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(II) EXPLANATORY NOTES ON THE TYPES OF GST TREATMENT

We have taken the liberty to extract from Royal Malaysian Customs' GST Guide on Commercial Banking (revised as at 4 January 2014) as follows:-

Standard rated supplies are taxable supplies of goods and services that are subject to standard rate GST of 6%. A supply is standard rated if there is a basic charge or a fixed fee being imposed on the supply. Fee based services are standard rated supplies. Examples of fee based services are loan processing, rental services and safe keeping or custodial services.

Zero rated supplies are taxable supplies that are subject to zero rate. Commercial banking services rendered for customers abroad will be zero-rated if he is outside Malaysia at the time the services are rendered. Similarly, any commercial banking service rendered in connection with land and goods situated outside Malaysia is also zero rated.

Exempt supplies are non-taxable supplies. A supply is exempt if the consideration is in the form of an interest or spread. These supplies would include, but are not limited to, the provision of loans, credit or advances, exchange of currency or traveller's cheques and the trading of financial options or futures contract.

(III) OUT OF SCOPE

Several transactions are treated as out of scope in this document. Transactions can be out of scope for a number of reasons. To aid your reading of this document, we have highlighted the reason for each transaction being treated as out of scope and a definition of each as follows:

(^) = Compensatory in nature: Such amounts / payments are not subject to GST and therefore are treated as out of scope by the bank.

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(#) = Pass through cost by the bank: This means that the bank is merely paying for services on behalf of the Customer. The underlying transaction remains taxable (where applicable), but the tax invoice will be issued to the Customer by the service provider directly (if the tax invoice has not been issued earlier to the bank). The bank will not charge an additional GST, but will deduct the GST inclusive amount from the customer's account to pay the service provider.

(*) = Items which are not supplies under the Goods and Services Tax Act 2014 and are not subject to GST.

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
1	DEPOSIT ACCOUNTS		
1.1	Current/Savings/ Deposit Accounts		
1.1.1	Subscription Fee	Standard rated	Yes
1.1.2 (^)	Early Redemption Fee	Out of scope	No
1.1.3	Transaction Service Fee	Standard rated	Yes
1.1.4	Balance Below Minimum Fee	Standard rated	Yes
1.1.5	Teller Withdrawal Fee	Standard rated	Yes
1.1.6	Transfer/Payment at Counter Fee	Standard rated	Yes
1.1.7	Bank Cheque Fee	Standard rated	Yes
1.1.8	Withdrawal Below a Specified Limit Fee	Standard rated	Yes
1.1.9	Deposit Fee	Standard rated	Yes
1.1.10 (^)	Replacement Card/Book/Pin Fee	Out of scope	No
1.1.11	Electronic Funds Transfer Fee:		
	- ATM Withdrawal Fee if any	Standard rated	Yes
	- Account Payment Fee if any	Standard rated	Yes
	- Inter-account Payment Fee if any	Standard rated	Yes
1.1.12	Sale of Cheque Books:		
	- Cheque Books	Standard rated	Yes
	(*) - Cheque Books (Stamp duty)	Out of scope	No
1.1.13	Authorisations to Cash Cheques		
	- Encashment Fee	Standard rated	Yes
	- Encashment Facility Set-Up Fee	Standard rated	Yes
1.1.14	Certification Fees:		
	- For Balance of Account	Standard rated	Yes
	- For Auditors Confirmation	Standard rated	Yes
	- For Interest Received	Standard rated	Yes
1.1.15 (^)	Fee for Cheques Deposited but Returned Unpaid	Out of scope	No
1.1.16	Fee for Post Dated Cheques	Standard rated	Yes
1.1.17	Fee for retrieval of cheque images / physical cheques	Standard rated	Yes
1.1.18	Service charges on cancellation of long outstanding uncollected cheque book after issuing of final reminder	Standard rated	Yes
1.1.19	Service charges on reclearing cheque (inward clearing cheque overdrawn but covered before cut-off time)	Standard rated	Yes
1.1.20	Service charges due on returned cheque due to stop payment with either sufficient fund in account or insufficient fund in account	Standard rated	Yes
1.1.21	Service charges on stop payment cheque	Standard rated	Yes
1.1.22	Service charges on uncollected returned cheque	Standard rated	Yes
1.1.23	Service charges on current, saving and dormant account – monthly, half-yearly and annually	Standard rated	Yes
1.1.24	Service charges on request for change of signatories / conditions for current accounts	Standard rated	Yes
1.1.25	Cashing Cheques/Clearance Fee	Standard rated	Yes
1.1.26	Fee for Stop Orders/Debit Orders (Account Holder)	Standard rated	Yes
1.1.27	Fee for Unpaid Items – Electronic Transfers	Standard rated	Yes
1.1.28	Bank Statement Charges:		
	- Prepared in Duplicate Fee	Standard rated	Yes
	- Replacement Fee	Standard rated	Yes
	- Statement Storage Fee	Standard rated	Yes
	- Provisional Statements Fee	Standard rated	Yes
	- Balance Enquiry Fee	Standard rated	Yes
	- Mini Statement Fee	Standard rated	Yes
1.1.29	Dishonours:		
	(^)- Representation Fee	Out of scope	No
	(^)- Unpaid Fee	Out of scope	No
	(^)- Notification Fee	Out of scope	No
1.1.30 (^)	Unauthorised Overdraft Fee	Out of scope	No
1.1.31	Declined Transaction Fee	Standard rated	Yes
1.1.32 (^)	Excess Item Fee (per item paid for unauthorised overdraft)	Out of scope	No

