



Bangkok Bank

Bangkok Bank Berhad

**FEES AND CHARGES
(CORPORATE – NON SME)**

1st April 2015

| No | Type of Charges | Fees & Charges Inclusive of 6% GST |
|------------|--|--|
| 1.0 | CURRENT ACCOUNT | |
| 1.1 | Half Yearly Service Charges All accounts without banking facility with average daily balance <RM1,000 during the half year | RM10.60* |
| 1.2 | Dishonored Cheque (outward cheque returned) <ul style="list-style-type: none"> a) Due to insufficient fund and effects not cleared b) Stop payment cheques presented with: <ul style="list-style-type: none"> • Insufficient Funds • Sufficient Funds | RM100.00 RM106.00* RM 10.60* |
| 1.3 | Closing of Accounts <ul style="list-style-type: none"> a) Accounts closed within 3 months from date of account opening b) Corporate accounts | RM 10.00 RM 10.60* |
| 1.4 | Dormant Account <ul style="list-style-type: none"> a) Annual service fee for dormant basic current account with balances above RM10.00 b) Dormant basic current account with balance below RM10.00, the Bank will close the account and absorb the balance as a charge. | RM 10.60* Remaining balance below RM10.00* |
| 1.5 | Copies of Bank Statement <ul style="list-style-type: none"> a) Upon formal request (plus RM2.10 postage, which inclusive of GST, if required to be mailed) b) e-Statement | RM 1.06* Per page or actual cost incurred + 6% GST (Whichever is higher) Exempted |
| 1.6 | Photocopy of Cheques/Pay-in-slips/Advices Upon formal request (plus actual cost of retrieval) | RM 1.06* Per copy |
| 1.7 | Cheque Book <ul style="list-style-type: none"> a) Stamp Duty b) Courier charges on cheque book issued c) Uncollected cheque books destroyed (per cheque book) | RM 0.15 per leaf RM 10.60* RM 5.30* |

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|------|--|---|
| 1.8 | Special Cheques a) Printing of special cheque b) Printing of Government A/C special cheques | Exempted Exempted |
| 1.9 | Ad-Hoc Services a) Audit confirmation charges b) Letter of reference requested by customers i. Banker's opinion on financial capability of customer to support their children education ii. As reference for customer's application on travel visa iii. As reference for customer's application of contract work or tender c) Transaction by account holder at non domicile branch | RM 21.20* RM 15.90* RM 15.90* RM 15.90* Exempted |
| 1.10 | Handling Charges Temporary overdraft and excess over limit (TOD/EOL) | RM106.00* (Company without facility) |
| 1.11 | Commission on Clearing Cheques Within <i>Sistem Penjelasan Imej Cek Kebangsaan</i> (SPICK) Area | Exempted |
| 1.12 | Postage on Returned Cheque | RM 5.30* or actual cost of registered mail + 6% GST (Whichever is higher) |
| 1.13 | Stamping of Mandate Form | RM 10.00 (Stamp Duty) |
| 1.14 | Standing Instruction a) Per payment (plus excluding all other relevant charges e.g. remittance draft commission, postage and others) b) The transfer of a customer's fund between his/her own account within the Bank c) Transfer of a customer's fund from one account to another account of different name within the Bank | RM5.30* commission RM2.12 * for postage per transaction Exempted RM 2.12* |

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| 1.15 | Payroll Charges to be debited to drawer's account for (per employee handling of payroll) | Exempted |
| 1.16 | Cheque Processing Fee | RM 0.53* |
| 2.0 | FIXED DEPOSITS ACCOUNT | |
| 2.1 | Stamp Duty on Letter of Indemnity for Lost FD Receipt | RM 10.00 |
| 2.2 | Replacement/Reprint Fee on lost of FD Receipt | RM 10.00 |
| 2.3 | Handling Fees on withdrawal by RENTAS | RM 4.24* |
| 3.0 | REMITTANCES | |
| 3.1 | Cashier's Order <ul style="list-style-type: none"> a) Per cashier's order issued b) MIDF/MIH new share issue c) For those issued for Bank's own use d) Lost of Cashier's Order e) Stale Cashier's Order (to replace cashier's order or stale cashier's order) f) Returned unutilized (excluding cashier's order for MIDF/MIH) | <ul style="list-style-type: none"> RM2.12* Commission RM 0.15 Stamp duty RM 0.15 Stamp duty Exempted RM 10.00 Stamping fee RM 5.00 Service charge RM2.12* Commission RM0.15 Stamp duty RM2.00 Commission |

