

AmBank/AmBank Islamic Deposits - Fees and Charges

The contents of this Schedule are subject to change from time to time and any changes shall be notified to the customer. The information provided is valid as at 1 April 2026.

AmBank/AmBank Islamic Savings Accounts

Type of Fees and Charges		Fees / Charges (subject to Government Tax, if applicable)
Annual Fee	a. Basic Savings Account/-i (Fee Account)	RM8.00
	b. Basic Savings Account/-i (Non-Fee Account), Basic Savings Account/-i Plus and other Savings Accounts	No fee is imposed
Over-the-Counter Withdrawal Transaction (per month)	a. Basic Savings Account/-i (Non-Fee Account) or eFlex Savings Account/-i <ul style="list-style-type: none"> • 1st - 6th transactions • 7th transaction onwards 	No fee is imposed RM5.00 per transaction
	b. Basic Savings Account/-i (Fee Account), Basic Savings Account/-i Plus and Other Savings Accounts	No fee is imposed
ATM Withdrawal Transaction (per month)	a. Basic Savings Account/-i (Non-Fee Account) or eFlex Savings Account/-i <ul style="list-style-type: none"> • 1st-8th transactions • 9th transaction onwards 	No fee is imposed RM0.50 per transaction
	b. Basic Savings Account/-i (Fee Account), Basic Savings Account/-i Plus and Other Savings Accounts	No fee is imposed
Replacement for Lost/Stolen/Damaged Passbook	a. Basic Savings Account/-i (Fee Account), Basic Savings Account/-i (Non-Fee Account), Basic Savings Account/-i Plus, AmGenius Savings Account, Savers' G.A.N.G. Savings Account/-i	RM15.00
	b. Other Savings Accounts	No Passbook provided
Dormant Account Annual Fee	All Savings Accounts	RM10.00
Account Closure (within 3 months of opening)	All Savings Accounts	RM20.00
Statement Related	Monthly Hardcopy Statement	No hardcopy statement provided
	a. Basic Savings Account/-i (Fee Account), Basic Savings Account/-i (Non-Fee Account), AmGenius Savings Account, Savers' G.A.N.G. Savings Account/-i or eFlex Savings Account/-i	No fee is imposed
	b. Basic Savings Account/-i Plus	RM1.00
	c. Other Savings Accounts	No fee is imposed
eStatement (All Savings Accounts) <ul style="list-style-type: none"> • AmOnline Internet Banking • e-mail 	No fee is imposed	
Duplicate Statement/Ad-hoc Statement Request		
a. Family First Special Savings Account (SSA) and AmWafeeq Savings Account/-i		RM20.00 per statement
ATM Related	All Savings Accounts	Click for more details (Refer Bank Services Section).
Interbank GIRO (IBG) Related	All Savings Accounts	Click for more details (Refer Bank Services Section).
Standing Instruction Related	All Savings Accounts	Click for more details (Refer Bank Services Section).

AmBank/AmBank Islamic Current Accounts

Type of Fees and Charges		Fees / Charges (subject to Government Tax, if applicable)
Annual Fee	a. Basic Current Account/-i (Fee Account)	RM8.00
	b. Basic Current Account/-i (Non-Fee Account), Basic Current Account/-i Plus and Other Current Accounts	No fee is imposed
Service Charge (half yearly)	a. Basic Current Account/-i (Fee Account), Basic Current Account/-i (Non-Fee Account), Basic Current Account/-i Plus, AmPartner Current Account and Other Current Accounts with average balance less than RM1,000	RM10.00 every half yearly
	b. AmStar Current Account/-i with average balance less than RM3,000	RM10.00 every half yearly
	c. Everyday Account/-i (Family First Solution) with monthly average balance less than RM1,500 in Everyday Account/-i for 6 months from account opening anniversary month.	RM12.00 every half yearly

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AmBank/AmBank Islamic Current Accounts (cont'd)

