

Deutsche Bank (Malaysia) Berhad (312552-W)



# Deutsche Bank – E-Payment Services & Fees

1st August 2021

## (1) Individuals – Internal Funds Transfer



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b>	Not Available	Not Available	Not Available	Waived
(2)	<b>Daily transaction limit (RM per day)</b>	Not Available	Not Available	Not Available	No limit
(3)	<b>Payment reference</b> (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Not Available	Not Available	Not Available	Yes  Yes
(4)	<b>Operating hours</b>	Not Available	Not Available	Not Available	Banking hours (9.30am to 4.00pm)
(5)	<b>Crediting time</b> (i) Monday - Friday (ii) Non-business days	Not Available	Not Available	Not Available	Immediate  Not Available
(6)	<b>Refund time</b>	Not Available	Not Available	Not Available	Immediate

# (1) Individuals – Interbank GIRO (IBG)



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC) <sup>1</sup>
(1)	<b>Fees and Charges (RM per transaction)</b>	Not Available	Not Available	Not Available	10 sen
(2)	<b>Daily transaction limit (RM per day)</b>	Not Available	Not Available	Not Available	RM1mil per transaction and there is no daily limit
(3)	<b>Payment reference</b>	Not Available	Not Available	Not Available	Yes
	(i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement				Yes
(ii) Availability of beneficiaries' names and payment references in payers' bank statement					
(4)	<b>Future-dated payments</b>	Not Available	Not Available	Not Available	Available
(5)	<b>Operating hours</b>	Not Available	Not Available	Not Available	Banking hours (9.30am to 4.00pm) on Business Day
<b>For all channels</b>					
(6)	<b>Crediting time</b>	**Note this is referring to crediting time for incoming Giro under normal circumstances			
(i)	Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm-5.00pm After 5.00pm				By 11:00 AM By 2:00 PM By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 AM
(ii)	Non-business days				Next Business Day - by 11:00 AM
(7)	<b>Refund time</b>				By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 am, next Business Day By 11:00 am, next Business Day By 5:00 PM

## (1) Individuals – DuitNow



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC) <sup>1</sup>
(1)	Fees and Charges (RM per transaction)	Not Available	Not Available	Not Available	Not Available

## (1) Individuals – Instant Interbank Funds Transfer (IBFT)



No	Items	Channels		
		Internet banking	Mobile banking	ATM
(1)	<b>Fees and Charges (RM per transaction)</b>	Not Available	Not Available	Not Available
(2)	<b>Daily transaction limit (RM per day)</b>	Not Available	Not Available	Not Available
(3)	<b>Payment reference</b> Availability of payers' names and payment references in beneficiaries' bank statement (i) statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Not Available	Not Available	Not Available
(4)	<b>Operating hours</b>	Not Available	Not Available	Not Available
(5)	<b>Crediting time</b> (i) Monday - Friday (ii) Non-business days	Not Available	Not Available	Not Available
(6)	<b>Refund time</b>	Not Available	Not Available	Not Available

## (1) Individuals – RENTAS



No	Items	Channels		
		Internet banking	Mobile banking	Over-the-counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b>	Not Available	Not Available	5.00
(2)	<b>Payment reference</b> Availability of payers' names and payment references in beneficiaries' bank statement (i) statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Not Available	Not Available	Yes  Yes
(3)	<b>Operating hours</b>	Not Available	Not Available	Banking hours (9.30am to 4.00pm)
(4)	<b>Crediting time</b>  (i) Monday - Friday (ii) Non-business days	Same day crediting within 30mins  Not Available		
(5)	<b>Refund time</b>	Immediate		

## (1) Individuals – Financial Process Exchange (FPX) and Direct Debit



No	Items	FPX	Interbank Direct Debit
(1)	Fees and Charges (RM per transaction)	Not Available	Not Available
(2)	Merchants	Not Available	Not Available

## (1) Individuals – Other related fees/charges for online banking (internet and mobile banking)



No	Items	RM
1	<p><b>Other related charges</b></p> <ul style="list-style-type: none"> <li>(i) Maintenance / subscription fee</li> <li>(ii) Security tokens</li> <li>(iii) Annual digital certificates</li> <li>(iv) Salary payment / payroll</li> <li>(v) Notification / SMS</li> <li>(vi) Training</li> </ul>	Not Available
2	<b>Incentives and packages</b>	Not Available



## (2) Business – Internal Funds Transfer



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not Available Waived	Not Available	Not Available	Waived 10 sen
(2)	<b>Daily transaction limit (RM per day)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not Available No limit	Not Available	Not Available	No limit
(3)	<b>Payment reference</b> Availability of payers' names and payment references in beneficiaries' bank statement	Yes	Not Available	Not Available	Yes
	(i) beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes			Yes
(4)	<b>Operating hours</b>	Cutoff time: Local Currency: Anytime Foreign Currency: 1500	Not Available	Not Available	Banking hours (9.30am to 4.00pm)
		<b>For all channels</b>			<b>Over-the-counter (OTC)</b>
(5)	<b>Crediting time</b> (i) Monday - Friday (ii) Non-business days				Immediate
		Same day Not Available			Not available
(6)	<b>Refund time</b>	Immediate			Immediate