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| 3.2 | Demand Draft (DD) <ul style="list-style-type: none"> a) Commission <ul style="list-style-type: none"> i. RM5,000 & below ii. Above RM5,000 b) Cable charges <ul style="list-style-type: none"> i. RM5,000 & below ii. Above RM5,000 c) Encashment of DD over the counter d) Cancellation of DD (original must be returned to our Bank) e) Stamp Duty on Letter of Indemnity for lost DD f) Any telephone, fax, telex or cable charges incurred in the process of notifying the drawee bank on stop payment/lost of DD | RM 2.12* Exempted RM 2.12* RM 2.12* RM 5.30* Payment in local currency at current buying rate (plus commission) RM 10.00 RM 21.20* |
| 3.3 | Outward Telegraphic Transfer (TT) <ul style="list-style-type: none"> a) Commission <ul style="list-style-type: none"> i. RM5,000 & below ii. Above RM5,000 b) Cable charges for Foreign TT <ul style="list-style-type: none"> i. THB ii. USD iii. SGD iv. IDR v. HKD vi. AUD vii. JPY viii. EUR ix. GBP x. NZD c) Cable charges on cancellation/amendment of Foreign TT d) In lieu of exchange for Foreign TT debited from customers foreign currency account with us | RM 2.12* Exempted RM 26.50* RM 31.80* RM 21.20* RM 26.50* RM 26.50* RM 31.80* RM 31.80* RM 31.80* RM 31.80* RM 31.80* RM 31.80* RM 21.20* USD 5.30* (Equivalent in RM) |

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| 3.4 | Foreign Outward Collection (FOC) – CLEAN a) Cheques and bank drafts in foreign currency (subject to minimum of RM5.30 and maximum RM106 plus courier charges – actual cost incurred depending on countries) | 0.1% Commission + 6% GST Min. RM 5.30* Max. RM106.00* |
| 3.5 | Inward Telegraphic Transfer (TT) a) Payment in local currency at current buying rate b) Payment in the same foreign currency of remittance to customers with foreign currency account with us | RM 5.30* USD 10.60* (Equivalent in RM) |
| 3.6 | Interbank transfer - RENTAS a) Commission i) Inward ii) Outward | Exempted RM 4.24* |

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| 4.0 | LOANS AND ADVANCES | |
| 4.1 | Processing Fees a) Annual Renewal of OD b) New and Additional facility c) Facility fully secured by Fixed Deposit Receipt d) Changes/Variation to Approved Terms & Conditions related to Securities Arrangement (requested by the borrower) e) Changes/Variation to Approved Terms & Conditions not related to Securities Arrangement (requested by the borrower) f) Search Fee g) Other Administrative fees (including restructuring / rescheduling / early termination) | Exempted Min. RM 265.00* Exempted RM 212.00* RM 212.00* Exempted Exempted |
| 4.2 | Commitment Fee a) Unutilised portion of overdraft facilities including statutory bodies b) Personal OD facilities of up to RM 250,000.00 each c) OD against Outstation Cheques & Shares d) Overdraft against Time Deposit (fully secured) for personal OD only. e) Government bodies (Federal and State Government) | 1.0% p.a. Exempted Exempted Exempted Exempted |

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|-----|---|---|
| 4.3 | Handling Charges a) Contract Financing against assignment of Contract proceeds b) Bridging Loan c) Small Entrepreneur Guarantee Scheme d) Withdrawal from HDA Account for Developer | 0.25% of facility limit or subject to arrangement + 6% GST 0.25% of facility limit or subject to arrangement + 6% GST Exempted RM 10.60* |
| 4.4 | Stamp Duty on CGC's Letter of Guarantee (Form PGS3) a) For loans in excess of RM10,000.00 b) For loans of RM10,000.00 and below | RM 10.00 Exempted from stamping |
| 4.5 | Service Charges a) Redemption statement -First and subsequent request | Exempted |
| 4.6 | Postage Recovered a) Postage incurred on disbursement of loans, payment of legal fees, payment of insurance premium, notices to non performing account (per transaction) b) Courier charges | RM 1.30 or actual cost incurred (Whichever is higher) RM 5.00 or actual cost incurred (Whichever is higher) |
| 4.7 | Penalty Charge The charges for late payment shall not be added to outstanding amount in arrears to compute interest overdue. | 1% p.a. (on daily rest basis on the installment) |
| 4.8 | Share Registration a) On Holding per counter payable in advance b) On Withdrawal of scrip held as security for loans | RM 1.00 p.a. 0.05% market value Min. RM 5.00 Max. RM1,000.00 |

