

PUBLIC INVESTMENT BANK BERHAD
FEES & CHARGES

SECURITIES

No.	Type of Products / Services	Type of Charges	Amount
1)	Central Depository System (“CDS”)	Opening of CDS Account with Bursa Malaysia Depository	RM10.00 per account
2)	CDS	CDS Transfer of Securities	RM10.00 per security
3)	CDS	Reactivation of Dormant CDS Account	RM5.00 per account
4)	CDS	CDS Ad-Hoc Statement Request	RM1.00 per page
5)	Outstanding Purchases Contract & Contra Loss	Overdue Interest	11% p.a. charge on a daily basis
6)	Islamic Stockbroking Window	Late Payment Charges	10% p.a. charge on a daily basis
7)	Discretionary Financing	Fee	0.30% of outstanding purchase contract value or minimum RM10, whichever higher
		Interest	9% per annum on the outstanding purchases from calendar day after T+3 until the date of settlement

No.	Type of Products / Services	Type of Charges	Amount
8)	Nominees - Corporate Action - Local Shares	Dividend	1% on net dividend subject to a min. of RM5.00
		Rights Issue/Mandatory General Offer/Warrant or Irredeemable Convertible Unsecured Loan Stock (“ICULS”) Conversion	RM20.00 per subscription
		Execution of Proxy For Third Party Note: No charges for Margin & Facility of Additional Trading (“FAT”) Clients	RM20.00 per subscription

No.	Type of Products / Services	Type of Charges	Amount	
			Charge by Foreign Broker	Charge by PIVB
9)	Nominees - Corporate Action - Foreign Shares	Rights Issue/Mandatory General Offer/Warrant or ICULS Conversion	SGD10.00 per subscription	RM20.00 per subscription
		Execution of Proxy	-	RM30.00 per subscription
		Cash Dividend & Cash Dividend opted thru Optional Dividend	1% on net dividend in traded currency subject to a min. of SGD1.00 & a max. of SGD50.00	1% on net dividend in traded currency subject to a min. of SGD1.00 & a max. of SGD50.00
		Optional Dividend - opted Scrip Dividend	SGD10.00 per subscription	RM10.00 per subscription
		Scrip Deposit	Varies depending on country market	RM20.00 per subscription
		Scrip Transfer Out - Singapore Shares	SGD20.00 per subscription	RM20.00 for transfer outwards per subscription
		Scrip Transfer Out - Other Than Singapore Shares	SGD53.50 per subscription, inclusive of Goods and Services Tax ("GST")	RM20.00 for transfer outwards per subscription
		Direct Registration System ("DRS") Transfer	SGD53.50 per subscription, inclusive of GST	RM20.00 per subscription

No.	Type of Products / Services	Type of Charges	Amount	
			Charge by Foreign Broker	Charge by PIVB
10)	Nominees - Corporate Action - Foreign Shares <i>(for Hong Kong market only)</i>	Rights Issue/Mandatory General Offer/Warrant or ICULS Conversion Note: HKD2.50 scrip fee will be charged for 1st time corporate action irrespective client's acceptance of the offer	Action Fees of HKD1.00 per board lot & scrip fees of HKD2.50 per board lot	RM20.00 per subscription
		Optional Dividend-opted Scrip Dividend	-	RM10.00 per subscription
		Cash Dividend & Cash Dividend opted thru Optional Dividend	0.5% gross dividend subject to a min. of HKD20.00 & a max. of HKD2,500.00	1% on net dividend subject to a min. of RM5.00
		Scrip Deposit	Stock value 0.01% subject to a min. of HKD3.00 & a max. of HKD300.00 per subscription	RM20.00 per subscription
		Scrip Transfer Inwards & Outwards	Stock value 0.01% subject to a min. of HKD3.00 & a max. of HKD300.00 per subscription	RM20.00 for transfer outwards per subscription

Remark:

- The nominee fees and charges are not inclusive of third party fees and charges that may be applicable in respect of beneficial owner's subscription of nominees service listed above.

No.	Type of Products / Services	Type of Charges	Amount
11)	Share Margin Financing	Ad-valorem Stamp Duty *	0.5% of Approved Limit
		Stamping fees for Facility Limit Letter *	RM10.00 per copy
		Stamping fees for Letter of Guarantee and Indemnity	RM10.00 per copy
		Stamping fees for Letter of Lien for Fixed Deposit	RM10.00 per copy
		Stamping fees for Power of Attorney	RM10.00 per copy
		Legal Charges for Signing of Margin Security Documents	RM394.80 per agreement
		Interest rate #	Individual / Non Individual : Standardised Base Rate ¹ + 3.17%
		Renewal fees	Waived
		Commitment fees	Waived
		Processing fee	Nil

Remarks:

* Fees and charges will be imposed upon account opening and increase of facility limit.

PIVB reserves the right to change the terms and conditions whenever deemed necessary.

¹ Refer Loan Interest Rates section for details.

