

Deutsche Bank (Malaysia) Berhad
Jadual Caj/Komisyen
Schedule of Charges/Commissions



Jadual Caj/Komisyen – Perkhimatan Bukan Perbankan Asas

Schedule of Charges/Commissions – Non-Basic Banking Services

Caj dan komisyen yang tercatat dalam jadual ini untuk kegunaan urus niaga perbankan biasa dan tertakluk kepada pindaan tanpa sebarang notis. Perbelanjaan pos dan belanja tunai langsung serta caj surat-meyurat, jika ada, akan dikenakan caj tambahan.

The charges and commission quoted in this schedule apply to normal banking transactions and are subject to change without notice. Postage and out-of pocket expenses as well as correspondent's charges, if any, will be charged additionally.

Berkuatkuasa / Effective: 1st October 2025

Sekiranya terdapat perbezaan pada tafsiran antara versi Bahasa Inggeris dan terjemahan versi Bahasa Melayu, adalah dipersetujui bahawa makna Bahasa Inggeris akan dikekalkan.

If there is a difference in the interpretation between the English version and the Malay version of the translation, it is agreed that the meaning of the English version will be maintained.

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1. Akaun Semasa / Current Accounts

Akaun Semasa Korporat / Corporate Current Accounts

Deposit Permulaan / Initial Deposit RM50,000.00 (amaun minima untuk membuka akaun) / minimum amount for account opening)

Caj Khidmat Penyelenggaraan Akaun MYR / MYR Account Maintenance Charge RM750.00 sebulan / per month

Akaun Semasa Korporat Mata Wang Asing / Foreign Currency Corporate Current Accounts

Mata Wang Akaun / Currency of Account Akaun ditentukan oleh jenis mata wang asing yang ada / To be determined on the availability of the type of foreign currency

Deposit Permulaan / Initial Deposit Bersamaan dengan RM50,000.00 (amaun minima untuk membuka akaun) / Equivalent of RM50,000.00 (minimum amount for account opening)

Caj Khidmat Penyelenggaraan Akaun Mata Wang Asing / FCY Account Maintenance Service Charge RM750.00 sebulan / per month

Akaun Semasa Individu Bukan Perbankan Asas / Individual Current Accounts – Non Basic Banking Services

Yuran Perkhidmatan Setengah Tahun / Half Yearly Service Fee:

Purata baki setengah tahun bawah RM1,000.00 / Average half yearly balance below RM1,000.00 RM10.00 setengah tahun / per half yearly

Cek Lambung / Dishonoured Cheque:

Kerana kekurangan dana / Due to insufficient fund	RM 100.00
Kerana kesilapan teknikal / Due to technical error	RM10.00
Petunaian Cek Pihak ketiga / Third Party Cheque Encashment	RM2.00

Draf Mata Wang Asing/Cek / Foreign Currency Drafts/Cheques

Pungutan cek asing / Collection of foreign cheques	0.10% dari nilai cek (minima RM30.00 dan maksima RM100.00) dan kos yang berkenaan / 0.10% of value of cheque (minimum RM30.00 and maximum RM100.00) plus incidental costs incurred
Pengeluaran Tunai/Simpanan Mata Wang Asing / Foreign Currency Cash Withdrawal/Deposit	2.00% dari amaun atau minima RM30.00 setiap pengeluaran/deposit sebagai ganti tukaran / 2.00% of amount or minimum RM30.00 per withdrawal/deposit in lieu of exchange

(Notis 1 hari hendaklah diberi kepada bank untuk pengeluaran tunai) / (1 day prior notice to be given to the bank for cash withdrawal)

Arahan Tetap / Standing Orders

Bayaran Pelaksanaan / Set Up	RM20.00 sekali / one off
Yuran transaksi / Transaction fee	RM10.00
Pindahan Dalaman / House Transfer	10.0 sen
Pengesan / Tracers	RM25.00 termasuk kos yang berkenaan / plus incidental costs

2. Akaun Deposit Bermasa / Time Deposit Accounts

Mata Wang Tempatan / Local Currency

Faedah / Interest Kadar semasa seperti yang tersiar jika ditanya / As per prevailing published rate upon enquiry

Jangka masa/Deposit Minima / Tenor / Minimum Deposits 1 hingga 12 bulan (kadar tetap) 15 bulan ke atas (kadar boleh dirunding)
Amaun minima tidak kurang dari RM 100,000.00 / 1 to 12 months (fixed rates) 15 months and above (rates are negotiable)
Minimum amount not less than RM100, 000.00

