

FEES AND CHARGES



ICBC

中国工商银行

马来西亚

UPDATED AS AT: **1st July 2026**

TRANSACTION TYPE	FEE / CHARGE
CURRENT ACCOUNT	
(a) Half yearly service charge on all accounts with average daily balance less than RM1,000.00 during the half year	RM10.00
(b) Closure of Account - Within 3 months of account opening	RM20.00
(c) Dishonoured Cheque due to insufficient funds and effect not cleared	RM100.00
(d) Stop payment instruction	RM10.00 per instruction
(e) Stop payment cheque presented with insufficient funds	RM100.00
(f) Statement of Accounts - Monthly - Weekly - Daily - Duplicate Statements	Free RM3.00 per week RM50.00 per month Within 1 year : RM2.00 per month > 1 year : RM5.00 per month
(g) Photocopy of cheques / Pay-in-slip / Advices	RM1.00 per copy
(h) Request for photocopy of cheque images	RM1.00 per copy plus actual cost charges by collecting bank
(i) Cheque Book - Stamp Duty - Courier charges on cheque book issued - Uncollected cheque books	RM1.00 per leaf RM10.00 (within Peninsular) RM15.00 (Sabah, Sarawak) RM5.00 per cheque book destroyed
(j) Postage on returned cheque	RM10.00
(k) Stamping of Mandate Form	RM10.00 (stamp duty only)

TRANSACTION TYPE	FEE / CHARGE
(l) Cheque processing fee	RM0.50 per cheque
SAVINGS ACCOUNT	
(m) Replacement of Savings Passbook due to	
- lost passbook	Service charge RM10.00 Stamp Duty RM10.00
- poor handling	Service charge RM10.00
(n) Closure of Account (within 3 months of account opening)	RM20.00
DORMANT ACCOUNT (CURRENT & SAVINGS ACCOUNT)	
(o) With balance more than RM10	Annual service fee of RM10.00
(p) With balance less than RM10	Account will be closed and the credit balance is to be absorbed as service charge
FIXED DEPOSIT	
(q) Lost confirmation slip	Service charge RM10.00 Stamp duty RM10.00
OUTWARD REMITTANCES	
(a) Purchase (non-MIDF/MIH)	Commission – RM5.00 Stamp duty – RM1.00
(b) Purchase for MIDF/MIH	Stamp duty – RM1.00
(c) Reported lost	Service charge – RM10.00 Stamp duty – RM10.00
(d) Replacement	Commission – RM5.00 Stamp duty – RM1.00
(e) Cancellation / Repurchase	Service Charge – RM5.00

TRANSACTION TYPE	FEE / CHARGE
OUTWARD REMITTANCES	
(2) DEMAND DRAFT	
- Debiting of Ringgit Account	
(a) Issuance equivalent up to RM5,000	Commission – RM2.00 Cable charge – RM2.00
(b) Issuance equivalent above RM5,000	Cable charge – RM2.00
(c) Lost / Reissuance	Service charge – RM10.00 Stamp duty – RM10.00 Cable charge – RM30.00 Agent charge – actual cost incurred
(d) Replace / Refund	Service charge – RM10.00 Cable charge – actual cost incurred
- Debiting of Foreign Currency Account	
(e) Issuance equivalent up to RM5,000	Commission – RM2.00 Service charge – RM15.00
(f) Issuance equivalent above RM5,000	Service charge – RM15.00
(3) TELEGRAPHIC TRANSFER	
- Debiting of Ringgit Account	
(a) RM equivalent up to RM5,000	Commission – RM2.00 Cable charge – RM30.00
(b) RM equivalent above RM5,000	Cable charge – RM30.00
(c) Amendment / Cancellation / Enquiry	Cable charge – RM30.00
- Debiting of Foreign Currency Account	
(d) RM equivalent up to RM5,000	Commission – RM2.00 Service charge – RM15.00 Cable charge – RM30.00
(e) RM equivalent above RM5,000	Service charge – RM15.00 Cable charge – RM30.00
(f) Interbank transfer via RENTAS	Service charge – RM4.00

TRANSACTION TYPE	FEE / CHARGE
OUTWARD IBG FUNDS TRANSFER	
(a) Transfer From Basic Savings and Current Account	RM0.30
(b) Transfer From All In One Savings and Current Account	RM0.30
FUNDS TRANSFER	
(a) Instruction to pay / credit own account within the Bank	Free
(b) Instruction to pay / credit third party account within the Bank	RM2.00
INWARD REMITTANCES	
(1) DEMAND DRAFT	
(a) Encashment over counter	Service charge – RM5.00
(b) Foreign currency cheques and bank draft sent for collection	Commission – 0.1% on cheque/bank draft amount, minimum RM5, maximum RM100 Stamp duty – RM0.15 Postage – actual cost incurred
(2) TELEGRAPHIC TRANSFER	
(a) For credit to ringgit account, cash payment or transfer payment	Service charge – RM5.00
(b) Cancellation of payment before any action taken by ICBC	Service charge – USD15.00 or its equivalent per item deducted from the proceed received
(c) Cancellation of payment after ICBC advises remitting bank regarding payment details	Service charge – USD30.00 or its equivalent per item deducted from the proceed received excluding loss in foreign exchange
(d) Enquiry via SWIFT sent out to remitting bank	Service charge – RM30.00 per item deducted from proceeds
(e) For credit foreign currency account	Service charge – RM15.00

