

CROSS BORDER TRADE SETTLEMENT SERVICES

Type of services	Fees and charges	Cut-off time for transaction to be processed
(A) Conventional Trade Products		
1.0 Import Services		
1.1 Letter of Credit (LC) - Irrevocable LC		Application received before the cut-off time on or before 3pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day. <i>* The cut-off time for payment/settlement subject to the respective currency cut-off times.</i>
(i) Opening commission	0.10% per month (or part of month) (min RM50)	
(ii) Amendment to LC: a) Increase of amount or expiry date b) Other amendment	0.10% per month (or part of month) (min RM50) RM50 per amendment	
(iii) Cancellation for Non utilisation of LC	RM100.00 per LC	
(iv) SWIFT***/cable charges- LC a) Opening b) Amendment	RM120 RM60	
1.2 Import Bills under LC		
(i) Discrepancy fee: a) LC denominated in RM b) LC denominated in Foreign currency	RM100 USD80.00 or equivalent	
(ii) Acceptance Commission on usance LC	0.10% on bill amt for each usance month (min RM50)	
(iii) SWIFT***/cable charges	RM30 per message	
(iv) Rentas service charges	RM9	
(v) Settlement charges including Charges in lieu of exchange on foreign currency bills settled in foreign currency.	0.10% on bill amount (min RM50 Max RM100) plus any applicable postage charges and others	
1.3 Import Bills for Collection		
(i) Commission a) Bill denominated in RM b) Bill denominated in Foreign currency	0.10% of bill amount Min RM50, Max RM500 Min RM50, Max RM100	
(ii) Unpaid bill (dishonor)/ Documents return to presenter	RM100 flat	
(iii) Docs release free of payment	RM100 flat	
(iv) Docs re-direct to another bank	0.10% of bill amt (min RM50, max RM200)	
(v) Noting/Protesting service charge	Actual legal charges plus all charges/fees/out of pocket expenses	
(vi) SWIFT***/cable charges	RM30 per message	
(v) Postage Charges	RM8	
(vi) Settlement charges including Charges in lieu of exchange on foreign currency bills settled in foreign currency.	0.10% on bill amount (min RM50 Max RM100) plus any applicable postage charges and others	
(vii) Tracer/Past due chaser service fee	RM10 plus delivery cost for each tracer/chaser	

Type of services	Fees and charges	Cut-off time for transaction to be processed
1.4 Import Loans		Application received before the cut-off time on or before 2pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day. * The cut-off time for payment/settlement subject to the respective currency cut-off times.
(i) Bankers Acceptance	Acceptance Comm as per Letter of Acceptance plus any applicable postage charges and others	
(ii) Foreign Currency Trade Loan	Commission 0.10% of bill amount (min RM50, Max RM500) plus any applicable postage charges and others	
(iii) Direct Invoice Financing Under Trust Receipt	Commission 0.10% of bill amount (min RM50, Max RM100) plus any applicable postage charges and others	
1.5 Shipping Guarantee/ Bill of Lading or Airway Bill Endorsement		Application received before the cut-off time on or before 4pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day
(i) Issuance/ Endorsement	Commission 0.10% of the Invoice value (min RM50) plus any applicable charges	
(ii) Penalty comm for SG not returned for cancellation within 3 months from issuance date	Additional commission of 0.50%p.a after 3 months from date of issue until date of return (min RM100)	
2.0 Export Services		
2.1 Export Letter of Credit (Export LC)		Application received before the cut-off time on or before 3pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day. * The cut-off time for New creation subject to clean/revised complied documents or documents not required checking and subject to the respective currency cut-off times
(i) Advising Commission	RM50 plus any applicable postage charges and others	
(ii) Amendment advising commission	RM50 plus any applicable postage charges and others	
(iii) Confirmation commission	0.10% per month (or part of month) on LC value up to LC Expiry date, or rate as advised by the Correspondence Banking (min RM300, No max)	
(iv) Transfer of LC (a) Full or partial- commission (b) Amendment- commission	0.10% on LC Transfer value (min RM300) RM100 flat plus any other applicable postage charges and others	
(v) SWIFT***/cable charges- Export LC a) Advising b) Amendment	RM120 RM60	
2.2 Export Bills Negotiation (sight)/Export Bills Discounting (usance)		
(i) Commission a) Bill denominated in RM b) Bill denominated in Foreign currency	0.1% of bill amount Min RM50, Max RM500 Min RM50, Max RM100	
(ii) Documents checking commission	RM50 for each presentation	
(iii) SWIFT***/cable charges	RM30 per message	
(iv) Tracer/Past due chaser service fee	RM10 plus delivery cost for each tracer/chaser	
(v) Courier charges	as per DHL published rate	
(vi) Settlement charges including Charges in lieu of exchange on foreign currency bills settled in foreign currency.	0.1% on bill amount (min RM50 Max RM100) plus any applicable postage charges and others	