Mata Wang Asing Utama: USD50,000 atau sama dengan mata wang asing lain / USD50,000 or equivalent in other currencies
(EUR/USD/GBP/SGD) / Major Foreign Currencies
(EUR/USD/GBP/SGD)

Faedah / Interest Kadar diberi diatas permintaan / Rates available on request

Pengeluaran / Withdrawal Percuma / Free

Komisyen Pengendalian / Handling Commission Percuma / Free

Pembayaran kepada Penyimpan / Payment to Depositor Percuma / Free

Pembayaran kepada Pihak Ketiga / Payment to Third Party Caj wang kiriman keluar dikenakan / Outward remittance charges applicable

3. Kiriman Wang / Remittances*

*Note: Other charges such as administrative and handling fee may apply due to the nature of the channel used such as Manual, Fax or Over-the-counter instructions.

Masuk / Inward

Komisyen Pengendalian / Handling Commission RM10.00

Komisyen Pengendalian (jika caj akan ditanggung oleh pengirim) / Handling Commission (where charges are borne by remitter) RM10.00

Keluar / Outward

Cek Jurubank/Arahan Juruwang (Dalam Ringgit) / Banker's Cheque/Cashiers Order (In Ringgit)

Komisyen Pengendalian Handling Commission RM3.00

Caj kurier kepada atau penerima/arahan / Courier charge to or beneficiary/order Pada harga Kos / At cost

Pembatalan Cek Jurubank/Arahan Juruwang / Cancellation of Banker's Cheque/Cashiers Order

Caj Pengendalian / Handling charges RM2.00 untuk setiap cek / per cheque

Pindahan Telegraf (Dalam Mata Wang Asing) / Telegraphic Transfer (In Foreign Currency)

Komisyen Pengendalian / Handling Commission RM10.00

Caj SWIFT / SWIFT Charges

- Bank di Singapura / in Singapore RM17.00
- Bank di negara-negara lain / in other countries RM38.00

Caj Pengembalian/Penolakan / Returned/Rejected Handling Commission RM100.00

Caj untuk Pindahan Telegraft manual (Dalam Mata Wang Asing) / Manual Telegraphic Transfer (In Foreign Currency)

- Caj Tambahan Pengendalian / Additional Handling Fee RM750.00 - setiap transaksi / per transaction

Caj Sales and Service Tax (SST) untuk Pindahan Telegraft (OUR/SHA) / Additional Sales and Service Tax (SST) for Telegraphic Transfers (OUR/SHA)

- SST berkesan 1st October 2025 / SST effective 1st October – 8% - setiap transaksi / per transaction

Pindahan ke Bank-Bank Tempatan / Transfer to Local Banks

- Bayaan melalui draf (pemegang akaun) / Payment via draft (account holders) RM6.00

4. Pelbagai / **Miscellaneous** – Akaun Semasa / **Current Accounts**

Salinan penyata akaun (<3 Bulan) <i>Duplicate of account statements</i> (<3 Months)	RM50.00 bagi setiap akaun / per account
Salinan penyata akaun (3-12 Bulan) <i>Duplicate of account statements</i> (3-12 Months)	RM100.00 bagi setiap akaun / per account
Salinan penyata akaun (>12 Bulan) <i>Duplicate of account statements</i> (>12 Months)	RM250.00 bagi setiap akaun / per account
Pengendalian mel istimewa <i>Special mail handling</i>	RM10.00 sebulan / per month
Permohonan selepas tarikh nilai <i>Request after value date</i>	RM50.00
Permohonan untuk penilaian ke belakang <i>Request for back valuation</i>	- Funds Compensation Claim Formula* + USD300 for Foreign Currency Transaction - Funds Compensation Claim Formula* + MYR200 for MYR Transactions
Penyiasatan / Investigations	RM25.00 termasuk kos yang berkenaan/ plus incidental costs
Pengesan / Tracers	RM25.00
Pengesahan Audit / Audit Confirmations	RM300.00 setiap pengesahan audit / per audit confirmation
Setem untuk surat tawaran / <i>Stamping of letter of offer</i>	RM10.00 untuk setiap item termasuk kos yang berkenaan / per item plus incidental cost

