

Type of services	Fees and charges	Cut-off time for transaction be processed
<p><b>A. Commercial Letters of Credit</b></p> <p><b>(1) Irrevocable Letters of Credit (L/C) Issued</b></p> <p><u>Opening Commission</u></p> <p>i. 0.1% on amount of L/C for each month or part of month of validity of the credit</p> <p>ii. For usance L/C, Acceptance commission of 0.1% per month (or part of month) on bill amount. This usance commission shall be collected on acceptance of the negotiated documents.</p> <p>iii. Additional opening commission will be charged in case amount drawn is in excess of L/C opened.</p> <p><u>Amendment Commission</u></p> <p>i. Amendment(s) involving increase in L/C amount, extension of validity date of L/C, the same rate as (1) above shall apply.</p> <p>ii. Amendment(s) not involving extension of validity date and increase in amount.</p> <p><b>B. Red Clause Letter of Credit</b></p>	<p>0.1% per month on the LC amount + 8% SST Min RM54.00 <i>(Inclusive of 8% SST)</i></p> <p>0.1% per month on the bill amount + 8% SST Min RM54.00 <i>(Inclusive of 8% SST)</i></p> <p>0.1% per month on the excess LC amount + 8% SST</p> <p>0.1% per month on the increased LC amount/ extension of tenor + 8% SST Min RM54.00 <i>(Inclusive of 8% SST)</i></p> <p>RM54.00 <i>(Inclusive of 8% SST)</i></p> <p>Refer to aforesaid Item (1) opening commission or subject to arrangement + 8% SST (except for export transaction)</p>	<p>Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day.</p> <p>Document/Instruction received on a business day after 12.30pm will be processed on the next business day.</p>

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<p><b>C. <u>Shipping Guarantee (Under our L/C)</u></b></p> <p>Commission</p> <p>Remarks: If shipping guarantee is not returned within 3 months from Date of issue, an additional 0.5%p.a. of the amount of the invoice + 8% SST shall be charged up to date of return of the shipping guarantee.</p> <p><b>D. <u>Endorsement (Under our L/C)</u></b></p> <p>i. Endorsement of Transport Documents (Under our L/C) where such documents are 1/3 sent direct to Applicant or to our Bank.</p> <p>ii. Full set of Transport Documents sent through our Bank.</p> <p><b>E. <u>Back to Back L/C</u></b></p> <p><b>F. <u>Standby L/C</u></b></p> <p><b>G. <u>Revolving L/C</u></b></p> <p>Remarks : If subsequent total drawings exceed the face amount of the L/C (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 of the L/C.</p>	<p>0.1% on invoice amount + 8% SST</p> <p>Min RM54.00 (<i>Inclusive of 8% SST</i>)</p> <p>0.1% on Invoice amount + 8% SST</p> <p>Min RM21.60 (<i>Inclusive of 8% SST</i>)</p> <p>Exempted</p> <p>Refer to aforesaid Item (1) opening commission or subject to arrangement + 8% SST (except for export transaction)</p> <p>Refer to aforesaid Item (1) opening commission or subject to arrangement + 8% SST (except for export transaction)</p> <p>Refer to aforesaid Item (1) opening commission or subject to arrangement + 8% SST (except for export transaction)</p>	<p>Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day.</p> <p>Document/Instruction received on a business day after 12.30pm will be processed on the next business day.</p>

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<p><b>IMPORT</b></p> <p><b><u>H. Discrepancy Fee (deduct from bill amount)</u></b></p> <p>i. Ringgit Malaysia</p> <p>ii. Foreign Currency</p> <p><b><u>I. Presentation for payment</u></b></p> <p>i. Ringgit Malaysia</p> <p>ii. Foreign Currency</p> <p><b><u>J. Documentary Collection (Inward – Creation)</u></b></p> <p>i. Ringgit Malaysia</p> <p>ii. Foreign Currency</p>	<p>RM81.00 (<i>Inclusive of 8% SST</i>) for local transaction USD75.00 (or equivalent)</p> <p>0.1% flat on bill amount + 8% SST Min 54.00, Max 540.00 (<i>Inclusive of 8% SST</i>) SST for local transaction only.</p> <p>0.1% flat on bill amount Min 50.00, Max 100.00 (for export transaction)</p> <p>0.1% flat on the bill amount + 8% SST Min. RM54.00, Max RM540.00 (<i>Inclusive of 8% SST</i>)</p> <p>0.1% flat on the bill amount Min. RM50.00, Max RM100.00</p>	<p>Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day.</p> <p>Document/Instruction received on a business day after 12.30pm will be processed on the next business day.</p>

