Card Fees & Other Charges*

Joining Fee

RM10.00 refundable upon a minimum top-up of RM20.00

Annual Fee

Waived unconditionally

Account Service Fee

RM2.50 per month for inactive account where there is no card transaction in a particular month

Waived until further notice

ATM Withdrawal Fee

Local: RM6.00 per transaction

Overseas: RM10.00 per transaction or 2% of withdrawal amount, whichever is higher (NOTE: For overseas, only RM10.00 will be charged until further notice)

Currency Conversion Fee

(Applied when the purchase is effected in currencies other than Malaysian Ringgit)

1% + network charges

(NOTE: Only charges by the network will be applied until further notice)

Cross-Border Transaction Fee

(Applied when the purchase is through merchant acquired outside of Malaysia but charged in Ringgit Malaysia)

Waived until further notice

Replacement Card Fee

(Only applicable for Card replacement request made by Cardmember. Not applicable if due to defect of Chip or Card)

RM20.00 per Card

Card Cancellation Fee

Free

No Card to Card transfer fees

Sales Draft Retrieval Fee

RM15.00

Reload/Top-up Charges

(Reload charges are levied by our respective partners)

IN APPLICATION:

- 1. CREDIT CARDS Rate levied by respective bank partners
- 2. DEBIT CARDS Rate levied by respective bank partners

^{*}Note: All Fees and Charges are subject to 0% GST Charge effective 1st June 2018 onwards.