*Note: Funds Compensation Claim Formula is provided by BNM under guidelines for Foreign Currency and MYR Currency Settlement under RENTAS

Pengesahan untuk status syarikat bagi penyerahan tender projek / Endorsement on the status of customers' company accounts for project tender submission

RM20.00 setiap pengesahan / per endorsement

5. Perniagaan Berdokumen - Impot / Documentary Business - Import

Surat Kredit Impot (L/C)

Import Letters of Credit (L/C)

Kadar SWIFT / SWIFT Charges	RM100.00 bagi teks penuh / for full LC text RM 50.00 bagi pindaan / for LC amendment RM 40.00 lain-lain / for others
Komisyen pembukaan	0.10% sebulan atau sebahagian darinya. Minima RM100.00
Opening commission	0.10% per month or part thereof. Minimum RM100.00
Pindaan dengan lanjutan pada tamat tempoh	0.10% sebulan atau sebahagian darinya. Minima RM100.00
Amendment with extension of expiry	0.10% per month or part thereof. Minimum RM100.00
Pindaan dengan peningkatan amaun	0.10% sebulan atau sebahagian darinya Minima RM100.00
Amendment with increased amount	0.10% per month or part thereof. Minimum RM100.00
Lain-lain jenis pindaan Other types of amendments	Minima RM100.00 Minimum RM100.00
Pusingan Komisyen LC	0.10% per month or part thereof. Minimum RM100.00
Revolving LC Commission	0.10% sebulan atau sebahagian darinya. Minima RM100.00
Pembatalan L/C Tidak Diguna Cancellation of Unutilised L/C	RM100.00 kadar sama rata / flat

Rundingan Bil Masuk / [Inward Bills Negotiation](#)

Faedah	Dari tarikh rundingan hingga tarikh bayaran
Interest	From the negotiation date to payment date
Ambilan balik lebihan L/C	0.10% sebulan atau sebahagian dari amaun dari tarikh penghantaran hingga tarikh tamat L/C. Minima RM100.00
Drawing in excess of L/C	0.10% per month or part thereof amount from shipment date to L/C expiring date. Minimum RM100.00
Ambilan di bawah L/C usans	0.10% setiap bulan atau sebahagian dari amaun Bil Pertukaran. Minima RM100.00
Drawing under usance L/C	0.10% per month or part thereof on Bills of Exchange amount. Minimum RM100.00
Bil bercanggah	Minima RM100.00 untuk bil Domestik. Minima USD100.00 untuk bil Asing.
Bills with discrepancies	Minimum RM100.00 for Domestic bills. Minimum USD100.00 for Foreign bills
Komisyen sebagai ganti tukaran Commission in lieu of exchange	0.10% Minima / Minimum RM100.00 Maxima / Maximum RM500.00
Kadar SWIFT / SWIFT Charges	RM 40.00

Pungutan Bil Masuk / **Inwards Bills Collection**

Komisyen pungutan Collection commission	0.10% kadar sama rata / flat Minima / Minimum RM100.00 Untuk Bil Mata Wang Asing - Maksima RM500.00 For Foreign Currency Bills - Maximum RM500.00 Untuk Bil Mata Wang Tempatan Maksima - RM500.00 For Local Currency Bills - Maximum RM500.00
Pengendalian & Bantahan Handling & Protest	RM100.00 + yuran bantahan / protest fees
Komisyen sebagai ganti tukaran Commission in lieu of exchange	0.10% kadar sama rata / flat. Minima / Minimum RM100.00 Maxima / Maximum RM500.00
Makluman Penerimaan Advice of Acceptance	RM25.00 kadar sama rata / flat
Susulan & Pengesan Follow up & Tracers	RM 20.00 + kos penghantaran / delivery cost (untuk setiap permintaan pelanggan / for each client request)
Bil Belum Jelas Lama Long Outstanding Bills	RM20.00 sebulan atau sebahagian RM20.00 per month or part thereof
Kadar SWIFT / SWIFT Charges	RM 40.00

(Bil Tampak gagal dijelaskan dalam tempoh 2 bulan dari tarikh surat arahan)
(Sight bills not settled within 2 months from date of instruction letter)

(Bil Usans Terima gagal dijelaskan dalam tempoh 2 bulan dari tarikh matang)
(Accepted Usance bills not settled within 2 months from maturity)

(Bil Usans tidak diterima dalam tempoh 2 bulan dari tarikh surat arahan)
(Usance bills not accepted within 2 months from date of instruction letter)

