

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 21 October 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	
	b. Basic Savings Account/-i Plus	No fee is imposed
	c. Other Savings Accounts	RM1.00
	eStatement (All Savings Accounts) <ul style="list-style-type: none"> • AmOnline Internet Banking • email 	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
	Cheque Encashment by 3rd parties (All Current Accounts)	RM2.00
	Cheque Encashment by 3rd parties (All Current Accounts)	RM2.00
Statement Related	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 • email	No fee is imposed
	Duplicate Statement/Ad-hoc Statement Request a. Other Current Accounts	RM20.00 per statement
	Duplicate Statement/Ad-hoc Statement Request a. Other Current Accounts	RM20.00 per statement
	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) c. Regional Link - NETS/Rintis/ITMX/NAPAS/UPI/KFTC d. Mastercard CIRRUS/Visa PLUS	Waived Waived RM10 per withdrawal RM10 per withdrawal
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.

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Deposit AmBank/AmBank Islamic- Yuran dan Caj

Kandungan dalam Jadual ini adalah tertakluk kepada perubahan dari semasa ke semasa dan sebarang perubahan akan dimaklumkan kepada pelanggan.Maklumat yang dinyatakan sah dari 21 Oktober 2026

Akaun Simpanan AmBank/AmBank Islamic

Jenis Yuran dan Caj		Yuran / Caj (tertakluk kepada Cukai Kerajaan, jika berkenaan)
YuranTahunan	a. Akaun Simpanan/-i Asas (Akaun Yuran)	RM8.00
	b. Akaun Simpanan/-i Asasi (Akaun Tiada Yuran), Akaun Simpanan/-i Asas Plus dan Akaun Simpanan lain	Tiada caj dikenakan
Transaksi Pengeluaran di Kaunter (sebulan)	a. Akaun Simpanan/-i Asas (Akaun Tiada Yuran) atau Akaun Simpanan eFlex/-i <ul style="list-style-type: none">• Transaksi pertama - ke-6• Transaksi ke-7 dan seterusnya	Tiada caj dikenakan RM5.00 setiap transaksi
	b. Akaun Simpanan/-i Asas (Akaun Yuran), Akaun Simpanan/-i Asas Plus dan Akaun Simpanan lain	Tiada caj dikenakan
Transaksi Pengeluaran ATM (sebulan)	a. Akaun Simpanan/-i Asas (Akaun Tiada Yuran) atau Akaun Simpanan/-i eFlex <ul style="list-style-type: none">• Transaksi pertama - ke-8• Transaksi ke-9 dan seterusnya	Tiada caj dikenakan RM0.50 setiap transaksi
	b. Akaun Simpanan/-i Asas (Akaun Yuran), Akaun Simpanan/-i Asas Plus dan Akaun Simpanan lain	Tiada caj dikenakan
Penggantian Buku Simpanan yang Hilang/Dicuri/Rosak	a. Akaun Simpanan/-i Asas (Akaun Yuran), Akaun Simpanan/-i Asas (Akaun Tiada Yuran), Akaun Simpanan/-i Asas Plus, Akaun Simpanan AmGenius, Akaun/-i Savers' G.A.N.G.	RM15.00
	b. Akaun Simpanan Lain	Tiada Buku Simpanan disediakan
Yuran Tahunan Akaun Dorman	Semua Akaun Simpanan	RM10.00
Penutupan Akaun (dalam tempoh 3 bulan selepas dibuka)	Semua Akaun Simpanan	RM20.00
Berkaitan Penyata	Penyata Bercetak Bulanan	
	a. Akaun Simpanan/-i Asas (Akaun Yuran), Akaun Simpanan/-i Asas (Akaun Tiada Yuran), Akaun Simpanan AmGenius, Akaun/-i Savers' G.A.N.G. atau Akaun Simpanan/-i eFlex	Tiada penyata salinan disediakan
	b. Akaun Simpanan/-i Asas Plus	Tiada caj dikenakan
	c. Akaun Simpanan lain	RM1.00
	ePenyata (Semua Akaun Simpanan) <ul style="list-style-type: none">• Perbankan Internet AmOnline• e-mel	Tiada caj dikenakan
	Penyata Pendua/ Permintaan Ad-hoc Penyata	
	a. Akaun Simpanan/-i Khas Family First (SSA) dan Akaun Simpanan-i AmWafeeq	RM20.00 setiap penyata
Berkaitan ATM	Semua Akaun Simpanan	Klik untuk maklumat lanjut (Rujuk Bahagian Perkhidmatan Bank)
Berkaitan GIRO Antara Bank (IBG)	Semua Akaun Simpanan	Klik untuk maklumat lanjut (Rujuk Bahagian Perkhidmatan Bank)
Berkaitan Arahan Tetap	Semua Akaun Simpanan	Klik untuk maklumat lanjut (Rujuk Bahagian Perkhidmatan Bank)

