

GUIDELINES WITH REGARD TO CHEQUE PROCESSING FEE
ISSUED BY THE ASSOCIATION OF BANKS IN MALAYSIA

马来西亚银行公会对于有关支票处理手续费所发布的指南

1. Charging of the cheque processing fee

支票处理手续费

1.1 With effect from 2 January 2015, a 50 sen cheque processing fee will be charged whenever a cheque is received by a bank for processing, whether for encashment over the counter or for depositing into an account

自 2015 年 1 月 2 日起，无论是直接在柜台办理兑现或者直接存入账户，银行收到的每张支票都将被收取 50 仙的支票处理手续费。

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

除了收取印花税之外，银行也收取支票处理手续费。

2. Party to bear the cheque processing fee

支票处理手续费的承担方

The fee is to be charged to the drawer or issuer of the cheque or his account.

此费用将由开票人或发票人或由其账户支付。

3. Banker's cheque/bank draft/cashier's order

银行支票/银行汇票/银行本票

In the case of a banker's cheque/bank draft/cashier's order, i.e. a cheque issued by a bank, the applicant of the banker's cheque/bank draft/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.

至于银行支票/银行汇票/银行本票，即由银行支出的支票，申请人在申请银行支票/银行汇票/银行本票时必须支付支票处理手续费。支票处理手续费将为除了由银行收取的印花税及佣金之外的部分。

4. Cheque returned unpaid

尚未支付的退回支票

4.1 Generally, if a cheque is returned unpaid, the cheque processing fee will not be refunded and will still be charged.

一般情况下，如支票尚未支付而且被退回，支票处理手续费将会被照常收取，将不被退还。

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

这将包括支票受益方在支票未到期之前进行支取，开票人或发票人将仍然被征收支票处理手续费。

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

然而如支票因银行方面的差错尚未支付而被退回，支票处理手续费将会被退还。如：银行错误地退回没有问题的支票。

5. Re-presentation

再次支取

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

如果不止一次支取，在再次支取或每次支取时开票人或发票人都将被征收支票处理手续费。

6. Regularity of collection of the cheque processing fee

收取支票处理手续费的规律性

Banks will have the discretion of determining when the cheque processing fee will be collected, be it on a cheque by cheque basis or by batch at the end of a banking day or monthly provided always that prior and reasonable notice is given to their customers.

各银行将酌情决定收取支票处理手续费的时间，在对顾客事先合理通知下决定按张收取或每个交易日后或在每月底批量收取。