6. Perniagaan Berdokumen – Eksport / Documentary Business - Export

Surat Kredit Ekspot (L/C) / Export Letters of Credit (L/C)

Pengendalian & Makluman pindaan L/C / Handling & Advising L/C amendment	<p>RM100.00 kadar sama rata bagi pelanggan / flat for client</p> <p>RM150.00 kadar sama rata bagi bukan pelanggan / flat for non client</p>
Pengesahan L/C / Confirmation of L/C	<p>Minima 0.10% sebulan atau sebahagian Tertakluk pada kadar tertinggi berdasarkan pada risiko Bank dan Negara</p> <p>Minima RM 200.00</p> <p>Minimum 0.10% per month or part thereof subject to higher rates based on Bank and Country risk.</p> <p>Minimum RM200.00</p>
Pindahan L/C / Transfer of L/C	<p>0.10% sebulan atau sebahagian dari amaun yang dipindahkan.</p> <p>Minima RM200.00</p> <p>0.10% per month or part thereof on amount transferred.</p> <p>Minimum RM200.00</p>
Pindahan pada Pindahan Amaun bertambah atau tarikh tempoh tamat dilanjutkan Amendment of Transfer Increased amount or extension of expiry date	<p>0.10% sebulan atau sebahagian / per month part thereof</p> <p>Minima / Minimum RM200.00</p>
Pindaan-pindaan lain Other amendments	<p>RM200.00 kadar sama rata / flat</p>
Kadar SWIFT / SWIFT Charges	<p>RM 40.00</p>

Rundingan/Pembelian/Diskaun
Negotiation / Purchase / Discount

Penyemakan L/C / L/C Checking Minima / Minimum RM50.00 untuk setiap bil/per bill

Komisyen Pengendalian
Handling Commission 0.10% kadar sama rata / flat
Minima / Minimum RM100.00
Maksima / Maximum RM500.00

Komisyen sebagai ganti tukaran
Commission in lieu of exchange 0.10% kadar sama rata / flat
Minima / Minimum RM100.00
Maxima / Maximum RM500.00

Komisyen Penerimaan Usans L/C
/ bayaran tertunda Minima 0.10% sebulan atau sebahagian,
Tertakluk pada kadar tertinggi berdasarkan pada risiko Bank dan Negara.
Minima RM100.00

Faedah (mana-mana sesuai)
Interest (where applicable) Tertakluk pada kadar semasa
Subject to prevailing rates

Bayaran agen (mana-mana sesuai)
Agent Fee (where applicable) Antara USD15.00 hingga USD50.00 setiap bil
between USD15.00 to USD50.00 per bill

Kadar SWIFT / SWIFT Charges RM 40.00

Pungutan Bil Keluar / Outward Bills Collection

Komisyen / Commission 0.10% kadar sama rata / flat
Minima / Minimum RM100.00
Maksima / Maximum RM500.00 untuk akaun peminjam / for borrowing account atau / or RM500.00 untuk akaun bukan peminjam / for non-borrowing account.

Komisyen sebagai ganti tukaran
Commission in lieu of Exchange 0.10% kadar sama rata / flat
Minima / Minimum RM100.00
Maxima / Maximum RM500.00

Makluman Penerimaan Advice of Acceptance	RM25.00 kadar sama rata / flat
Susulan & Pengesan Follow up & Tracers	RM 20.00 + kos penghantaran / delivery cost (untuk setiap permintaan pelanggan / for each client request)
Bil lama belum di jelas Long outstanding bills	RM20.00 sebulan atau sebahagian / per month or part thereof
Bayaran agen (mana-mana sesuai) Agent Fee (where applicable)	Antara USD15.00 hingga USD50.00 setiap bil between USD15.00 to USD50.00 per bill
Kadar SWIFT / SWIFT Charges	RM 40.00

(Bil Tampak gagal dijelaskan dalam tempoh 2 bulan dari tarikh surat arahan)
(Sight bills not settled within 2 months from date of instruction letter)

(Bil Terima Usans gagal dijelaskan dalam tempoh 2 bulan dari tarikh matang)
(Accepted Usance bills not settled within 2 months from maturity)

(Bil Usans tidak diterima dalam tempoh 2 bulan dari tarikh surat arahan)
(Usance bills not accepted within 2 months from date of instruction letter)

