

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to apply for the Trade Services Facility. Please be sure to also read the Terms and Conditions as stated in the Agreement.

The Information given below is merely general information of the product. Terms & Conditions may vary on case to case basis.



RHB Bank Berhad (6171-M)

LETTER OF CREDIT (LC) NEGOTIATION / DISCOUNTING WITHOUT RECOURSE

PRODUCT INFORMATION

Letter of Credit (LC) Negotiation / Discounting Without Recourse is the conventional LC negotiation and discounting product on without recourse basis to the exporter customer. The customer shall receive value for their export documents upon negotiation or discounting of LC.

In the event the proceeds are not forthcoming from the issuing bank, the Bank shall not claim reimbursement from the customer. Thus, the Bank shall bear the issuing bank's non-payment risks.

FEES, EXPENSES AND TAXES

For the avoidance of doubt, the Customer shall bear all professional fees, taxes (including but not limited to service tax or Goods and Services Tax (GST)), and out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of this product.

GST – Standard-Rated Supply (0%) applicable for all fees and charges unless otherwise stated below.

TYPE OF CHARGES / SERVICES

Interest Rate

SALIENT FEES AND CHARGES (Inclusive of GST)

Foreign Currency LC : Effective Cost of Fund (ECOF) plus 2%
Ringgit Malaysia Currency LC : Base Lending Rate (BLR) + 2%

Interest shall be computed from the financing date until maturity and shall be deducted at source.

For discounting bills, the computation is as follows:

$$\text{Discounted proceeds} = P^a \left[1 - \frac{(\text{BLR}/\text{ECOF} + \text{Spread}) \times T^a}{360 \text{ or } 365} \right]$$

GST – Exempt Supply

TYPE OF CHARGES / SERVICES	SALIENT FEES AND CHARGES (Inclusive of GST)															
Non-recourse fee	<p>Non-recourse fee shall be determined on case to case basis depending on Issuing Bank's and country risk. The minimum non-recourse fee to be collected shall be RM500.00.</p> <p>The non-recourse fee determined shall be calculated based on the following formula:</p> $NR = P^a \times R \times T^a$ <p>Where:</p> <p>NR = Non-Recourse Fees P^a = Negotiation/Discount Amount R = Non-Recourse Fee Percentage Per Annum T^a = Period of Coverage based on per month and part thereof basis for e.g. if it is a period of 2 months then it will 2 divided by 12 months</p> <p>The period of coverage is determined as follows:</p> <ul style="list-style-type: none"> • Sight LC – from LC issuance date of LC until LC expiry date, or • Usance LC – from LC issuance date until maturity date of the accepted bill (not including the transit/grace period) 															
Commission / Fee	<ul style="list-style-type: none"> • Negotiation commission 0.10% Minimum – RM50.00 Maximum – RM500.00 (Ringgit) Maximum – RM100.00 (Foreign Currency) • Plus out of pocket expenses and other charges, where applicable. 															
Checking fee for documents under export LC	RM25.00 per LC page, Max RM100.00															
Handling (Service) fee	Payment – RM5.00 Stamping – RM5.00															
Cost of SWIFT	<table border="1" data-bbox="557 1406 1402 1563"> <thead> <tr> <th></th> <th>Payment /Short (RM)</th> <th>Long (RM)</th> </tr> </thead> <tbody> <tr> <td>Local</td> <td>10.00</td> <td>25.00</td> </tr> <tr> <td>Singapore</td> <td>25.00</td> <td>35.00</td> </tr> <tr> <td>Asia</td> <td>25.00</td> <td>70.00</td> </tr> <tr> <td>Others</td> <td>30.00</td> <td>80.00</td> </tr> </tbody> </table>		Payment /Short (RM)	Long (RM)	Local	10.00	25.00	Singapore	25.00	35.00	Asia	25.00	70.00	Others	30.00	80.00
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Cost of RENTAS	RM3.00															
Cost of Interbank GIRO (IBG)	RM2.00															

CUT-OFF TIME FOR TRANSACTION TO BE PROCESSED

Processing LC NEGOTIATION / DISCOUNTING– 2.00pm

Foreign currency payment processing is subject to the respective foreign currency cut-off processing time.

Processing / Payment via RENTAS – 12.00pm

Processing / Payment via IBG – 2.00pm

BRIEF TERMS & CONDITIONS

This product is not structured with a credit line given to the customer, instead is based on availability of bank and country limits of the issuing bank.

