

	Existing Features	Enhanced Features
Facility Fee	<p>FL/OD : 0.25% flat on approved limit upon acceptance of the facility</p> <p>OD : 0.25% flat on approved limit upon each annual renewal</p>	Processing fee of RM50-00 to be charged.
Other Charges/ Fees Incurred	<ul style="list-style-type: none"> - Service charge of RM1-00 p.a. per holding fund is payable in advance * - Withdrawal fee of 0.05% on market value of unit trust is to be levied * (Min RM5-00, Max RM1K) - Custodian fee per customer / per calender year for the 1st fund at RM50-00 and subsequent fund at RM25-00 each to be collected upfront* - Any other out-of-pocket expenses, if incurred, to be reimbursed accordingly * - Stamp duty of RM10-00 for stamping the Nominee Company Agreement * - Stamping of Memorandum of Deposit (MOD) at ad-valorem rate <p>* levied by: Public Nominees (T) Sdn Bhd</p>	<p>- To waive -</p> <p>- To waive -</p> <p>- To waive -</p> <p>- No change -</p> <p>- No change -</p> <p>- No change -</p>
Special Discretionary Power (DP)	<p>Special DP granted to Branch Manager to approve applications up to a maximum limit of RM500K irrespective of the grade.</p> <p>AA(s) exceeding the DP granted to Branch Manager are to be submitted to Retail Credit / COD for consideration.</p>	<p>- No change -</p> <p>- No change -</p>
Participating Branches	Selected 70 PBB Branches	Open to all PBB Branches