7. Pembiayaan Produk Dagangan / Trade Finance Products

Resit Amanah, Nota Janji Hutang & Pembiayaan Invois
Trust Receipts, Promissory Notes & Invoice Financing

Faedah / Interest Pada kadar dipersetujui atas kos dana / at agreed rate over cost of funds

Lanjutan tempoh pembiayaan
Extension of financing period

Pengendalian / Handling RM10.00 kadar sama rata /flat

Kadar SWIFT / SWIFT Charges RM 40.00

8. Jaminan-Jaminan / Guarantees

Jaminan Jurubank (BG) / Banker's Guarantee (BG)

<p>Komisyen terbitan Issuance commission</p>	<p>Minima 0.10% sebulan atau sebahagian, tertakluk pada minima RM100.00 setahun Minimum 0.10% per month or part thereof, subject to minimum of RM100.00 per annum.</p>
<p>Yuran penyelenggaraan bagi format standard (termasuk format agensi kerajaan dan utility) Handling fee for standard format (inclusive format for government agencies and utilities)</p>	<p>RM20.00</p>
<p>Yuran penyelenggaraan bagi format bukan standard Handling fees for non-standard format</p>	<p>RM50.00</p>
<p>Bagi Jaminan Balas / For Counter Guarantee</p>	<p>Atas budi bicara bank / At the banks discretion</p>
<p>Setem / Stamping</p>	<p>RM10.00 atau/ or sebenar/ actual</p>
<p>Komisyen pindaan dengan lanjutan kesahan dan/atau tambahan pada amaun Amendment commission with extension of validity and/or increase in amount</p>	<p>Minima 0.10% sebulan atau separuh, tertakluk pada minima RM100.00 setahun. Minimum 0.10% per month or part thereof, subject to a minimum of RM100.00 per annum</p>
<p>Pindaan am / General amendments</p>	<p>RM100.00 kadar sarna rata / flat.</p>
<p>Susulan & Pengesan Follow up & Tracer</p>	<p>RM20.00 + kos penghantaran / delivery cost</p>

Kadar SWIFT / [SWIFT Charges](#) [RM100.00](#) bagi teks penuh / [for full text](#)
[RM 50.00](#) bagi pindaan / [for amendment](#)
[RM 40.00](#) lain-lain / [for others](#)

Jaminan Perkapalan (SG) / [Shipping Guarantee \(SG\)](#)

Komisyen terbitan Minima / [Minimum 0.10 %](#) bagi suku tahun
[Issuance commission](#) pertama / [for first quarter](#).
Minima / [Minimum RM100.00](#)

Komisyen selepas tempoh 3 bulan [Minima 0.50%](#) sebulan atau separuh / [per month or](#)
dari tarikh terbitan. [part thereof](#)
[SG commission after 3 months](#)
[from issuance date.](#)

9. Khidmat Perbankan Elektronik* / Electronic Banking Services

* Khidmat Perbankan Elektronik tiada ditawarkan untuk individu dan SME / Electronic Banking Services are not offered to individual and SME

Penyelenggaraan dan sokongan / Maintenance and support

Yuran Penyelenggaraan /
Maintenance Fee

RM7,500.00* sebulan untuk satu
pelanggan / per customer per month

*Note : Applicable for Non-Client Self Administered. If
Client Self Administered, charges are waived

Pass Digital/
Digipass

RM30.00 setiap item / per item

DbSecure Token Lembut /
DbSecure Soft Token

Percuma / Free

DbSecure Peranti Token /
DbSecure Token Device (Hard
Token)

RM150.00 setiap item / per item

10. Caj Penyata SWIFT / SWIFT Statement Charges

Caj yang dikenakan untuk penyata SWIFT MT950 dibuat berasaskan dasar perjanjian bersama.

The charges for SWIFT MT950 statements are based on a mutual agreement basis.

Penyata SWIFT MT940 (Keluar) / SWIFT MT940 Statements (Outgoing)

Caj pengendalian / *Handling charges* RM400.00 untuk satu akaun pada setiap bulan / per account per month

11. Rumah Pinjaman / Housing Loan

Yuran Pemprosesan / Processing Fees

Yuran pemprosesan / Processing fee for application approved	Tiada/NIL
Pengsahan untuk pengeluaran EPF / Confirmation for EPF withdrawal	RM20.00
Penambahan penyata bank / Additional bank statement	RM10.00 untuk satu keping / per copy