

A-BANK FEE POLICY

Schedule of Fees and Charges

Effective Date: 10 November 2026
Version: 2026/10

Applies to:
Individual and corporate A-Bank accounts
Currency:
All fees in USD unless stated

Ref.	Service	Fee	Remarks
A. ACCOUNT OPENING			
A1	Individual account	USD 100	One-time, on account opening
A2	Corporate account	USD 1,000	One-time, on account opening
B. ACCOUNT MAINTENANCE			
B1	Individual account – average daily balance below USD 1,000	USD 20 per month	Waived where the average daily balance is USD 1,000 or above
B2	Corporate account – average daily balance below USD 3,000	USD 50 per month	Waived where the average daily balance is USD 3,000 or above
B3	Minimum balance	Individual: USD 1,000 Corporate: USD 3,000	Clause 18.6 of the A-Bank App Online User Service Agreement
C. TOP-UP (INCOMING FUNDS)			
C1	Fiat currency (excluding MYR)	USD 4 per transaction	
C2	Stablecoins	Free	
D. TRANSFERS AND REMITTANCES			
D1	Intra-bank transfer (between A-Bank accounts)	Free	All supported currencies
D2	Interbank transfer – same name	0.5% of amount Min. USD 50 Max. USD 500	All supported currencies
D3	Interbank transfer – different name (general remittance)	1.0% of amount Min. USD 50 Max. USD 3,000	All supported currencies
E. STABLECOIN WITHDRAWALS			
E1	TRON (TRC-20)	USD 7 per transaction	
E2	BNB Smart Chain (BEP-20)	USD 3 per transaction	
E3	Ethereum (ERC-20)	USD 3 per transaction	
<i>Note: Network fees may be revised with immediate effect if blockchain network costs change materially, in accordance with Clause 13.4 of the A-Bank App Online User Service Agreement.</i>			
F. FOREIGN EXCHANGE AND CONVERSION			
F1	Currency and stablecoin conversion	Rate displayed in the A-Bank App	Rate includes ASIADB's spread and is shown before you confirm the transaction

Ref.	Service	Fee	Remarks
G. DOCUMENTS AND DELIVERY			
G1	Bank statement – e-copy	Free; USD 3 per monthly statement for periods more than 12 months before the request date	
G2	Bank statement – hard copy	USD 5 per monthly statement	
G3	Audit confirmation letter	USD 30 per letter	On request; e-copy or hard copy
G4	Postage and courier	Actual courier charge + USD 25 handling fee	Courier selected by the Bank; actual charge advised on dispatch
H. ENHANCED REVIEW			
H1	Corporate account – enhanced onboarding review	USD 2,000	Applies where the Bank's acceptance criteria require enhanced review (e.g. complex ownership, higher-risk jurisdiction or industry); payable before review; non-refundable
H2	Payment requiring enhanced review due to incomplete or inconsistent supporting information	USD 50 per payment	In addition to the standard transfer fee; applies to all accounts

GENERAL TERMS

- All fees are stated in United States Dollars (USD). Where the USD balance is insufficient, ASIADB may deduct the equivalent amount from another supported currency at the rate displayed in the A-Bank App at the time of deduction.
- Transaction fees are deducted automatically from the account when the transaction is processed. Monthly fees are deducted at the end of each calendar month.
- The average daily balance is calculated over each calendar month and includes investment products held in the account.
- Charges imposed by correspondent, intermediary or beneficiary banks and by blockchain networks may apply in addition to the fees in this schedule.
- Fees are exclusive of any applicable taxes, which are borne by the customer.
- ASIADB may waive or reduce any fee for any customer or group of customers at any time. Any new fee or fee increase takes effect only after not less than 30 days' notice through the A-Bank App or registered email, except network fees under Section E, which may be revised in accordance with Clause 13.4 of the A-Bank App Online User Service Agreement.
- Section H applies where ASIADB determines, under its AML/CFT policies, that enhanced due diligence is required, including for politically exposed persons, complex ownership structures, higher-risk jurisdictions or business activities, and payments with incomplete or unusual supporting information.
- This Fee Policy forms part of the A-Bank App Online User Service Agreement.