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| 4.9 | Share Transfer Registration The following charges are to be imposed by BBB Nominees:- Central Depository System Service Fees a) Share Deposit/Inward Transfer Request b) Outward Transfer Request | 0.1% of market value + 6% GST Min. RM 10.60* Max. RM2,120.00* 0.05% of market value withdrawal + 6% GST Min. RM 10.60* Max. RM1,060.00* |
| 4.10 | Other Service Charges a) Submission of Rights Issue i. Stamp Duty on Provisional Allotment Letter (PAL) ii. Handling Charges b) Commission on Withdrawal of Transfer Form c) Dividend claim and Collection of Dividend Warrants i. Commission chargeable (to be deducted from dividend amount) ii. If Net Dividend is less than RM10.00 d) Handling Charges on Bonus Issue i. Splitting/Duplicate or Replacement of Subsidiary Income Tax Certificate ii. Proxy | RM 10.60* RM 10.60* RM1.06* per transfer form. No max. limit 1% of dividend, min. RM5.00 Min RM 2.50 RM 10.60* RM 10.60* |

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| 4.11 | Other Charges for ad-hoc services a) Print-out of transaction enquiries b) Bankers Enquiry for Tender of Contract (Not from bankers) c) Photocopying documents d) Faxing of documents e) Reminder letter f) Travelling Expenses – Stamping of documents (per trip) | RM1.06* per copy RM10.60* per enquiry RM1.06* per copy RM2.12* per page Exempted RM2.12* |

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| | TRADE FINANCE - IMPORT SERVICES | |
| 5.0 | LETTER OF CREDIT (LC) | |
| 5.1 | Opening Commission (For each month or part of month of the validity of the LC). | 0.1% per month on the LC amount + 6% GST Min. RM53.00* |
| 5.2 | Usance LC Acceptance Commission (to be collected on receipt of the negotiated documents). | 0.1% per month on the bill amount+ 6% GST Min. RM53.00* |
| 5.3 | Additional Opening Commission will be charged in case amount drawn is in excess of LC amount opened. | 0.1% per month on the excess LC amount + 6% GST |
| 5.4 | Amendment Commission (Amendment involving increase in amount or/and extension of validity). | 0.1% per month on the increased LC amount + 6% GST Min. RM21.20* |
| 5.5 | Amendment Commission (Other amendment not involving increase in amount or/and extension of validity). | RM21.20* |
| 5.6 | Red Clause LC, Back to Back LC, Standby LC & Revolving LC). Note: For Revolving Credit, if subsequent total drawings exceed the face amount of the LC (by virtue of its revolving nature), the commission payable shall be computed on the total amount of drawings from the opening date to the maturity date of the LC | Refer to aforesaid item (5.1 to 5.3) opening commission or subject to arrangement + 6% GST (except for export transactions) |
| 5.7 | Discrepancy Fee (deduct from bill amount); <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency | RM50.00 USD50.00 (or equivalent) |
| 5.8 | Stamp Duty on LC Application form. | RM10.00 |
| 5.9 | Endorsement Under our LC, where; <ul style="list-style-type: none"> • 1/3 of Transport Documents sent direct to Applicant or our Bank. • Full set of Transport Documents sent through our Bank. | 0.1% on invoice amount + 6% GST Min. RM21.20* Exempted |

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| 5.10 | Shipping Guarantee Under our LC | 0.1% on invoice amount + 6% GST Min. RM53.00* Note: If shipping guarantee is not returned within 3 months from the date of issue, an additional 0.5% p.a. of the amount of the invoice + 6% GST shall be charged up to date of return of the shipping guarantee. |
| 5.11 | Cancellation of Letter of Credit (LC) issued by us (for unutilized LC). | RM53.00* |
| 6.0 | DOCUMENTARY COLLECTION (Inward) | |
| 6.1 | Creation <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency | 0.1% flat on the bill amount + 6% GST Min. RM53.00* Max. RM530.00* 0.1% flat on the bill amount + 6% GST Min. RM53.00* Max. RM106.00* |
| 6.2 | Protest Charges & related expenses incurred | Actual cost incurred |
| 6.3 | Dishonored items / Delivery of Bills Free of Payment | RM21.20* |
| 7.0 | Commission in-lieu of foreign exchange – FCA A/C | 0.1% on the bill amount + 6% GST Min. RM53.00 Max. RM530.00 |
| | TRADE FINANCE - EXPORT SERVICES | |
| 8.0 | LETTER OF CREDIT (LC) | |
| 8.1 | Advising /Amendment | RM21.20* RM20.00 (for export transactions) |
| 8.2 | Confirmation of LC (Note: commission shall be collected from the party requesting confirmation or as instructed in the LC and the confirmation commission should be charged on the Max. amount that is allowed for drawing). | Subject to arrangement + 6% GST (GST for local transactions only) |