This product is available to existing borrowing customers who are named beneficiaries in the LC subject to

- The LC must be acceptable to the Bank.
- There must be limits available for the LC Issuing Bank and Country

Sight LC shall be discounted using 14 days tenure for local bills and 21 days for foreign bills.

Usance LC shall be discounted upon acceptance by the issuing bank until maturity plus 3 days grace.

INTEREST ON OVERDUE BILLS

LC Negotiation / Discounting Without Recourse is offered on without recourse basis to customers on the principal amount, however customer is accountable for the payment of interest on overdue bills, if the issuing bank delays in making payment.

Plus Overdue Bill Penalty fee – RM100.00 and GST is under Out-of-Scope Supply.

The interest shall be accrued at ECOF charged from the date of overdue until settlement.

CONTACT DETAILS

Should you require any further information, please contact us at:

Group Transaction Banking Product
RHB Bank Berhad
Level 3, Tower 3,
RHB Centre,
Jalan Tun Razak,
50400 Kuala Lumpur
[Tel:\(603\)92806323 / 92807254 / 92806615 /](tel:60392806323)
[92806601 / 92807076 / 92806086](tel:92806601)
Or visit
<http://www.rhbgroup.com/>
(Business / Transaction Banking)
for regional offices contact details.

LEMBARAN PENDEDAHAN PRODUK

Baca Lembaran Pendedahan Produk ini sebelum anda memutuskan untuk memohon Kemudahan Perkhidmatan Perdagangan. Pastikan juga anda membaca Terma dan Syarat seperti yang dinyatakan dalam Perjanjian.

Maklumat yang diberikan di bawah hanya maklumat am tentang produk. Terma & Syarat mungkin berbeza mengikut situasi.



RHB Bank Berhad (6171-M)

PERUNDINGAN / PENDISKAUNAN SURAT KREDIT (SK) TANPA DAKWA

MAKLUMAT PRODUK

Perundingan/ Pendiskaunan Surat Kredit (SK) Tanpa Dakwa merupakan produk perundingan dan pendiskaunan konvensional SK tanpa dakwa kepada pelanggan pengeksport. Pelanggan akan menerima nilai bagi dokumen eksport mereka apabila perundingan atau pendiskaunan SK dibuat.

Sekiranya penerimaan tidak diterima daripada bank pengeluar, pihak bank tidak boleh menuntut pembayaran ganti daripada pelanggan. Oleh itu, pihak bank akan menanggung risiko tidak membayar bagi bank pengeluar.

FI, PERBELANJAAN DAN CUKAI

Bagi mengelakkan keraguan, Pemohon hendaklah menanggung semua yuran profesional, cukai (termasuk tetapi tidak terhad kepada cukai perkhidmatan atau Goods and Services Tax "GST"), dan perbelanjaan luar jangka yang ditanggung dan apa-apa fi lain, perbelanjaan atau tindakan sewajarnya berkenaan dengan produk ini.

GST – Pembekalan Berkadar Standard (0%) untuk semua fi dan caj melainkan yang dinyatakan sebaliknya di bawah.

JENIS PERKHIDMATAN / CAJ

Kadar Faedah

BAYARAN DAN CAJ PENTING (Termasuk GST)

SK Mata Wang Asing : Kos Dana Berkesan (KDB) berserta 2%
SK Mata Wang Ringgit Malaysia : Kadar Pinjaman Asas (KPA) + 2%

Faedah akan dikira dari tarikh pembiayaan sehingga matang dan hendaklah ditolak pada sumber.

Untuk bil pendiskaunan, pengiraannya seperti di bawah:

$$\text{Penerimaan terdiskaun} = P^a \left[1 - \frac{(\text{KPA}/\text{KDB} + \text{Tebaran}) \times T^a}{360 \text{ atau } 365} \right]$$