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
1.1.33	Monthly Maintenance Fee	Standard rated	Yes
1.1.34	Stop Payment Fee	Standard rated	Yes
1.1.35	Cheque processing fee	Standard rated	Yes
1.1.36	Provision of Information Fee:		
	- Current Account Related	Standard rated	Yes
	- Report on Parties – Between Banks & Account Holders	Standard rated	Yes
	- Third Parties	Standard rated	Yes
1.1.37	ATM Stop Card Fee	Standard rated	Yes
1.1.38	Account Opening Fee	Standard rated	Yes
1.1.39	Closure of Accounts Fee	Standard rated	Yes
1.1.40	Photocopy Fee	Standard rated	Yes
1.1.41	Sundry Fee	Standard rated	Yes
1.1.42 (*)	Government Stamp Duty recovery	Out of scope	No
1.1.43	RECALL (Data storage services) charges	Standard rated	Yes
1.1.44	Bank Statement Reconciliation Fee:		
	- Entry Charges	Standard rated	Yes
	- Magtape Charge	Standard rated	Yes
	- Take-On Charge	Standard rated	Yes
	- MT 940 /MT050 Statement charge	Standard rated	Yes
1.1.45	Payment multipurpose card (PMPC) fee – Annual /service fees	Standard rated	Yes
1.1.46 (^)	Payment multipurpose card (PMPC) fee – Replacement fees	Out of scope	No
1.1.47	Facility fee (bills)	Standard rated	Yes
1.1.48	Facility fee (OD)	Standard rated	Yes
1.1.49	Temporary overdraft (TOD)/Temporary excess overdraft (TEOD) Charges (counter)	Standard rated	Yes
1.1.50	SMS services	Standard rated	Yes
1.1.51	Standing instruction fees	Standard rated	Yes
1.1.52	Postage fee	Standard rated	Yes
1.2	Money Transfer Services		
1.2.1	Consolidated Payment Fee	Standard rated	Yes
1.2.2	Credit Transfer (Interbank) Fee	Standard rated	Yes
1.2.3	Telefax Transfer Fee	Standard rated	Yes
1.2.4	Telegraphic Transfer Fee	Standard rated	Yes
1.2.5	Swift Transfer Fee	Standard rated	Yes
1.2.6	Electronic Collection Service Fee	Standard rated	Yes
1.2.7 (#)	Pass Through Charge (as Agent)	Out of scope	No
1.3	Cash Related Services		
1.3.1	Fee for Provision of Change	Standard rated	Yes
1.3.2	Fee for Cash/Coin Handling	Standard rated	Yes
1.3.3	Coin Box Charges	Standard rated	Yes
1.3.4	Cheque Encashment Fee:		
	- Under Letter of Credit	Standard rated	Yes
	- Travellers' Cheques/Foreign Drafts	Standard rated	Yes
	- Money & Postal Orders	Standard rated	Yes
1.3.5	Postage fee for collection of Travellers' Cheque	Standard rated	Yes
1.3.6	Fee for Safe Custody of Cash:		
	- After Hours – In Locked Bags/Deposit Envelopes	Standard rated	Yes
	- Night Safes	Standard rated	Yes
1.3.7	Fee for Quality Notes Charged for ATM's	Standard rated	Yes
1.4	Cash Management		
1.4.1	Subscription – Online transaction fee	Standard rated	Yes
1.4.2	Intra-company/intrabank fund transfer fee	Standard rated	Yes
1.5	Electronic Banking		
1.5.1	Electronic Payment Device:		
	- Installation/Rental	Standard rated	Yes
1.5.2	Electronic Payment Services:		
	- Basic Charge:		