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

## (2) Business – Interbank GIRO (IBG)



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not Available 10 sen	Not Available	Not Available	10 sen 50.00
(2)	<b>Daily transaction limit (RM per day)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not Available RM1mil per transaction and there is no daily limit	Not Available	Not Available	RM1mil per transaction and there is no daily limit
(3)	<b>Payment reference</b> (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes  Yes	Not Available	Not Available	Yes  Yes
(4)	<b>Future-dated payments</b>	Yes	Not Available	Not Available	Yes
(5)	<b>Operating hours</b>	Cutoff time - 5:00 PM	Not Available	Not Available	Banking hours (9.30am to 4.00pm)
<b>For all channels</b>					
(6)	<b>Crediting time</b> (i) Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm-5.00pm After 5.00pm (ii) Non-business days	**Note this is referring to crediting time for incoming Giro under normal circumstances  By 11:00 AM By 2:00 PM By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 AM Next Business Day - by 11:00 AM			
(7)	<b>Refund time</b> Monday - Friday Before 5.00am 5.01am-8.00 am 8.01am-11.00am 11.01am-2.00pm 2.01pm-5.00pm After 5.00pm	By 5:00 PM By 8:20 PM By 11:00 PM By 11:00 am,next Business Day By 11:00 am,next Business Day By 5:00 PM			

## (2) Business – DuitNow



No	Items	Channels			
		Internet banking	Mobile banking	ATM	Over-the-counter (OTC) <sup>1</sup>
(1)	<b>Fees and Charges (RM per transaction)</b> <u><b>DuitNow (Pay-to-Account and Pay-to-Proxy)</b></u> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not Available RM0.50	Not Available Not Available	Not Available Not Available	Not Available Not Available
	<u><b>DuitNow AutoDebit (Real-Time-Debit)</b></u> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not Available RM1.50	Not Available Not Available	Not Available Not Available	Not Available Not Available

## (2) Business – RENTAS



No	Items	Channels		
		Internet banking	Mobile banking	Over-the-counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not Available 10.00	Not Available	5.00 50.00
(2)	<b>Payment reference</b>  (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement  (ii) Availability of beneficiaries' names and payment references in payers' bank statement	Yes  Yes	Not Available	Yes  Yes
(3)	<b>Operating hours</b>	Cutoff time:1400	Not Available	Banking hours (9.30am to 4.00pm)
(4)	<b>Crediting time</b>  (i) Monday - Friday (ii) Non-business days	<b>For all channels</b>  Same day crediting within 30mins Not Available		
(5)	<b>Refund time</b>	Immediate		

## (2) Business – Financial Process Exchange (FPX) and Direct Debit



No	Items	FPX		Interbank Direct Debit
		B2C	B2B	
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup>  Other corporates	Not Available  Free-of-charge	Not Available  Free-of-charge	Not Available  RM3.00 per registration RM3.00 per instruction RM3.00 per registration RM3.00 per instruction
(2)	<b>Merchants</b>	Not Available	Not Available	1. [Name of merchant] 2. [Name of merchant]

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers; for services and other sectors, sales turnover not exceeding RM20 mil or full-time employees not exceeding 75 workers

## (2) Business – Other related fees/charges for online banking (internet and mobile banking)



No	Items	Sole-proprietors, partnership and SME <sup>1</sup>	Other corporates
1	<b>Other related charges</b> (i) Maintenance / subscription fee (ii) Security tokens (iii) Annual digital certificates (iv) Salary payment / payroll (v) Notification / SMS (vi) Training	Not Available	RM7,500 per month*  Digipass: RM30.00 DbSecure Soft Token: FOC DbSecure Hard Token : RM150  NIL 10 sen Not offering RM800 per hour
2	<b>Incentives and packages</b>	Not Available	Not Available

\*Note : Applicable for Non-Client Self Administered. If Client Self Administered, charges are waived

# Debit Card



## (1) Individuals

No	Items	Standalone domestic debit card	Standalone International brand debit card	Combo debit card <sup>1</sup>	
				Domestic	International
(1)	Daily point-of-sale transaction limit (RM per day)	Not Available	Not Available		
(2)	Incentives	Not Available	Not Available	Not Available	

<sup>1</sup> Cards with both domestic debit and international debit schemes

## (2) Businesses

No	Items	Standalone domestic debit card	Standalone International brand debit card	Combo debit card <sup>1</sup>	
				Domestic	International
(1)	Daily point-of-sale transaction limit (RM per day)	Not Available	Not Available		
(2)	Incentives	Not Available	Not Available	Not Available	

<sup>1</sup> Cards with both domestic debit and international debit schemes

## Cheque and Current Account Services



	<b>RM</b>	<b>Effective date</b>
Fee per cheque issued via internet banking for business only	3.00	Deutsche Bank Existing Fee

  

	<b>Type of accounts</b>	<b>Interest rate/profit rate (% per annum)</b>
Interest rate/profit rate of current accounts	Basic Premium	Not Available Not Available



## Description of selected payment services



No	Payment services	Description
1	Intrabank funds transfer	A payment system that provides funds transfer services to accounts within the same financial institution.
2	IBG	A payment system, which is operated by PayNet, that provides funds transfer services amongst its participating financial institutions.
3	DuitNow	A payment system that is operated by PayNet and provides real-time instant transfer payment service amongst participants.
4	IBFT	A payment system, which is operated by PayNet, that provides immediate funds transfer services amongst its participating financial institutions.
5	FPX	An internet-based multi-bank payment platform that leverages on the Internet banking services of banking institutions to offer online payment for electronic commerce (e-commerce) transactions. Similarly, companies can easily extend their businesses online by offering a quick and safe payment method to their customers.
6	Interbank Direct Debit	An interbank collection service for regular and recurring payments enabling automated collection directly from a customer's bank account at multiple banks with a single authorisation.
7	RENTAS	Interbank funds transfer made via RENTAS, with a minimum amount of RM10,000
8	Debit card	A payment instrument that is linked to a deposit account at a financial institution that can be used: (i) to pay for goods and services; (ii) to withdraw cash from automated teller machine or withdraw cash at participating retail outlets through debit card usage by debiting the user's account; or (iii) for the purpose of (i) and (ii).
9	Cheque	A paper based payment instrument. It is a form of written order directing a bank to pay money to the beneficiary.