

Electronic Funds Transfer / Point Of Sale System (EFTPOS)	Rate	GST	Total Rate	GST Type
For Cardholders and Retailers	Charge on Cardholders – NIL Charge on Retailers/Merchants -Varies from 0.75% to 1.5%	Plus GST	Plus GST	Standard Rated (SR)
Kawanku Phone Banking Bill and Online Payment services	Annual Fee: RM12 Private Banking customers: Free	RM0.72	RM12.72	Standard Rated (SR)