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
	: Electronic payment – details on disk/tape	Standard rated	Yes
	: Electronic payment – details supplied by batch	Standard rated	Yes
	: Paid by Cheque – details on disk/tape or batch	Standard rated	Yes
	- Data Capture Fee	Standard rated	Yes
(^)	- Late Data Fee	Out of scope	No
	- On-Site Assistance Fee	Standard rated	Yes
	- Input Manual Fee	Standard rated	Yes
	- Stop Payment Fee	Standard rated	Yes
	- Clearing Charges Fee	Standard rated	Yes
(^)	- Default Cheque Fee	Out of scope	No
1.5.3	Electronic Direct Credits:		
	- Fee for additions/deletions, alterations to schedule loadings (including magtapes)	Standard rated	Yes
	- Fee for additional copies of schedules (i.e. Prepared in duplicate)	Standard rated	Yes
	- Consolidated payment/netting of accounts fee	Standard rated	Yes
1.5.4	Electronic Direct Debits:		
	- Fee for forwarding authorities to other Banks	Standard rated	Yes
	- Stop Order Establishment Fee	Standard rated	Yes
	- Standing Payment Order Fee	Standard rated	Yes
	- Stop Order Amendment Fee	Standard rated	Yes
	- Stop Order Cancellation Fee	Standard rated	Yes
	- E-banking token fee	Standard rated	Yes
	- E-banking token maintenance fee	Standard rated	Yes
1.5.5	Electronic/Internet Banking Services		
1.5.5.1	Services fee	Standard rated	Yes
1.5.5.2	Loyalty Programme:		
	- Membership Fee	Standard rated	Yes
	- Annual Fee	Standard rated	Yes
(*)	- Issue of Loyalty Units	Out of scope	No
(*)	- Purchase of Loyalty Unit	Out of scope	No
(*)	- Award of Loyalty Units	Out of scope	No
1.5.6	Moneygram service fee	Standard rated	Yes
1.5.7	Interbank RENTAS/ GIRO fee	Standard rated	Yes
1.5.8	Cost of wire fees - TT	Standard rated	Yes
1.5.9	Remittance charge/ commission	Standard rated	Yes
1.6	Safe Custody Services		
1.6.1	Rentals of Safety Deposit Boxes	Standard rated	Yes
1.6.2	Activation fee on blocked account	Standard rated	Yes
1.6.3 (^)	Loss / replacement of key	Out of scope	No
1.6.4 (^)	Overdue safe deposit rental fee (penalty)	Out of scope	No
1.6.5 (*)	Safe deposit stamp duty of the lease agreement	Out of scope	No
1.6.6 (#)	Force opening charges (actual cost incurred recovered from customer)	Out of scope	No
2	CARD SERVICES		
2.1	Credit/Debit Cards		
2.1.1	Credit Card (and where applicable Charge Card):		
	- Authorisation Fees	Standard rated	Yes
	- Cash Withdrawal Fee	Standard rated	Yes
	- Cardholder Fee (including renewal)	Standard rated	Yes
	- Transaction Fee	Standard rated	Yes
	- Statement Fee	Standard rated	Yes
	- Statement copy fee	Standard rated	Yes
	- Call Back Charge	Standard rated	Yes
	- Cash Withdrawal Fee	Standard rated	Yes
	- Lost Card Protection Fee	Standard rated	Yes
	- Cash advance fee	Standard rated	Yes