TRANSACTION TYPE	FEE / CHARGE
PAYROLL	
(a) Salary payment to company's staff account within the Bank	RM5.00 per employee
AUTOMATED TELLER MACHINE (ATM) CARD	
(a) Cash withdrawal at other banks' ATM via MEPS Shared ATM Network	Waived
(b) MIDF share application through ATM	RM1.00 per application
(c) Withdrawal via overseas network	RM12.00 per withdrawal
(d) ATM card issuance	RM8.00 per card
(e) ATM card replacement	RM12.00 per card
(f) ATM card annual fee	RM8.00 per annum
DEBIT CARD	
(a) Cash withdrawal at other banks' ATM via MEPS Shared ATM Network	Waived
(b) MIDF share application through ATM	RM1.00 per application
(c) Cash Withdrawal via overseas network	RM12.00 or RMB25.00 per withdrawal
(d) Card issuance	RM8.00 per card
(e) Card replacement	RM12.00 per card
(f) Card annual fee	RM8.00 per annum
(g) Balance inquiry via China UnionPay	RM1.00 or RMB2.00 per inquiry
(h) Conversion fee for overseas transactions	Conversion rate + Foreign Exchange Spread of 1% of the converted Ringgit Malaysia amount
(i) Additional monthly statement request	RM5.00 per statement
(j) Sales draft retrieval fee	RM15.00 per request

TRANSACTION TYPE	FEE / CHARGE
CREDIT CARD	
(a) Card replacement	RM50.00 per card
(b) Annual fee	<u>Principal card</u> Classic Card – RM75.00 Gold Card – RM150.00 Platinum Card – RM330.00 <u>Supplementary card</u> Classic Card – RM35.00 Gold Card – RM75.00 Platinum Card – RM165.00
(c) Cash advance fee	5% of the amount drawn, subject to a minimum RM20.00 or RMB40.00
(d) Late payment charge	1% of total outstanding balance, minimum RM5 or RMB10, maximum RM50 or RMB100
(e) Over limit fee	RM10.00
(f) Currency conversion fee	Conversion rate + Foreign Exchange Spread of 1% of the converted Ringgit Malaysia amount
(g) Additional monthly statement request	RM10.00 per statement
(h) Sales draft retrieval fee	RM15.00 per copy
(i) Balance inquiry via China UnionPay	RM1.00 or RMB2.00 per inquiry
(j) Cash withdrawal via overseas network	RM12.00 or RMB25.00 per withdrawal
(j) Cash withdrawal at other banks' ATM via MEPS Shared ATM Network	RM4.00 per withdrawal

TRANSACTION TYPE	FEE / CHARGE
INTERNET BANKING	
(a) Replacement of USB Shield Device	RM50.00
CHANGING OF COINS / COINS DEPOSITS	
(a) Changing of Coins	
- For loose coins of RM100 and below	Free
- Per bag (same denomination)	RM8.00 per bag
(b) Coins Deposits	
- Business Accounts	First 1,000 pcs : Free Next 1,000 pcs or part thereof : RM10.00 per 1,000 pcs
AD HOC SERVICES	
(a) Audit Confirmation	RM20.00
(b) Letter of Reference	
- In respect of Banker's opinion on the financial capacity of the customer to support his child's education overseas.	RM20.00 per letter
- As reference for customer's application for a travel visa	RM20.00 per letter
- As reference for customer's application of contract work or tender	RM20.00 per letter

GENERAL CONDITIONS

- This schedule of charges applies to normal transactions.
- Fees and charges indicated above exclude incidental costs such as postage, courier, cable and out-of-pocket expenses as well as correspondents' charges, if any.
- Rounding Mechanism as introduced on 1 April 2008 by the government shall be adopted for cash transaction performed at over-the-counter.

- **The stamp duties treatment for the above fees and charges shall be read and applied in conjunction with the statutory requirements and any changes/ amendments/ revisions made thereto from time to time.**
- **Kindly be informed that effective 1 October 2025, service tax at 8% will be applied to specified fee- and commission-based financial services, excluding basic banking services. The fees indicated are exclusive of 8% service tax.**
- **These general conditions are subject to change.**