

## 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 Letter of Offer.

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)**

**EXPORT CREDIT REFINANCING (ECR)**

### PRODUCT INFORMATION

Export Credit Refinancing (ECR) is a scheme extended by Export-Import Bank of Malaysia Berhad (EXIM Bank) to provide short term financing to direct and indirect exporters, via the commercial banks. This scheme is presently governed by EXIM Bank's Guideline on ECR Facilities 2006. There are two types of facilities offered under the ECR scheme i.e. pre-shipment financing and post-shipment financing.

Pre-shipment ECR facility is available to direct/indirect exporters to finance purchases from domestic and/or foreign suppliers prior to shipment of goods to overseas buyers. The maximum period of financing for Pre-shipment loan is 4 months.

Post-shipment ECR facility is available to direct exporters who export products on sight or usance terms. Exporters can obtain immediate funds upon presentation of export documents after shipment of goods.

### 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

ECR Pre-Shipment and Post Shipment: 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)

EXIM Bank will determine the funding rate from time to time.

The total maximum rate of financing to exporters is 1% (Current Credit Spread / Margin) plus ECR Funding Rate on p.a. basis as determined by EXIM Bank.

Interest on Pre-shipment ECR is computed on daily outstanding balance, accumulated and payable on the last working day of the month or early discharge or on maturity of the Pre-shipment bill.

The interest on Pre-shipment ECR is calculated as follows:

$$I = \frac{P \times R \times T}{36500} \quad \text{where} \quad \begin{array}{l} I = \text{Interest} \\ P = \text{Pre-shipment loan outstanding} \\ R = \text{Rate of interest} \\ T = \text{Number of days the loan is outstanding} \end{array}$$

TYPE OF CHARGES / SERVICES	SALIENT FEES AND CHARGES (Inclusive of GST)															
<p><b>Processing Fee</b></p> <p><b>ECR Domestic Purchase Order (DPO) Charges</b></p> <p><b>ECR Local Purchase Order (LPO) Charges</b></p> <p><b>Checking fee for documents under LC</b></p> <p><b>Handling(Service) fee</b></p> <p><b>Cost of SWIFT</b></p> <p><b>Cost of RENTAS</b></p> <p><b>Cost of Interbank GIRO (IBG)</b></p>	<p>For post shipment ECR the interest payable is deducted upfront and the exporter will receive the discounted proceeds at EXIM Bank's funding rate + 1% p.a. and shall be computed as follows :-</p> $P = \frac{NV}{\left[ \frac{r \times t}{36500} + 1 \right]}$ <p>where, <i>P</i> = Proceeds  <i>NV</i> = Nominal value  <i>r</i> = Interest rate  <i>t</i> = Number of days to maturity</p> <p>GST – Exempt Supply</p> <p>RM10.00 per transaction</p> <p>0.05% flat of ECR DPO value, Min RM20.00, Max RM500.00</p> <p>0.05% flat of invoice value, Min RM20.00, Max RM500.00</p> <p>RM25.00 per LC page, Max RM100.00</p> <p>Payment – RM5.00  Stamping – RM5.00</p> <table border="1" data-bbox="564 1131 1412 1288"> <thead> <tr> <th></th> <th>Payment /Short (RM)</th> <th>Long (RM)</th> </tr> </thead> <tbody> <tr> <td><b>Local</b></td> <td>10.00</td> <td>25.00</td> </tr> <tr> <td><b>Singapore</b></td> <td>25.00</td> <td>35.00</td> </tr> <tr> <td><b>Asia</b></td> <td>25.00</td> <td>70.00</td> </tr> <tr> <td><b>Others</b></td> <td>30.00</td> <td>80.00</td> </tr> </tbody> </table> <p>RM3.00</p> <p>RM2.00</p>		Payment /Short (RM)	Long (RM)	<b>Local</b>	10.00	25.00	<b>Singapore</b>	25.00	35.00	<b>Asia</b>	25.00	70.00	<b>Others</b>	30.00	80.00
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<p><b>CUT-OFF TIME FOR TRANSACTION TO BE PROCESSED</b></p> <p>Processing ECR – 10.00am</p> <p>Foreign currency payment processing is subject to the respective foreign currency cut-off processing time.</p> <p>Processing / Payment via RENTAS – 10.00am</p> <p>Processing / Payment via IBG – 10.00am</p>																

## **BRIEF TERMS & CONDITIONS**

A company which is incorporated in Malaysia involved directly or indirectly in export activity and international trade is eligible for ECR facilities.

The products which are currently prohibited to be exported are turtle eggs, rattans and poisonous chemicals as cited by the 1st schedule of Custom Duties Order edition dated 2nd May 2002 shall not be financed.

In order to have access to the ECR scheme, a direct/indirect exporter should first arrange for an ECR credit facility with an ECR Bank.

The following must be submitted to EXIM Bank for consideration of access to ECR facility:

- Application for Access to ECR Facility;
- Latest Annual Report; and
- A bank draft / cheque of RM50.00 payable to Export-Import Bank of Malaysia Berhad.