Akaun Semasa AmBank/AmBank Islamic

Jenis Yuran dan Caj		Yuran / Caj (tertakluk kepada Cukai Kerajaan, jika berkenaan)
YuranTahunan	a. Akaun Semasa/-i Asas (Akaun Yuran)	RM8.00
	b. Akaun Semasa/-i Asas (Akaun Tiada Yuran), Akaun Semasa/-i Asas Plus dan Akaun Semasa Lain	Tiada caj dikenakan
Caj Perkhidmatan (separuh tahunan)	a. Akaun Semasa/-i Asas (Akaun Yuran), Akaun Semasa/-i Asas (Akaun Tiada Yuran),Akaun Semasa/-i Asas Plus, Akaun AmPartner and Akaun Semasa Lain dengan baki purata kurang daripada RM1,000	RM10.00 setiap setengah tahun
	b. Akaun Semasa/-i AmStar dengan baki purata kurang daripada RM3,000	RM10.00 setiap setengah tahun
	c. Akaun/-i Everyday (Family First Solution) dengan baki purata kurang daripada RM1,500 dalam Akaun/-i Everyday untuk tempoh 6 bulan bermula dari bulan ulang tahun pembukaan akaun.	RM12.00 setiap setengah tahun

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Akaun Semasa AmBank/AmBank Islamic (sambung)

Jenis Yuran dan Caj		Yuran / Caj (tertakluk kepada Cukai Kerajaan, jika berkenaan)
Transaksi Pengeluaran di Kaunter	a. Akaun Semasa/-i Asas (Akaun Tiada Yuran) • Transaksi pertama - ke-6 • Transaksi ke-7 dan seterusnya	Tiada caj dikenakan RM5.00 setiap transaksi
	b. Akaun Semasa/-i Asas (Akaun Yuran), Akaun Semasa/-i Asas Plus dan Akaun Semasa Lain	Tiada caj dikenakan
Yuran Tahunan Akaun Dorman	Semua Akaun Semasa	RM10.00
Penutupan Akaun (dalam tempoh 3 bulan selepas dibuka)	Semua Akaun Semasa	RM20.00
Berkaitan Cek	Pengeluaran Buku Cek (Semua Akaun Semasa)	Duti setem RM1.00 setiap helaian cek (Dikecualikan untuk badan kerajaan, sekolah dan persatuan koperasi)
	Yuran Pemprosesan Cek (Semua Akaun Semasa)	RM0.50 setiap transaksi
	Caj ke atas Akaun Semasa terlebih pengeluaran (Disebabkan oleh dana yang tidak mencukupi dan dilindungi sebelum masa akhir untuk cek yang dikembalikan) (Semua Akaun Semasa)	RM25.00 setiap cek
	Buku cek yang tidak dikutip (Buku cek tidak dikutip selepas 30 hari pengeluaran buku cek) (Semua Akaun Semasa)	RM30.00 setiap buku
	Arahan berhenti pembayaran (Semua Akaun Semasa)	RM10.00
	Cek yang dikembalikan: Baki tidak mencukupi (Semua Akaun Semasa)	RM100.00
	Penunaian Cek oleh Pemegang Akaun • Amaun penunaian RM3,000 dan ke bawah • Amaun penunaian melebihi RM3,000	RM5.00 setiap transaksi Tiada caj dikenakan
	b. Akaun Semasa Lain	Tiada caj dikenakan
	Penunaian Cek oleh pihak ketiga (Semua Akaun Semasa)	RM2.00
	Penyata Bulanan Bercetak	
Berkaitan Penyata	a. Akaun Semasa/-i Asas (Akaun Tiada Yuran),Akaun Semasa/-i Asas (Akaun Yuran), Akaun Semasa/-i Asas Plus	Tiada caj dikenakan
	b. Akaun Semasa Lain	RM1.00
	ePenyata (Semua Akaun Semasa) • Perbankan Internet AmOnline • e-mel	Tiada caj dikenakan
	Penyata Pendua/Permintaan Penyata Ad-hoc a. Akaun Semasa Lain	RM20.00 setiap penyata
Pelantikan Wakil untuk Mengendalikan Akaun: • Duti Setem • Caj Perkhidmatan	Semua Akaun Semasa	RM10.00 RM10.00
	Pengendorsan pada Akaun Syarikat dan Penandatanganan Yang Diberi Kuasa	RM20.00 setiap permintaan
Kemudahan Sweep (bagi setiap transaksi yang berjaya)	Semua Akaun Semasa	RM2.00
Deposit Tunai Pukul di Cawangan (Untuk Akaun Korporat)	Semua Akaun Semasa	RM10.00 bagi setiap 1,000 keping dalam apa denominasi bagi setiap akaun
Pengesahan Audit	Semua Akaun Semasa	RM20.00 setiap akaun
Perkhidmatan Berkaitan ATM	Semua Akaun Semasa	Klik untuk maklumat lanjut (Rujuk Bahagian Perkhidmatan Bank)
Perkhidmatan Berkaitan GIRO Antara Bank (IBG)	Semua Akaun Semasa	Klik untuk maklumat lanjut (Rujuk Bahagian Perkhidmatan Bank)
Perkhidmatan Berkaitan Arahan Tetap	Semua Akaun Semasa	Klik untuk maklumat lanjut (Rujuk Bahagian Perkhidmatan Bank)