Type of services	Fees and charges	Cut-off time for transaction to be processed
2.3 Export Bills Collection		Application received before the cut-off time on or before 3pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day. <i>* The cut-off time for New creation subject to clean/revised complied documents or documents not required checking and subject to the respective currency cut-off times</i>
(i) Commission a) Bill denominated in RM b) Bill denominated in Foreign currency	0.1% of bill amount Min RM50, Max RM500 Min RM50, Max RM100	
(ii) SWIFT***/cable charges	RM30 per message	
(iii) Tracer/Past due chaser service fee	RM10 plus delivery cost for each tracer/chaser	
(iv) Courier charges	as per DHL published rate	
(v) Settlement charges including Charges in lieu of exchange on foreign currency bills settled in foreign currency.	0.10% on invoice amount (min RM50 Max RM100) plus any applicable postage charges and others	
2.4 Export Loan - Export Credit Refinancing		
(i) Processing fee	RM5 per set of document	
(ii) Commission - ECR Domestic Purchase Order (DPO) and Local Purchase Order (LPO)	0.05% on the value of each DOP/LPO or invoice value (min RM20, Max RM500)	
2.5 Other Services		
Assignment of proceeds	0.10% per month (min RM300)	
Foreign Currency Cheques for Collection	0.10% of bill amount (Min RM50, Max RM100) plus any applicable postage charges and others	
3.0 Bank Guarantee/ Counter Guarantee/ Standby Letter of Credit		
(i) Issuance Commission	0.10% per month (or part of month) (min RM50) or as per approved Letter of Acceptance	Application received before the cut-off time on or before 3.30pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day <i>*For non-standard Bank Guarantee format will be subject to clearance of format by Management/Client by 4:30pm</i> <i>** When stamping required:</i> <i>- over counter collection is at T+1 after 2:30pm</i> <i>- courier will be T+1 for the following day delivery</i>
(ii) Amendment commission a) Extension of validity/ increase in amt b) Other amendment	0.1% per month or part thereof (min RM50) or as per approved Letter of Acceptance RM50	
(iii) Advising Guarantee	RM50 plus any applicable postage charge and others	
(iv) Handling fee and stamping	Actual stamping duties plus out of pocket expenses	
(v) Follow up & Tracer fees	RM10 plus delivery cost for each tracer	
(B) Islamic Trade Products		
1.0 Import Services		
1.1 Letter of Credit-i (LC-i)		Application received before the cut-off time on or before 3pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day. <i>- The cut-off time for payment/settlement subject to the respective currency cut-off times.</i>
(i) Opening commission	0.10% per month (or part of month) (min RM50)	
(ii) Amendment to LC-i: a) Increase of amount or expiry date b) Other amendment	0.10% per month (or part of month) (min RM50) RM50 per amendment	
(iii) Cancellation for Non utilization of LC-i	RM100.00 per LC	
(iv) SWIFT***/cable charges- LC-i a) Opening b) Amendment	RM120 RM60	

Type of services	Fees and charges	Cut-off time for transaction to be processed	
1.2 Import Bills under LC-i		<i>Application received before the cut-off time on or before 3pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day. - The cut-off time for payment/settlement subject to the respective currency cut-off times.</i>	
(i) Discrepancy fee:	RM100		
(ii) Acceptance Commission on usance LC-i	0.10% on bill amt for each usance month (min RM50)		
(iii) SWIFT***/cable charges	RM30 per message		
(iv) RENTAS service charges	RM9		
(v) Settlement charges including Charges in lieu of exchange on foreign currency bills settled in foreign currency.	0.10% on bill amount (min RM50 Max RM100) plus any applicable postage charges and others		
1.3 Shipping Guarantee-i (SG-i)/ Bill of Lading or Airway Bill Endorsement		<i>Application received before the cut-off time on or before 4pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day</i>	
(i) Issuance/ Endorsement	Commission 0.10% of the Invoice value (min RM50) plus any applicable charges		
(ii) Penalty comm for SG-i not returned for cancellation within 3 months from issuance date	Additional commission of 0.50%p. a after 3 months from date of issue until date of return (min RM100)		
2.0 Bank Guarantee-i/ Standby Letter of Credit-i			
(i) Issuance Commission	0.10% per month (or part of month) (min RM50) or as per approved Letter of Acceptance	<i>Application received before the cut-off time on or before 3.30pm will be processed on the same day. Any application received after the cut-off time will be processed on the next banking day -For non-standard Bank Guarantee format will be subject to clearance of format by Management/Client by 4:30pm - When stamping required: : over counter collection is at T+1 after 2:30pm : courier will be T+1 for the following day delivery</i>	
(ii) Amendment commission	0.1% per month or part thereof (min RM50) or as per approved Letter of Acceptance RM50		
a) Extension of validity/ increase in amt			
b) Other amendment			
(iii) Advising Guarantee	RM50 plus any applicable postage charge and others		
(iv) Handling fee and stamping	Actual stamping duties plus out of pocket expenses		
(v) Follow up & Tracer fees	RM10 plus delivery cost for each tracer		
<i>Note: ***SWIFT refers to the Society for Worldwide Interbank Financial Telecommunication</i>			
<i>The expression "Banking Day" used in this document means any day other than Saturday, Sunday, Public Holiday and day on which banks are not open for business in Kuala Lumpur, Malaysia.</i>			
<i>Disclaimer: The processing of any instructions stated herein are subject, inter alia, to the Bank's receipt of proper and complete documentation as per Bank's requirement, availability of funds, satisfactory due diligence conducted on the customer or on any relevant party or transaction, the Bank's internal requirements and/or approval. The Bank reserves the right not to carry out any instructions or not to complete the processing of any transactions, either by the prescribed turnaround time or at all, if any of the Requirements are not met, whether in full or in part.</i>			