J.P.Morgan

Information Disclosure on

E-Payment Services and Check Services

Issued by J.P. Morgan Chase Bank Berhad (Company No. 316347-D)

1. Fees, Charges and Transaction Limit

No	E-Payment Services	Channels	Client Group	Fees and Charges (RM)	Daily Transaction Limit (RM)
1	Intrabank Funds Transfer	Internet Banking	SMEs	Nil	Limit will be pre-defined by our corporate clients at time of onboarding
			Institutional Clients		
2	Interbank GIRO (IBG)	Internet Banking	SMEs	0.10	1,000,000.00
			Institutional Clients		
3	RENTAS	Internet Banking	SMEs	2.00	Minimum transaction limit of RM 10,000.00
			Institutional Clients	5.00	
		Over-the-counter (OTC)	SMEs	5.00	
			Institutional Clients	20.00	

Other related fees/charges for online banking (internet and mobile banking)

No	Items	SMEs and Institutional Clients
1	**Other related charges**	
	(i) Maintenance/subscription fee	RM 217.00
	(ii) Security Tokens	Nil
	(iii) Annual Digital Certificates	Nil
	(iv) Salary Payment/Payroll	Depends on Payment Channel
	(v) Notification - SMS - E-mail	 Not offering Nil
	(vi) Training	Nil
2	**Incentives and Packages**	**None**

For comparative fees, refer to any of the below links:

- Bank Negara Malaysia (BNM): http://www.bnm.gov.my/index.php?ch=ps&pg=ps_epayment&ac=431&lang=en
- The Association of Banks in Malaysia (ABM): http://www.abm.org.my/
- Association of Islamic Banking Institutions Malaysia (AIBIM): http://www.aibim.com/

2. Payment Reference

No	E-Payment Services	Channels	Client Group	Availability of payers' names and payment references in beneficiaries' bank statement	Availability of beneficiaries' names and payment references in payers' bank statement
1	Intrabank Funds Transfer	Internet Banking	SMEs and Institutional Clients	Yes	Yes
2	Interbank GIRO (IBG)	Internet Banking		Yes	Yes
3	RENTAS	Internet Banking		Yes	Yes
		Over-the-counter (OTC)			

3. Operating Hours, Crediting Time and Return Time

Operating hours are as follows:

Monday to Thursday : 8.45 am to 5.45 pm
Friday : 8.45 am to 4.45 pm

No	E-Payment Services	Crediting Time			Return Time
1	Intrabank Funds Transfer	Monday – Friday (before cut-off time)	Same Day	By 2.30pm	Same day, if request is initiated before cut-off time
		Non-business Days	Next Business Day	By 2.30pm	
2	Interbank GIRO (IBG)	Monday – Friday Before 5.00am 5.00am-7.00am 7.01am-9.30am 9.31am-12.30pm After 12.30pm	 Same Day Same Day Same Day Same Day Next Business Day	 By 10.30am By 1.00pm By 3.00pm By 5.45pm By 10.30am	Next business day by 10.30am
		Non-business Days	Next Business Day	By 10.30am	
3	RENTAS	Monday – Friday (before cut-off time)	Same day	Within 30 minutes	Same day, if request is initiated before cut-off time

4. Current Account Service

Account Type	Interest rate/profit rate (% per annum)
Non-interest Bearing Demand Deposit Account	0%
Interest Bearing Demand Deposit Account	Please refer to local Sales representative