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| 8.3 | Transferable LC <ul style="list-style-type: none"> • Creation • Amendment | 0.1% on Transferred LC amount or subject to arrangement + 6% GST Min. RM106.00* (GST for local transactions only) RM53.00* (GST for local transactions only). |
| 8.4 | Presentation for payment <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency | 0.1% flat on the bill amount + 6% GST Min. RM53.00* Max. RM530.00* (GST for local transactions only) 0.1% flat on the bill amount Min. RM50.00 Max. RM100.00 (for export transactions) |
| 8.5 | Bills Negotiated under LC <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency | 0.1% flat on the bill amount + 6% GST Min. RM53.00* Max. RM530.00* (GST for local transactions only) No commission |
| 8.6 | Reimbursement Agent for Foreign Correspondent (Our LC Reimbursement Commission per claim) Note: The recovery of all charges will be specified in the Reimbursement Authority Letter or in the LC issued by the foreign correspondent. It may be paid by the Issuing Bank through debiting their Vostro Account or recover from the beneficiary (Negotiating Bank) by setting off against the proceeds. | RM100.00 |
| 9.0 | Handling commission for Export Bills under LC where documents are checked by us | RM53.00* for local transaction RM50.00 for export transaction, or subject to arrangement |

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|-------------|---|---|
| 10.0 | DOCUMENTARY COLLECTION (Outward) | |
| 10.1 | Creation <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency | 0.1% flat on the bill amount + 6% GST Min. RM53.00* Max. RM530.00* (GST for local transactions only) 0.1% flat on the bill amount, Min. RM50.00 Max. RM100.00 (for export transactions) |
| 10.2 | Bills Purchased <ul style="list-style-type: none"> • Ringgit Malaysia • Foreign Currency | 0.1%* flat on the bill amount + 6% GST Min. RM53.00* Max. RM530.00* (GST for local transactions only) 0.1% flat on the bill amount, Min. RM50.00 Max. RM100.00 (for export transactions) |
| 11.0 | Commission in-lieu of foreign exchange – FCA A/C | 0.1% on the bill amount, Min. RM50.00 Max. RM500.00 (for export transactions) |
| | TRADE FINANCE - EXPORT CREDIT REFINANCING (ECR) | |
| 12.0 | Handling Charges for Export Credit Refinancing (ECR) (Pre-Shipment & Post-Shipment) | RM5.30* (for local transactions) RM5.00 (for export transactions) |
| 12.1 | Post Shipment ECR where export proceeds are not routed to the bank under direct remittance of documents by customer | 0.625% on the remittance invoice amount + 6% GST |
| | TRADE FINANCE – BANK GUARANTEE (BG) | |
| 13.0 | Issuance Commission (Note: BG claim period is subject to commission charges) | Subject to arrangement + 6% GST Min. RM53.00* |

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| 13.1 | Amendment Commission <ul style="list-style-type: none"> • Increase in amount or/and extension of BG validity period) • Other terms and conditions | Subject to arrangement + 6% GST Min. RM53.00* RM53.00* |
| TRADE FINANCE – OTHER CHARGES | | |
| 14.0 | Swift Charges <ul style="list-style-type: none"> • MT 700 (LC Issuing) | <u>< than 4 pages</u> RM84.80* <u>< than 4 pages</u> RM80.00 (for export transactions) |
| | | <u>> or equal to 4 pages</u> RM120.00 (for export transaction) <u>> or equal to 4 pages</u> RM127.20* |
| | <ul style="list-style-type: none"> • MT 760 (BG Issuing) | <u>< than 4 pages</u> RM84.80* <u>> or equal to 4 pages</u> RM127.20* |
| | <ul style="list-style-type: none"> • MT 707 (LC Amendment) | <u>< than 2 pages</u> RM42.40* <u>< than 2 pages</u> RM40.00 (for export transactions) |
| | | <u>> or equal to 2 pages</u> RM53.00* <u>> or equal to 2 pages</u> RM50.00 (for export transactions) |
| | | |

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| | <ul style="list-style-type: none"> MT 767 (BG Amendment) | <u>< than 2 pages</u> RM42.40* <u>> or equal to 2 pages</u> RM53.00* |
| | <ul style="list-style-type: none"> MT 202/103 (Payment) | RM21.20* per message RM20.00 (for export transactions) |
| | <ul style="list-style-type: none"> MT 499/799/740/747/999 or other messages under Categories 2,4,7 & 9 | <u>1 to 2 pages</u> RM21.20* <u>1 to 2 pages</u> RM20.00 (for export transactions) <u>> than 2 pages</u> RM31.80* <u>> than 2 pages</u> RM30.00 (for export transactions) |
| 14.1 | Handling Charges on overdue bills | RM10.00 per month |

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