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Akaun Semasa Mata Wang Asing AmBank/AmBank Islamic

Jenis Yuran dan Caj		Yuran / Caj (tertakluk kepada Cukai Kerajaan, jika berkenaan)
Caj Perkhidmatan Tahunan	Semua Akaun Semasa Mata Wang Asing	MYR50 / USD15 / AUD15 / SGD20 / EUR12 / GBP10 setiap akaun
Penyata Pendua/ Penyata Ad-hoc	Semua Akaun Semasa Mata Wang Asing	RM10.00
Perkhidmatan Berkaitan Instrumen Kiriman Wang	Semua Akaun Semasa Mata Wang Asing	Klik untuk maklumat lanjut (Rujuk Bahagian Perkhidmatan Bank)

Deposit Tetap AmBank / Deposit Bertempoh AmBank Islamic

Jenis Yuran dan Caj		Yuran / Caj (tertakluk kepada Cukai Kerajaan, jika berkenaan)
Permintaan Penyata Ad-hoc	Semua Deposit Tetap/Deposit Bertempoh-i	RM5.00

Kad Debit AmBank

Jenis Yuran dan Caj		Yuran / Caj (tertakluk kepada Cukai Kerajaan, jika berkenaan)
Yuran Pengeluaran Kad	a. Akaun Simpanan/-i Asas Plus atau Akaun Semasa/-i Asas Plus b. Akaun Simpanan atau Akaun Semasa lain selain akaun yang disenaraikan di atas.	Tiada yuran dikenakan RM12 setiap kad untuk Kad Debit AmBank
Yuran Tahunan Kad	a. Kad Debit yang berkaitan dengan Akaun Simpanan/-i Asas, Akaun Semasa/-i Asas, atau Akaun Simpanan/-i eFlex, Akaun Simpanan/-i Asas Plus, Akaun Semasa/-i Asas Plus sebagai akaun utama. b. Kad Debit yang dikaitkan dengan Akaun Simpanan/Semasa yang lain kecuali akaun yang disenaraikan di atas sebagai akaun utama.	Tiada yuran tahunan Tahun Pertama: Dikecualikan Tahun kedua dan seterusnya: RM8 setiap kad untuk Kad Debit AmBank; atau RM10 setiap kad untuk Debit Mastercard TRUE by AmBank
Yuran Kad Penggantian	a. Disebabkan Kehilangan / Kecurian / Kerosakan / Terlupa PIN b. Disebabkan CIP Rosak / Pembaharuan Kad /Fraud	RM12 setiap kad untuk Kad Debit AmBank Tiada yuran dikenakan
Yuran Pengeluaran Tunai	a. ATM/ Cawangan AmBank b. Rangkaian MEPS [Shared ATM Network (SAN)] Bank Tempatan/ATMs MEPS MEPS - Bank Asing Perbadanan Tempatan (LIFB - Local Incorporated Foreign Banks) c. Rangkaian Hubungan Serantau - NETS/Rintis/ITMX/NAPAS/UPI/KFTC d. Mastercard CIRRUS/Visa PLUS	Tiada yuran pengeluaran Dikecualikan Dikecualikan RM10 setiap pengeluaran RM10 setiap pengeluaran
Yuran Pertukaran Transaksi Luar Negara	Semua Akaun Simpanan atau Akaun Semasa	Kadar pertukaran ditentukan oleh Mastercard / VISA International. Tokokan ke atas RM yang ditukar – Dikecualikan. Yuran tambahan untuk penukaran mata wang asing ke RM – Dikecualikan.
Yuran Penunaian MyDebit (efektif 01 Julai 2022)	Semua Akaun Simpanan atau Akaun Semasa	RM0.50 setiap transaksi di mana-mana peniaga/peruncit MyDebit terpilih. Had maksimum pengeluaran ialah RM500 bagi setiap transaksi.