No.	Type of Products / Services	Type of Charges	Amount
12)	Others	Administration Charges for Printing Contract Note	RM2.00 per pouch contract statement with a max. of 4 contracts
		Ad-hoc Request to Reprint Statements i.e. Contra/Contract/Transaction Listing/Client Statements	RM1.00 per page, subject to a min. RM5.00
		Courier Fees / Bank Charges / Transfer of Funds. e.g. Telegraphic Transfer (“TT”)	As charged by service provider / the bank
		Cheque Return Charges	RM50.00 per cheque return
		Banker Cheque Purchase on behalf of Nominees and Margin clients	RM20.00 per banker cheque
		Replacement Cheque (before expiry date): <ul style="list-style-type: none"> • Stamping Charges (Letter of Indemnity for Lost Cheque) • Admin Charges for Replacement Cheque 	<ul style="list-style-type: none"> • RM10.00 per transaction • RM5.00 per transaction
		Stamping of Documents: <ul style="list-style-type: none"> • Certificate of Pledge (COPA-Nominees) • Letter of Lien and Authority to set-off (Direct CDS) • Direct Debit/Credit Authority and Indemnity Form for Public Bank Berhad (“PBB”) • Securities Borrowing And Lending Agreement 	<ul style="list-style-type: none"> • Waived, except for intra-day short selling, RM10.00 per account • Waived • RM20.00 per account • RM10.00 per account
		<ul style="list-style-type: none"> • Audit Confirmation 	<ul style="list-style-type: none"> • RM50.00 per confirmation

DEBT CAPITAL MARKETS

No.	Type of Products / Services	Type of Charges	Amount
1)	Loan Facility	Disclaimer Letter	1st request: RM75.00 per letter Subsequent Request / Extension: (Same Borrower/Customer): RM20.00 per letter

Remark:

- Fees and charges that may charge from third parties (i.e. PayNet and Securities Commission) should make reference to latest fees and charges disclosed in the respective websites.

TREASURY

No.	Type of Products / Services	Type of Charges	Amount
1)	Scripless Securities Depository and Settlement (“SSDS”) System	Opening of SSDS Account	RM50.00 per account
		Custodian Opening of SSDS Account	0.01% on face value of SSDS subject to a min. RM10.00 per month & a max. RM100.00 per month *
		Stamping Fees for SSDS Agreement	RM10.00 per copy
		Transfer of Securities	RM10.00 for each transfer if the SSDS securities were effected by PIVB
2)	Negotiable Instrument of Deposit (“NID”)	Delivery of Certificate to Authorised Depository Institution (“ADI”) which is Another Institution at Primary Issue	RM5.00 per certificate
		Splitting/Combining Denominations	RM3.00 per certificate
		Maintenance of Depository Account	RM50.00 per half year

Remark:

* Applicable for Individual & SMEs only.

CORPORATE BANKING & SECURITIES FINANCING

No.	Type of Products / Services	Type of Charges	Amount
1)	Specific Request for Change in Terms & Reduction of Interest	Request Fee	RM200.00 per request
2)	Request for Redemption/Settlement (partial or full settlement)	Request Fee	RM50.00 per request
3)	Request to Redeem Title	Request Fee	RM50.00 per title
4)	Retrieval of Loans and Securities Documents in Bank's Custody	Request Fee	RM20.00 per request included printing charges
5)	Printing Charges for Loans and Securities Documents	Printing Charges	RM2.00 per copy
6)	Commitment Fee on the Undrawn Portion of the Revolving Credit Facility	Commitment Fee	1.0% p.a. charge on monthly basis
7)	Acceptance of Fixed Deposit Receipt as Collateral	Service Charge	RM5.00 per fixed deposit receipt
8)	An Early Settlement if the Facility is Fully Settled/Redeemed within the first 3 Years	Early Settlement Fee	2.0% on the approved loan amount
9)	Banker's Guarantee ("BG")	Commission	<ul style="list-style-type: none"> • Tender Guarantee 1.20%-1.50% p.a. • Performance Guarantee 1.50%-2.0% p.a. • Financial Guarantee 1.75%-2.0% p.a. (subject to a min. RM100.00)

No.	Type of Products / Services	Type of Charges	Amount
10)	Banker's Acceptance ("BA")	Commission	1.20% - 1.50% p.a.
11)	Term Loan ("TL")	Overdue Interest	1.0% above prevailing interest rate p.a. or 0% + PBB's base lending rate ("BLR") on overdue amount (whichever is higher)
12)	Revolving Credit ("RC")	Overdue Interest	Upon classification of the overdue RC as impaired loan (90 days overdue), the interest rate shall be revised to 3.50% + PBB's BLR p.a.
13)	Banker's Acceptance ("BA")	Overdue Interest	3.50% p.a. + PBB's BLR on the overdue amount (subject to minimum charge of RM10.00)
14)	Facility/ies Secured by All Types of Property/ies	Upfront Fee	0.1% - 0.2% of total loan amount subject to a minimum of RM500.00

LOAN INTEREST RATES

No.	Type of Rates	%
1)	Public Bank Berhad's Base Lending Rate ("PBB's BLR") #	6.72% p.a.
2)	Public Bank Berhad's Base Rate ("PBB's BR") #	3.52% p.a.
3)	Standardised Base Rate ("SBR") #	3.00% p.a.

Remark:

As at 1st April 2024