Type of Fees and Charges		Fees / Charges (subject to Government Tax, if applicable)
Over-the-Counter withdrawal transaction	a. Basic Current Account/-i (Non-Fee Account) • 1st-6th transaction • 7th transaction onwards	No fee is imposed RM5.00 per transaction
	b. Basic Current Account/-i (Fee Account), Basic Current Account/-i Plus or Other Current Accounts	No fee is imposed
Dormant Account Annual Fee	All Current Accounts	RM10.00
Account Closure (within 3 months of opening)	All Current Accounts	RM20.00
Cheque Related	Issuance of Cheque Book (All Current Accounts)	RM1.00 stamp duty per cheque leaf (Exempted for government bodies, schools and co-op societies)
	Cheque Processing Fee (All Current Accounts)	RM0.50 per transaction
	Charges on overdrawn Current Account (Due to insufficient fund and covered before the cut-off time for returned cheque) (All Current Accounts)	RM25.00 per cheque
	Uncollected chequebook (Cheque book uncollected after 30 days of cheque book issuance) (All Current Accounts)	RM30.00 per book
	Stop payment instruction (All Current Accounts)	RM10.00
	Returned cheque: Insufficient balance (All Current Accounts)	RM100.00
	Cheque Encashment by account holder a. AmPartner Current Account • Encashment amount RM3,000 and below • Encashment amount above RM3,000	RM5.00 per transaction No fee is imposed
	b. Other Current Accounts	No fee is imposed
Statement Related	Cheque Encashment by 3rd parties (All Current Accounts)	RM2.00
	Monthly Hardcopy Statement a. Basic Current Account/-i (Non-Fee Account), Basic Current Account/-i (Fee Account), Basic Current Account/-i Plus b. Other Current Accounts	No fee is imposed RM1.00
	eStatement (All Current Accounts) • AmOnline Internet Banking • e-mail	No fee is imposed
	Duplicate Statement/Ad-hoc Statement Request a. Other Current Accounts	RM20.00 per statement
	Appointment of Mandatee to Operate an Account: • Stamp Duty • Service Charge	All Current Accounts RM10.00 RM10.00
Endorsement on Company Account and Authorised Signatories	All Current Accounts	RM20.00 per request
Sweep Facility (per successful transaction)	All Current Accounts	RM2.00
Bulk Cash Deposit at Branches (For Corporate Accounts)	All Current Accounts	RM10.00 for every 1,000 pieces in any denomination per account
Audit Confirmation	All Current Accounts	RM20.00 per account
ATM Related	All Current Accounts	Click for more details (Refer Bank Services Section).
Interbank GIRO (IBG) Related	All Current Accounts	Click for more details (Refer Bank Services Section).
Standing Instruction Related	All Current Accounts	Click for more details (Refer Bank Services Section).

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AmBank/AmBank Islamic Foreign Currency Current Accounts

Type of Fees and Charges		Fees / Charges (subject to Government Tax, if applicable)
Yearly Service Charges	All Foreign Currency Current Accounts	MYR50 / USD15 / AUD15 / SGD20 / EUR12 / GBP10 per account
Duplicate Statement/Ad-hoc Statement	All Foreign Currency Current Accounts	RM10.00
Remittance Instruments Related	All Foreign Currency Current Accounts	Click for more details (Refer Bank Services Section)

AmBank Fixed Deposits/AmBank Islamic Term Deposits

Type of Fees and Charges		Fees / Charges (subject to Government Tax, if applicable)
Ad-hoc Statement Request	All Fixed Deposits/Term Deposits	RM5.00

AmBank Debit Card

Type of Fees and Charges		Fees / Charges (subject to Government Tax, if applicable)
Card Issuance Fee	a. Basic Savings Account/-i Plus or Basic Current Account/-i Plus	No fee is imposed
	b. Other Savings Accounts or Current Accounts except accounts listed above	RM12 per card for AmBank Debit Card
Card Annual Fee	a. Debit Card linked to Basic Savings Account/-i, Basic Current Account/-i or eFlex Savings Account/-i, Basic Savings Account/-i Plus or Basic Current Account/-i Plus as the primary account	No annual fee
	b. Debit Card linked to other Savings Accounts or Current Accounts except accounts listed above as the primary account	First year: Waived Second year onwards: RM8 per card for AmBank Debit Card or RM10 per card for TRUE by AmBank Mastercard Debit
Replacement Card Fee	a. Due to Lost/Stolen/Damaged/Forgotten Pin	RM12 per card for AmBank Debit Card
	b. Due to Faulty Chip/Renewal of Card/Fraud	No fee is imposed
Cash Withdrawal Fee	a. AmBank ATMs/Branches	No withdrawal fee
	b. MEPS Network [Shared ATM Network (SAN)] MEPS Local Bank ATMs MEPS Local Incorporated Foreign Banks (LIFB)	RM1 per withdrawal RM1 per withdrawal RM10 per withdrawal
	c. Mastercard CIRRUS/Visa PLUS	
Overseas Transaction Conversion Fee	All Savings Accounts or Current Accounts	The conversion rate is as determined by Mastercard/Visa International Markup on the converted RM amount – waived. Additional overseas transaction fee on the converted RM amount – waived.
MyDebit Cash Out Fee (effective 1 July 2022)	All Savings Accounts or Current Accounts	RM0.50 per transaction at any selected MyDebit participating merchants/retailers. Maximum withdrawal limit is RM500 per transaction.