 per issuance	
vii	Cancellation fee	RM2,000 flat	
ix	Commitment fee	1% per annum on unutilized amount for facility above RM250,000	