

## The Association of Banks in Malaysia

### 马来西亚银行公会

#### **Frequently Asked Questions – 50 sen Cheque Processing Fee**

##### **经常被问及的问题-50 仙支票处理手续费**

- 1. When will the cheque processing fee be charged?  
何时开始收取支票处理手续费？**

It will be charged with effect from 2 January 2015.  
此费用将于 2015 年 1 月 2 日起开始被收取。

- 2. Who will have to bear the cheque processing fee?  
谁将承担支票处理手续费？**

The fee is to be charged to the drawer or issuer of the cheque. Generally, the drawer/issuer's account will be debited.  
此费用将由支票的开票人或发票人承担。一般情况下，将在开票人/发票人的账户上扣除。

- 3. Do I need to add on the cheque processing fee to the amount intended to be written on the cheque to cover the said fee when issuing a cheque?  
每当开出支票时，我是否需要在支票原金额的基础上加入所说的支票处理手续费以支付此费用？**

No, the cheque processing fee will be deducted/debited directly from your account.  
不必，支票处理手续费将会在您的账户中扣除。

- 4. At what point will the cheque processing fee be charged?  
在什么情况下将被收取支票处理手续费？**

The cheque processing fee will be charged when a cheque is received by the drawer/issuer's bank for processing. This would apply in the case of encashment of a cheque over the counter or when the cheque is deposited into an account.  
在柜台办理兑现或当支票被直接存入账户时，当开票人/发票人所在银行收到支票并进行处理时将被收取支票处理手续费。

- 5. What other charges will there be besides the cheque processing fee?  
除了支票处理手续费之外是否还有其他费用将被征收？**

The 15 sen stamp duty which is currently payable for each cheque leaf will continue to be charged.  
目前每张支票 15 仙的印花税将继续被征收。

6. **If I apply for a banker's cheque (whether in local or foreign currency, depending on the bank concerned)/bank draft/foreign currency demand draft/cashier's order, do I have to pay the cheque processing fee?**

**如果我要申请银行支票（取决于各银行，以本国货币或者以外国货币/银行汇票/外币汇票/银行本票，我须要支付支票处理手续费吗？**

Yes you do. In the case of a banker's cheque (whether in local or foreign currency, depending on the bank concerned)/bank draft/foreign currency demand draft/cashier's order, that is to say a cheque issued by a bank, the applicant of the instrument 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.

您必须要支付，至于在申请银行支票（取决于各银行，以本国货币或外国货币）/银行汇票/外币货币/银行本票，总之是由银行开出的支票时，申请人必须支付支票处理手续费。除了收取印花税之外，银行也收取支票处理手续费。

7. **If a cheque is returned unpaid, will the cheque processing fee be refunded?**  
**如被退回的支票并未支付，支票处理手续费将会被退还吗？**

No. Generally, if a cheque is returned unpaid, the cheque processing fee will not be refunded and will still be charged. However, in the event there is an omission or error made by the bank, the cheque processing fee will be refunded.

不会，一般情况下，如尚未支付的支票被退回，支票处理手续费将不会被退还，将被照常收取。然而，如支票因银行方面的差错而被退回尚未支付，支票处理手续费将会被退还。

8. **Will the cheque processing fee be refunded to the drawer or issuer if the cheque is returned unpaid due to the omission or error made by the bank?**  
**如果并未支付的支票因银行方面疏忽或出现差错而被退回，支票处理手续费会被退还给开票人或发票人吗？**

Yes, under such circumstances, the cheque processing fee will be refunded to the drawer or issuer. This will usually be done by crediting the drawer/issuer's account.

对，在此情况下，支票处理手续费将被退还给开票人或发票人。一般上将直接存入开票人或发票人的账户。

9. **What happens when a post dated cheque is presented by the beneficiary before the date of the cheque?**

**如支票受益方在支票未到期之前进行支取情况将如何？**

The drawer or issuer will still be charged the cheque processing fee.

开票人或发票人仍会要被征收支票处理手续费。

10. **If the returned cheque is re-presented to the bank, will a cheque processing fee be imposed again?**

**如所退回支票再次进行支取，会被再次征收支票处理手续费吗？**

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

对，开票人或发票人将被再次征收支票处理手续费。如提款人或支付人不止一次支取，每次支取时都将被征收支票处理手续费。

11. **When will the cheque processing fee be collected by the bank?**

**银行将在何时收取支票处理手续费？**

Banks will have the discretion of determining when the cheque processing fee will be collected. It can be collected on a cheque by cheque basis or by batch, at the end of a banking day or monthly. Banks must give prior and reasonable notice of the timing of the collection to their customers.

各银行将酌情决定收取支票处理手续费的时间，此费用可按张收取也可在每个交易日后或月底批量收取。银行必须事先及合理地通知他们的顾客收取的时间。

You are advised to ensure that there are sufficient funds in your account to cover the cheque processing fee.

您被促要确保您账户上拥有足够的余额来支付支票处理手续费。

12. **What happens if I do not have sufficient funds in the account when the bank debits my account for the cheque processing fee?**

**当银行要扣除支票处理手续费时如果我的账户上没有足够的余额来支付将如何？**

Each bank will have its own internal policies and procedures in handling the matter. You are advised to contact the bank quickly to see how best the matter can be resolved.

每家银行都有各自的内部规定及处理手续。您将被促请尽快与银行联系以寻求最好的解决方案。

[the remainder of the page has been intentionally left blank]