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<p><b>A. Confirmation Of Letter Of Credit</b></p> <p>Commission shall be collected from the party requesting Subject to confirmation or as instructed in the L/C.</p> <p>Remarks: Confirmation commission should be charged on the maximum amount tha is allowed for drawing.</p> <p><b>B. Letter of Credit Advising Charges</b></p> <p>For advising Letter Of Credit issued by Correspondent Banks and any subsequent amendments.</p> <p><b>C. Reimbursement Agent for Foreign Correspondent</b></p> <p>Our L/C Reimbursement Commission per claim</p> <p>Remarks : The recovery of all charges will be specified in the reimbursement Authority Letter or in the L/C issued by the foreign correspondent. It may be paid by the Issuing Bank through debiting their Vostro Account or recover from the beneficiary (NegotiatingBank) by setting off against the proceeds.</p> <p><b>D. Handling commission for Export Bills under LC where documents are checked by us</b></p>	<p>Subject to arrangement + 8% SST SST for local transaction only.</p> <p>RM54.00 (<i>Inclusive of 8% SST</i>) for BBB customer RM81.00 (Inculsive of 8% SST) for non-BBB customer SST for local transaction only. RM50.00 (for export transaction) for BBB customer RM75.00 (for export transaction) for non-BBB customer</p> <p>RM100.00</p> <p>RM54.00 (<i>Inclusive of 8% SST</i>) for local transaction RM50.00 for export transaction or subject to arrangement</p>	<p>Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day.</p> <p>Document/Instruction received on a business day after 12.30pm will be processed on the next business day.</p>

EXPORT

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EXPORT	<b><u>E. Transferable L/C</u></b>	Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day. Document/Instruction received on a business day after 12.30pm will be processed on the next business day.	
	i. Opening Commission		0.1% per month on the transferred LC amount or subject to arrangement + 8% SST, Min RM108.00
	ii. Amendment of Transfer Letter Of Credit		(Inclusive of 8% SST) SST for local transaction only.
	RM54.00 (Inclusive of 8% SST)		SST for local transaction only
	<b><u>F. Documentary Collection (Outward - Creation)</u></b>		0.1% flat on the bill amount + 8% SST
	i. Ringgit Malaysia		Min. RM54.00, Max RM540.00 (Inclusive of 8% SST)
	ii. Foreign Currency		0.1% flat on the bill amount
	Min. RM50.00, Max RM100.00 (for export transaction)		No commission
	<b><u>G. Foreign / Domestic Bills Negotiated (Under L/C)</u></b>		No commission
	i. Foreign Currency Bill		0.1% flat on the bill amount + 8% SST
ii. Malaysian Ringgit Bill	Min RM54.00, Max RM540.00 (Inclusive of 8% SST)		
SST for local transaction only.	SST for local transaction only.		
<b><u>H. Foreign / Domestic Bills Purchased</u></b>	0.1% flat on the bill amount		
i. Foreign Currency Bill	Min RM50.00, Max RM100.00		
ii. Malaysian Ringgit Bill	(for export transaction)		
0.1% flat on the bill amount + 8% SST	Min RM54.00, Max RM540.00 (Inclusive of 8% SST)		
SST for local transaction only.	SST for local transaction only.		

Type of services	Fees and charges	Cut-off time for transaction to be processed
<p><b>A. Bank Guarantee (BG)</b></p> <p>Issuance Commission (Note: BG claim period is subject to commission charges)</p> <p>Amendment Commission</p> <p>i. Increase in amount or/and extension of BG validity period</p> <p>ii. Other terms and conditions</p>	<p>Subject to arrangement + 8% SST Min RM54.00 <i>(Inclusive of 8% SST)</i></p> <p>Subject to arrangement + 8% SST Min RM54.00 <i>(Inclusive of 8% SST)</i></p> <p>Min RM54.00 <i>(Inclusive of 8% SST)</i></p>	<p>Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day.</p> <p>Document/Instruction received on a business day after 12.30pm will be processed on the next business day.</p>

