

NOTICE

IMPOSITION OF CHEQUE PROCESSING FEE

1. Charging of cheque processing fee

1.1 With effect from 2nd January 2015, a 50 sen cheque processing fee will be charged whenever a cheque drawn on your Current Account is presented for payment whether through clearing or encashment over the counter or deposit into an account.

1.2 The cheque processing fee will be in addition to the stamp duty collected by the bank.

2. Purchase of Cashier's Order

In the case of purchase of Cashier's Order, the applicant for the purchase of Cashier's Order will have to pay the cheque processing fee at the time of application. The cheque processing fee will be in addition to the stamp duty and commission collected by the bank.

3. Cheque returned unpaid

3.1 If a cheque is returned unpaid, the cheque processing fee which has been charged will not be refunded.

3.2 This would include the case of a post dated cheque which is presented by the beneficiary before the date of the cheque. The drawer will still be charged the cheque processing fee.

3.3 However, the cheque processing fee will be refunded if the cheque is returned unpaid due to an omission or error made by the bank, e.g. in the case where a good cheque is wrongly returned by the bank.

4. Re-presentation of cheque

The drawer will be charged with the processing fee again when the cheque is re-presented or each time the cheque is re-presented, if it happens more than once.

In order for you to save cost by avoiding issuing cheque to make payment or funds transfer, you are encouraged to use our Internet Banking service to perform the transactions. The charges for the Internet Banking Transactions are as follows:

No.	Type of Internet Banking Transaction	Fee
1.	Funds transfer between ICBC Malaysia accounts	Free of charge
2.	Interbank Funds Transfer via Interbank GIRO (IBG)	RM0.10 per transaction

We thank you for your continuous support and look forward to serving you better.

Yours faithfully,
for Industrial and Commercial Bank of China (Malaysia) Berhad