

Fees & Charges

List of hire purchase fees for purchase of new and reconditioned vehicles, used vehicles and after sales support services

New / Used and Reconditioned Vehicles

Revised Standard Direct Cost	Charges/Fees (inclusive GST)
Photocopy charges	RM10.60
Photography cost (for new reconditioned vehicles)	RM10.60
Stamp Duty - without guarantor	RM20.00
Stamp Duty - with guarantor	RM60.00
e-Hakmilik charges	RM3.18
Settlement with another finance company	RM31.80
Inter-branch inspection (if required) - per inspection	RM53.00
Non Home Branch Inspection Transport Charges	RM10.60

After Sales Support Services

Service	Charges/Fees (inclusive GST)
Retrieval Document	
• Within branch	RM10.60
• From Offsite storage	RM21.20
Issuance Letter of Consent to JPJ on the change of vehicle engine	RM53.00
Issuance of Letter to JPJ on interchange of registration number	RM53.00
Photocopy of registration card	RM10.60
Photocopy of Hire Purchase Agreement	RM10.60
Renewal of Road tax	RM10.60
Issuance of 2 Letter to Customs (at Port) and 1 letter to JPJ for transfer of vehicle/equipment to East Malaysia or vice versa as requested by Hirer (per transfer)	RM21.20

Note:

- The Bank will notify from time to time, for any change
- The Malaysian Goods & Services Tax (GST) will be imposed on all fees/charges charged by the Bank where applicable effective 1 April 2015 at the current prevailing rate.

Chargeback Expenses For Recovery Activities

Starting April 1, 2015 the following charges incurred for recovery activities will include GST:

- Mileage claim for site visit to trace the vehicle financed,
- Cost incurred in taking possession of the goods,
- Parking and toll charges

The charging of the cost will be done based on the radius :-

Radius (KM)	Charges/Fees (inclusive GST)
Within 10	RM10.60
Within 30	RM21.20
Within 60	RM31.80
Within 90	RM42.40
More than 90	RM53.00

Cost of Redelivery and Disposal

Effective April 1 2015, the minimum amount of RM120.00 charged as Cost of Redelivery and Disposal for ALL vehicles that have been repossessed is revised to RM127.20 inclusive of GST. The breakdown of the cost is as follows:

Description/Services	Charges/Fees (inclusive GST)
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Description/Services	Charges/Fees (inclusive GST)
Photocopy Charges	RM10.60
Courier, Fax and Telephone Charges	RM10.60
Colour Photographs	RM31.80
Transport Expenses for inspection of cars	RM31.80
Handling fees	RM31.80
Valuation fees	RM10.60
Total	RM127.20

The cost of redelivery and disposal is merely to cover abovementioned administration costs.