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
	- Programme fee for selected cards	Standard rated	Yes
	- Frequent traveller option fee	Standard rated	Yes
	- Excess limit charge	Standard rated	Yes
	- Service charge	Standard rated	Yes
	- Microfilm copy fee	Standard rated	Yes
	- Courier delivery fee	Standard rated	Yes
	- Joining fee	Standard rated	Yes
	- Not-on-us cash advance fee	Standard rated	Yes
	- Upfront interest for balance transfer	Exempt	No
	- Upfront interest for flexipay	Exempt	No
	- Overlimit fees	Standard rated	Yes
	- Balance transfer fee	Standard rated	Yes
	- Transaction slip retrieval	Standard rated	Yes
	- Flexi Payment Plan fee / Cash Instalment Plan fee	Standard rated	Yes
2.1.2	Debit/Cheque Card:		
	- Transaction Charge	Standard rated	Yes
	- Card Fee	Standard rated	Yes
	- Lost Card Protection Fee	Standard rated	Yes
	- Cash Withdrawal Fee	Standard rated	Yes
2.1.3	Membership Fees:		
	- Loyalty Programme	Standard rated	Yes
2.1.4	Income Cheque Verifier Fee	Standard rated	Yes
2.1.5 (^)	Insurance Lost Card Fee	Out of scope	No
2.1.6	Card Linkage Fee	Standard rated	Yes
2.1.7	Interest Charge (for purchases and cash advance)	Exempt	No
2.1.8 (^)	Late payment charge	Out of scope	No
2.1.9	Copy Voucher Fee	Standard rated	Yes
2.1.10	Card Stop Fee	Standard rated	Yes
2.1.11 (^)	Lost/Damaged Card Replacement Fee	Out of scope	No
3	TRADE SERVICES		
3.1	Bills Negotiated or Collected Within Malaysia		
3.1.1	Acceptable Fee	Standard rated	Yes
3.1.2	Discount	Exempt	No
3.1.3	Negotiation Fee	Standard rated	Yes
3.1.4	Collection Fee	Standard rated	Yes
3.1.5	Extension/Roll Over Fee	Standard rated	Yes
3.1.6	Endorsement Fee	Standard rated	Yes
3.1.7	Confirming Fee	Standard rated	Yes
3.1.8	In-lieu of Exchange Fee	Standard rated	Yes
3.1.9	Courier Charge	Standard rated	Yes
3.1.10	Cable/SWIFT Fee	Standard rated	Yes
3.1.11	Postage Fee	Standard rated	Yes
3.1.12	Redirect Fee	Standard rated	Yes
3.1.13	Amendment Fee	Standard rated	Yes
3.2	Foreign Bills for Collection		
3.2.1	Foreign bills involving export of goods to a location outside of Malaysia		
3.2.1.1	Documentary Collection Fee	Zero rated	No
3.2.1.2	Clean Collection Fee	Zero rated	No
3.2.1.3	Direct Collection Fee	Zero rated	No
3.2.1.4	Extension/Roll Over Fee	Zero rated	No
3.2.1.5	Transfer of Proceeds Fee	Zero rated	No
3.2.1.6	Swift/Telex etc. Message Fee	Zero rated	No
3.2.1.7	Negotiation Fee	Zero rated	No
3.2.1.8	Confirming Fee	Zero rated	No
3.2.1.9	Endorsement Fee	Zero rated	No
3.2.1.10	In-lieu of Exchange Fee	Zero rated	No