The application must be endorsed by the ECR Bank i.e. Lending Units (which has granted the ECR credit facility) prior to submission to EXIM Bank. The direct/indirect exporter must present the Access approval letter together with relevant documents to his ECR Bank upon approval from EXIM Bank.

Provision of false information by the direct/indirect exporter to EXIM Bank would result in the immediate termination of access to ECR facility.

The Bank would structure a ECR facility with the appropriate tenure according to the borrower's business requirement and trade cycle.

The Borrower may be required to submit a list of its buyers/suppliers to the bank for approval. The approved buyers'/suppliers' list will be reviewed by the bank.

Interest on Pre-shipment ECR is computed on daily outstanding balance, accumulated and payable on the last working day of the month or early discharge or on maturity of the Pre-shipment bill.

Post-shipment bills must have a nominal value of RM10,000.

Interest on Pre-shipment ECR is computed on daily outstanding balance, accumulated and payable on the last working day of the month or early discharge or on maturity of the Pre-shipment bill.

The period of financing for Post-shipment bill is from the date when export documents are presented to the ECR Bank until the maturity of the export bill, plus standard en-route period, subject to a minimum period of 7 days and maximum period of 6 months (183 days). The interest payable is deducted upfront and the exporter will receive the discounted proceeds.

Security may be required by RHB Bank to establish the ECR facility.

## OVERDUE ECR

Table below summarizes the points at which a bill shall be classified as overdue.

All trade facilities are to be frozen immediately upon overdue. Overdue interest of BLR + penalty (x%) shall be imposed on all overdue bills. The present penalty rate is 3.5% p.a.

Facility	Upon ...	Classified overdue ...	Overdue Pricing
Pre-shipment	1. Maturity	When loan is not repaid on maturity date.	BLR + 3.5% p.a. charged from the date of overdue until settlement.
	2. Cancellation of DPO/LPO by direct exporter	When indirect exporter is unable to repay outstanding loan immediately.	
Post- Shipment	1. Maturity	When loan is not repaid on maturity date.	BLR + 3.5% p.a. charged from the date of overdue until settlement.
	2. Dishonour of export documents	When exporter is unable to discharge the bill.	

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

## 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 Surat Tawaran.

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



**RHB Bank Berhad (6171-M)**

**KEMUDAHAN PEMBIAYAAN SEMULA  
KREDIT EKSPORT (KPSKE)**

### MAKLUMAT PRODUK

Kemudahan Pembiayaan Semula Kredit Eksport (KPSKE) adalah skim yang dilanjutkan oleh Export-Import Bank of Malaysia Berhad (EXIM Bank) bagi menyediakan pembiayaan jangka pendek kepada pengeksport langsung dan tak langsung melalui bank komersil. Pada masa ini, skim ini dikawal oleh Garis Panduan Exim Bank tentang Kemudahan PSKE 2006. Terdapat dua jenis kemudahan yang ditawarkan di bawah skim KPSKE iaitu, pembiayaan prakiriman dan pembiayaan pascakiriman.

KPSKE prakiriman tersedia kepada pengeksport langsung/ tak langsung untuk membiayai pembelian daripada pembekal dalam negeri dan/ atau pembekal asing sebelum kiriman barangan kepada pembeli luar negara. Tempoh maksimum pembiayaan untuk pinjaman Prakiriman ialah 4 bulan.

KPSKE pascakiriman tersedia kepada pengeksport langsung yang mengeksport produk pada terma tampak atau usans. Pengeksport boleh mendapatkan dana serta-merta apabila pengemukaan dokumen eksport dibuat selepas barangan dikirim.

### 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

KPSKE Prakiriman dan KPSKE Pascakiriman: 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)

EXIM Bank akan menentukan kadar dana dari masa ke semasa.

Kadar jumlah maksimum pembiayaan kepada pengeksport ialah 1% (Tebaran / Margin Kredit Semasa) berserta Kadar Dana KPSKE setahun seperti yang ditentukan oleh EXIM Bank.

Faedah ke atas KPSKE Prakiriman dikira pada baki terhutang harian, dikumpul dan boleh dibayar pada hari bekerja terakhir bulan tersebut atau pelepasan awal atau pada tarikh matang bil Prakiriman.

JENIS PERKHIDMATAN / CAJ	BAYARAN DAN CAJ PENTING (Termasuk GST)															
	<p>Faedah ke atas KPSKE Prakiraman dikira seperti berikut:</p> $I = \frac{P \times R \times T}{36500}$ <p>di mana, <i>I</i> = Interest (Faedah)  <i>P</i> = Pre-shipment loan outstanding (Amaun pinjaman prakiraman terhutang)  <i>R</i> = Rate of interest (Kadar faedah)  <i>T</i> = Number of days the loan is outstanding (Bilangan hari pinjaman yang terhutang)</p> <p>Untuk KPSKE pascakiraman, faedah boleh dibayar ditolak terdahulu dan pengeksport akan menerima penerimaan terdiskaun pada kadar dana EXIM Bank + 1% setahun dan akan dikira seperti berikut:-</p> $P = \frac{NV}{\left[\frac{r \times t}{36500} + 1\right]}$ <p>di mana, <i>P</i> = Proceeds (Penerimaan)  <i>NV</i> = