



## CROSS BORDER TRADE SETTLEMENT SERVICES

Type of services	Fees and charges	Cut-off time for transaction to be processed	
<b>(A) Conventional Trade Products</b>			
<b>1.0 Import Services</b>			
<b>1.1 Letter of Credit (LC) - Irrevocable LC</b>			
(i) Opening commission	0.10% per month (or part of month) (min RM50)	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>	
(ii) Amendment to LC:			
a) Increase of amount or expiry date	0.10% per month (or part of month) (min RM50)		
b) Other amendment	RM50 per amendment		
(iii) Cancellation for Non utilisation of LC	RM100.00 per LC		
(iv) SWIFT***/cable charges- LC			
a) Opening	RM120		
b) Amendment	RM60		
<b>1.2 Import Bills under LC</b>			
(i) Discrepancy fee:			
a) LC denominated in RM	RM100		
b) LC denominated in Foreign currency	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		
<b>1.3 Import Bills for Collection</b>			
(i) Commission	0.10% of bill amount		
a) Bill denominated in RM	Min RM50, Max RM500		
b) Bill denominated in Foreign currency	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
<b>1.4 Import Loans</b>		
(i) Bankers Acceptance	Acceptance Comm as per Letter of Acceptance plus any applicable postage charges and others	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. <i>* The cut-off time for payment/settlement subject to the respective currency cut-off times.</i>
(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	
<b>1.5 Shipping Guarantee/ Bill of Lading or Airway Bill Endorsement</b>		
(i) Issuance/ Endorsement	Commission 0.10% of the Invoice value (min RM50) plus any applicable charges	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
(ii) Penalty comm for SG not returned for cancellation within 3 mths from issuance date	Additional commission of 0.50%p.a after 3 mths fr date of issue until date of return (min RM100)	
<b>2.0 Export Services</b>		
<b>2.1 Export Letter of Credit (Export LC)</b>		
(i) Advising Commission	RM50 plus any applicable postage charges and others	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>
(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	0.10% on LC Transfer value (min RM300)	
(b) Amendment- commission	RM100 flat plus any other applicable postage charges and others	
(v) SWIFT***/cable charges- Export LC		
a) Advising	RM120	
b) Amendment	RM60	
<b>2.2 Export Bills Negotiation (sight)/Export Bills Discounting (usance)</b>		
(i) Commission	0.1% of bill amount	
a) Bill denominated in RM	Min RM50, Max RM500	
b) Bill denominated in Foreign currency	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
<b>2.3 Export Bills Collection</b>		
(i) Commission	0.1% of bill amount	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
a) Bill denominated in RM	Min RM50, Max RM500	
b) Bill denominated in Foreign currency	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	
<b>2.4 Export Loan - Export Credit Refinancing</b>		
(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)	
<b>2.5 Other Services</b>		
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	
<b>3.0 Bank Guarantee/ Counter Guarantee/ Standby Letter of Credit</b>		
(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 *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
(ii) Amendment commission		
a) Extension of validity/ increase in amt	0.1% per month or part thereof (min RM50) or as per approved Letter of Acceptance	
b) Other amendment	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	
iv) Follow up & Tracer fees	RM10 plus delivery cost for each tracer	
<b>(B) Islamic Trade Products</b>		
<b>1.0 Import Services</b>		
<b>1.1 Letter of Credit-i (LC-i)</b>		
(i) Opening commission	0.10% per month (or part of month) (min RM50)	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
(ii) Amendment to LC-i:		
a) Increase of amount or expiry date	0.10% per month (or part of month) (min RM50)	
b) Other amendment	RM50 per amendment	
(iii) Cancellation for Non utilisation of LC-i	RM100.00 per LC	
(iv) SWIFT***/cable charges- LC-i		
a) Opening	RM120	
b) Amendment	RM60	

Type of services	Fees and charges	Cut-off time for transaction to be processed
<b>1.2 Import Bills under LC-i</b>		* The cut-off time for payment/settlement subject to the respective currency cut-off times.
(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	
<b>1.3 Shipping Guarantee-i (SG-i)/ Bill of Lading or Airway Bill Endorsement</b>		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-i not returned for cancellation within 3 mths from issuance date	Additional commission of 0.50%p.a after 3 mths fr date of issue until date of return (min RM100)	
<b>2.0 Bank Guarantee-i/ Standby Letter of Credit-i</b>		
(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 -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
(ii) Amendment commission		
a) Extension of validity/ increase in amt	0.1% per month or part thereof (min RM50) or as per approved Letter of Acceptance	
b) Other amendment	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	
iv) Follow up & Tracer fees	RM10 plus delivery cost for each tracer	

Note : Effective from 1 September 2018, these fees and charges are exclusive of service tax at 6% which may be charged where applicable

Note : \*\*\*SWIFT refers to the Society for Worldwide Interbank Financial Telecommunication

The expression "Banking Day" used in this document means any day other than Saturdays, Sunday, Public Holidays and day on which banks are not open for business in Kuala Lumpur, Malaysia.

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.