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
3.2.1.11	Courier Charge	Zero rated	No
3.2.1.12	Cable/SWIFT Fee	Zero rated	No
3.2.1.13	Postage Fee	Zero rated	No
3.2.1.14	Redirect Fee	Zero rated	No
3.2.1.15	Amendment Fee	Zero rated	No
3.2.1.16	Establishment fee	Zero rated	No
3.2.1.17	Discount	Zero rated	No
3.2.2	Foreign bills where customer giving instructions is a non-resident		
3.2.2.1	Documentary Collection Fee	Zero rated	No
3.2.2.2	Clean Collection Fee	Zero rated	No
3.2.2.3	Extension/Roll Over Fee	Zero rated	No
3.2.2.4	Consignment to Bank(s) Order Fee	Zero rated	No
3.2.2.5	Acceptance and Return Fee	Zero rated	No
3.2.2.6	Swift/Telex etc. Message Fee	Zero rated	No
3.2.2.7	Avalising Fee (Guarantee)	Zero rated	No
3.2.2.8	Establishment Fee	Zero rated	No
3.2.2.9	Charges in lieu of foreign exchange	Zero rated	No
3.2.2.10	Courier Charge	Zero rated	No
3.2.2.11	Cable/SWIFT Fee	Zero rated	No
3.2.2.12	Postage Fee	Zero rated	No
3.2.2.13	Redirect Fee	Zero rated	No
3.3	Letters of Credit		
3.3.1	Letters of Credit where the customer giving instructions is a resident and goods are for a location outside of Malaysia		
3.3.1.1	Establishment Fee	Zero rated	No
3.3.1.2	Drawing:		
	- Negotiation Fee	Zero rated	No
	- Payment Fee	Zero rated	No
	- Acceptance Fee	Zero rated	No
	- Deferred Payment Fee	Zero rated	No
3.3.1.3	Amendments:		
	- Extension of Maturity Date Fee	Zero rated	No
	- Increase in Amount Fee	Zero rated	No
	- Other Amendments Fee	Zero rated	No
3.3.1.4	Cancellation/Utilised Fee	Zero rated	No
3.3.1.5	Confirming Fee	Zero rated	No
3.3.1.6	Discrepancies Fee	Zero rated	No
3.3.1.7	Payment Fee	Zero rated	No
3.3.1.8	Handling fee for issuance and amendment of Letters of Credit (LC) in hardcopy - i.e. Mode of transmission is mail / courier (applicable to all types of LC)	Zero rated	No
3.3.1.9	Transferring Fee	Zero rated	No
3.3.1.10	Bulk Commission Charge	Zero rated	No
3.3.1.11	Swift/Telex etc. Message Fee	Zero rated	No
3.3.1.12	Refinance/Renewal/Notation Fee	Zero rated	No
3.3.1.13	In-lieu of Exchange Fee	Zero rated	No
3.3.1.14	Courier Charge	Zero rated	No
3.3.1.15	Cable/SWIFT Fee	Zero rated	No
3.3.1.16	Postage Fee	Zero rated	No
3.3.2	Letters of Credit where customer giving instructions is a non-resident		
3.3.2.1	Advising Fee	Zero rated	No
3.3.2.2	Confirmation Fee	Zero rated	No
3.3.2.3	Drawings:		
	- Negotiation Fee	Zero rated	No
	- Payment Fee	Zero rated	No