BANK GUARANTEE

Type of services	Fees and charges	Cut-off time for transaction to be processed	
GENERAL PAYMENTS	<b>A. Other Charges</b>		
	a) Cancellation of Letter Of Credit issued by us	RM54.00 ( <i>Inclusive of 8% SST</i> )	
	b) Handling Charges on overdue bills	RM10.00 per month	
	c) Commission in-lieu of foreign exchange – FCA A/C	0.1% flat on the bill amount Min. RM50.00, Max RM500.00 (for export transaction)	
	d) Post Shipment ECR – where export proceeds are not routed to the bank under direct remittance of documents by customer.	Commission @ 0.625% on value of remittance/ invoice + 8% SST	Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day.
	e) Handling charges for Export Credit Refinancing (ECR) – PRE & POST Shipment	RM5.40 ( <i>Inclusive of 8% SST</i> ) for local transaction. RM5.00 (for export transaction)	Document/Instruction received on a business day after 12.30pm will be processed on the next business day.
	f) Dishonored items / Delivery of Bills Free of Payment	RM21.60 ( <i>Inclusive of 8% SST</i> )	
	g) Protest charges & related expenses incurred cost incurred	Actual cost incurred	
	h) Handling commission for Export Bills under Letter of credit where documents are checked by us.	RM54.00 ( <i>Inclusive of 8% SST</i> ) for local transaction. RM50.00 for export transaction or subject to arrangement	
	i) Stamp Duty	RM10.00	
	j) Postage	RM5.00	
	k) Courier	RM15.00	
	<ul style="list-style-type: none"> <li>i) Local</li> <li>ii) Sabah/Sarawak</li> <li>iii) Foreign</li> </ul>	<ul style="list-style-type: none"> <li>Courier charges according to destination</li> <li>Actual DHL charges according to destination (to add 30% surcharge) .</li> </ul>	

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<p><b>B. Swift Charges</b></p> <p>a) MT 700 (L/C issuing)</p> <p>b) MT 760 (L/G issuing)</p> <p>c) MT 707 (L/C amendment)</p>	<p>RM86.40 (<i>Inclusive of 8% SST</i>) (less than 4 pages)</p> <p>RM129.60 (<i>Inclusive of 8% SST</i>) (more or equal to 4 pages) (for local transaction only)</p>	<p>Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day.</p> <p>Document/Instruction received on a business day after 12.30pm will be processed on the next business day.</p>
	<p>RM80.00 (less than 4 pages )</p> <p>RM120.00 (more or equal to 4 pages</p>	
	<p>RM86.40 (<i>Inclusive of 8% SST</i>) (less than 4 pages )</p> <p>RM129.60 (<i>Inclusive of 8% SST</i>) (more or equal to 4 pages) (for local transaction only)</p>	
<p>RM80.00 (less than 4 pages )</p> <p>RM120.00 (more or equal to 4 pages )</p>		
<p>RM43.20 (<i>Inclusive of 8% SST</i>) (less than 2 pages )</p> <p>RM54.00 (<i>Inclusive of 8% SST</i>) (more or equal to 2 pages ) (for local transaction only)</p>		
<p>RM40.00 (less than 2 pages)</p> <p>RM50.00 (more or equal to 2 pages )</p>		

GENERAL PAYMENTS

Type of services	Fees and charges	Cut-off time for transaction to be processed
<b>GENERAL PAYMENTS</b> <u>Swift Charges (continued)</u> d) MT 767 (L/G amendment)  e) MT 202/103 (payment)  f) MT 499/799/740/747/999 or other messages under Categories 2,4,7 & 9	RM43.20 <i>(Inclusive of 8% SST)</i> (less than 2 pages ) RM54.00 <i>(Inclusive of 8% SST)</i> (more or equal to 2 pages)(for local transaction only)	Document/Instruction received on or before 12.30pm on a business day will be processed within the same business day. Document/Instruction received on a business day after 12.30pm will be processed on the next business day.
	RM40.00 (less than 2 pages ) RM50.00 (more or equal to 2 pages)	
	RM21.60 <i>(Inclusive of 8% SST)</i> per message RM20.00 per message (for export transaction)  RM21.60 <i>(Inclusive of 8% SST)</i> (1 to 2 pages) RM32.40 <i>(Inclusive of 8% SST)</i> (more than 2 pages)  RM20.00 (1 to 2 pages) RM30.00 (more than 2 pages) (for export transaction)	

“Business day” used in this document means any day other than Saturday, Sunday, public holidays and days which banks are not open for business in Kuala Lumpur ,Malaysia.

Disclaimer: The processing of any instructions stated herein is subject, inter alia, to the Bank's receipt of proper and complete documentation as per the Bank's requirements, 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 (collectively, "the requirements"). 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.