GST – Pembekalan Dikecualikan

JENIS PERKHIDMATAN / CAJ	BAYARAN DAN CAJ PENTING (Termasuk GST)															
<p>Bayaran bukan dakwa</p>	<p>Bayaran bukan dakwa akan ditentukan mengikut situasi bergantung pada risiko Bank Pengeluar dan negara. Kutipan bayaran bukan dakwa minimum adalah RM500.00</p> <p>Bayaran bukan dakwa yang ditentukan akan dikira berdasarkan formula berikut:</p> $NR = P^a \times R \times T^a$ <p>Di mana:</p> <p><i>NR</i> = Bayaran Bukan Dakwa <i>P^a</i> = Amaun Perundingan/ Pendiskaunan <i>R</i> = Peratusan Bayaran Bukan Dakwa Setahun <i>T^a</i> = Tempoh Perlindungan berdasarkan setiap bulan dan sebahagian daripadanya contohnya, jika tempohnya 2 bulan, maka formulanya menjadi 2 dibahagikan dengan 12 bulan</p> <p>Tempoh perlindungan ditentukan seperti berikut:</p> <ul style="list-style-type: none"> • SK Tampak – dari tarikh pengeluaran SK sehingga tarikh matang SK; atau • SK Usans – dari tarikh pengeluaran SK sehingga tarikh matang bil yang diterima (tidak termasuk tempoh transit / tangguh). 															
<p>Komisen/ Bayaran</p>	<ul style="list-style-type: none"> • Komisen perundingan 0.10% Minimum – RM50.00 Maksimum – RM500.00 (Ringgit) Maksimum – RM100.00 (Mata Wang Asing) • Berserta belanja tunai langsung dan caj lain, yang mana berkenaan. 															
<p>Fi menyemak dokumen di bawah Surat Kredit eksport</p>	<p>RM25.00 untuk setiap muka surat, Max RM100.00</p>															
<p>Bayaran Pengendalian (Perkhidmatan)</p>	<p>Untuk Pembayaran – RM5.00 Untuk Penyeteman dokumen – RM5.00</p>															
<p>Kos SWIFT</p>	<table border="1"> <thead> <tr> <th></th> <th>Pembayaran / Mesej Pendek (RM)</th> <th>Mesej Panjang (RM)</th> </tr> </thead> <tbody> <tr> <td>Tempatan</td> <td>10.00</td> <td>25.00</td> </tr> <tr> <td>Singapore</td> <td>25.00</td> <td>35.00</td> </tr> <tr> <td>Asia</td> <td>25.00</td> <td>70.00</td> </tr> <tr> <td>Lain Tempat</td> <td>30.00</td> <td>80.00</td> </tr> </tbody> </table>		Pembayaran / Mesej Pendek (RM)	Mesej Panjang (RM)	Tempatan	10.00	25.00	Singapore	25.00	35.00	Asia	25.00	70.00	Lain Tempat	30.00	80.00
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<p>Kos RENTAS</p>	<p>RM3.00</p>															
<p>Kos Interbank GIRO (IBG)</p>	<p>RM2.00</p>															

WAKTU TERAKHIR UNTUK MEMPROSES TRANSAKSI

Memproses transaksi i- 2.00pm

Pemrosesan pembayaran dalam wang asing tertakluk pada waktu terakhir pemrosesan pembayaran wang asing yang berkenaan.

Memproses transaksi / Kiriman wang melalui RENTAS – 12.00pm

Memproses transaksi / Kiriman wang melalui IBG – 2.00pm

TERMA & SYARAT RINGKAS

Produk ini tidak distrukturkan dengan pinjaman kredit yang diberikan kepada pelanggan, tetapi berdasarkan pada ketersediaan had pendedahan bank dan negara bagi bank pengeluar tersebut.

Produk ini tersedia untuk pelanggan sedia ada yang meminjam iaitu benefisiari yang dinamakan dalam SK dengan syarat

- SK mesti boleh diterima oleh pihak bank.
- Had kredit yang tersedia mesti ada untuk Bank Pengeluar SK dan Negaranya

SK Tampak akan terdiskaun menggunakan tempoh 14 hari untuk bil dalam negeri / tempatan dan 21 hari untuk bil asing.

SK usans akan terdiskaun apabila diterima oleh bank pengeluar sehingga matang berserta tempoh 3 hari.

FAEDAH PADA TUNGGAKAN BIL

Perundingan/ Pendiskaunan SK Tanpa Dakwa ditawarkan berdasarkan tanpa dakwa kepada pelanggan pada amaun prinsipal, walau bagaimanapun pelanggan bertanggungjawab bagi bayaran faedah pada tunggakan bil, jika bank pengeluar menangguhkan pembayaran.

Termasuk Fi Tunggakan Bil – RM100.00 dan adalah Pembekalan Di Luar Skop di bawah GST

Faedah akan terakru pada KDB yang dicaj dari tarikh tunggakan sehingga bayaran dijelaskan.

MAKLUMAT PERHUBUNGAN

Untuk mendapatkan maklumat lanjut, sila hubungi kami di:

Group Transaction Banking Product
RHB Bank Berhad
Level 3, Tower 3,
RHB Centre,
Jalan Tun Razak,
50400 Kuala Lumpur
[Tel:\(603\)92806323 / 92807254 / 92806615 /](tel:60392806323)
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untuk maklumat perhubungan
pejabat wilayah.