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
3.3.2.4	Amendment Charges:		
	- Extension of Maturity Date Fee	Zero rated	No
	- Increase in Amount Fee	Zero rated	No
	- Other Amendments Fee	Zero rated	No
3.3.2.5	Discrepancy Charges Fee	Zero rated	No
3.3.2.6	Cancellation/Unutilised Charges Fee	Zero rated	No
3.3.2.7	Payment/Negotiation Fee	Zero rated	No
3.3.2.8	Transfer Fee	Zero rated	No
3.3.2.9	Swift/Telec etc. Message Fee	Zero rated	No
3.3.2.10	Acceptance Fee	Zero rated	No
3.3.2.11	Document Handling Fee	Zero rated	No
3.3.2.12	Miscellaneous Fee	Zero rated	No
3.3.2.13	Bank Cheque Charge	Zero rated	No
3.3.2.14	Letter of Indemnity Fee	Zero rated	No
3.3.2.15	Silent Confirmation Fee (a separate charge to the beneficiary which is not included in the letter of credit)	Standard rated	Yes
3.3.2.16	Notice of Cession Fee (a separate charge where the bank assigns proceeds to a 3 rd party of behalf of the beneficiary)	Standard rated	Yes
3.3.2.17	Discount	Zero rated	No
3.3.2.18	In-lieu of Exchange Fee	Zero rated	No
3.3.2.19	Courier Charge	Zero rated	No
3.3.2.20	Postage Fee	Zero rated	No
3.4	Letters of Credit (Domestic)		
3.4.1	Fees	Standard rated	Yes
3.4.2	Interest	Exempt	No
3.4.3	Amendment Fees	Standard rated	Yes
3.4.4	SWIFT/Cable Fee	Standard rated	Yes
3.4.5	Courier Fee	Standard rated	Yes
3.4.6	Inward Bill Issuance Fee	Standard rated	Yes
3.4.7	Postage Fee	Standard rated	Yes
3.5	Standby Letters of Credit (SBLC)		
3.5.1	Fees	Standard rated	Yes
3.5.2	Amendment fees	Standard rated	Yes
3.6	Shipping Guarantees		
3.6.1	Courier Fee	Standard rated	Yes
3.6.2	Postage Fee	Standard rated	Yes
3.6.3	Commission Fee	Standard rated	Yes
3.7 (#)	Pass Through Charge (as Agent)	Out of scope	No
3.8	Bankers Acceptance		
3.8.1	Dealing Profit	Exempt	No
3.8.2	Trading in Bankers Acceptances	Exempt	No
3.8.3	Discount on Face Value	Exempt	No
3.8.4	Commission (if spread in nature)	Exempt	No
4	GUARANTEES		
4.1	Guarantees		
4.1.1	Fees		
	- Guarantee Commission Fee	Standard rated	Yes
	- Handling fee for Non-Standard BG Format	Standard rated	Yes
(^)	- Late return charges	Out of scope	No
5	CREDIT & LENDING SERVICES		
5.1	Interest Charged	Exempt	No
5.2	Service / commitment fee		
5.2.1	Service Fee	Standard rated	Yes
5.2.2 (^)	Commitment Fee	Out of scope	No
5.3	Mortgage Loans		
5.3.1	Initiation Fee	Standard rated	Yes
5.3.2	Administration Fee	Standard rated	Yes

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
5.3.3	Payment of Retention Amount Fee	Standard rated	Yes
5.3.4	Variation Fee	Standard rated	Yes
5.3.5	Facility Fee:		
	- Application Fee	Standard rated	Yes
	- Agreement Fee	Standard rated	Yes
	- Establishment Fee	Standard rated	Yes
	- Approval Fee	Standard rated	Yes
5.3.6	Letter of Offer charges	Standard rated	Yes
5.3.7	Refinancing and rescheduling fee	Standard rated	Yes
5.3.8	Redemption statement (per request)	Standard rated	Yes
5.3.9	Security document retrieval (per request)	Standard rated	Yes
5.3.10	Loan statement (per request)	Standard rated	Yes
5.3.11	Re-draw charges/ fees for excess payment (per request)	Standard rated	Yes
5.3.12	Letter of confirmation for EPF withdrawal (per request)	Standard rated	Yes
5.3.13	Processing Fee (only for extension of certain loan per existing approved product programme)	Standard rated	Yes
5.3.14	Recovery of non-performing loans (NPLs)		
(#)	- Statutory notices charges	Out of scope	No
(#)	- Letter of Demand charges	Out of scope	No
(#)	- Liquidator fee	Out of scope	No
(#)	- Legal fee	Out of scope	No
(#)	- Valuers fee	Out of scope	No
(#)	- Auctioneers fees	Out of scope	No
(#)	- All other related charges recovered from Customer	Out of scope	No
5.4	In Relation to Lending by Bank		
5.4.1	Securitisation of Debt Security	Exempt	No
5.4.2	Securitisation Fee	Standard rated	Yes
5.4.3	Preparation and Completion of Securities Fee	Standard rated	Yes
5.4.4	Release of Securities Fee	Standard rated	Yes
5.4.5	Guarantee Fee	Standard rated	Yes
5.4.6	Property Loans Fee	Standard rated	Yes
5.4.7	Modifications (including priority) of Securities Fee	Standard rated	Yes
5.4.8	Asset Inspection by Bank of Security Fee	Standard rated	Yes
5.4.9	Provision of Balance Sheet on Behalf of Customer Fee	Standard rated	Yes
5.4.10	Bank Nominee Company Activity Fee	Standard rated	Yes
5.4.11	Copies of Documents Held as Security Fee	Standard rated	Yes
5.5	Business Banking and SME Banking / Virtual Banking & Payments		
5.5.1	Documentation and processing fee in relation to loan products	Standard rated	Yes
5.5.2	Letter of support/undertaking fee in relation to loan products	Standard rated	Yes
5.5.3	Subscription – Phone banking / Online transaction fee	Standard rated	Yes
5.5.4	Company search fee	Standard rated	Yes
5.5.5	Credit Guarantee Corporation fee	Standard rated	Yes
5.5.6	Commission fee – commercial / Islamic card	Standard rated	Yes
5.5.7	Fund transfer fee / MEPS Charges	Standard rated	Yes
5.5.8	Remittance	Standard rated	Yes
5.6	Recovery in general and of NPLs (other than NPLs of Mortgage Loans) if disbursements and recovered from Customer		
5.6.1 (#)	All fees and charges recovered from Customer	Out of scope	No
6	MOTOR FINANCE		
6.1	Hire Purchase		
6.1.1 (*)	Cash Value	Out of scope	No
6.1.2	Finance Charges	Exempt	No
6.1.3	Document Fee	Standard rated	Yes
6.1.4	Disbursement charges (admin fee / service charge)	Standard rated	Yes
6.1.5	Cost Recoveries:		
(#)	Fees Recovered in Repossessions	Out of scope	No

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NO	ACTIVITY / NATURE OF FEE	GST TREATMENT	ATTRACTS GST?
(#)	- GST Repossession Costs	Out of scope	No
(#)	- Irrecoverable Tracing Fee	Out of scope	No
(#)	- Auctioneers' commission	Out of scope	No
(#)	- Storage fees	Out of scope	No
(#)	- Towing fees	Out of scope	No
(#)	- Cost of duplication for car keys	Out of scope	No
(#)	- Legal fees	Out of scope	No
6.1.6	Early Termination		
	- Interest Adjustment	Exempt	No
(^)	- Penalty Fee	Out of scope	No
6.1.7	Interest on Late Instalment	Exempt	No
6.1.8	Interest subsidy from dealer for lower interest rate	Exempt	No
6.1.9	Subsidy from Motor Dealer/Manufacturer	Standard rated	Yes
7	OTHER SERVICES		
7.1	Fee for Power of Attorney	Standard rated	Yes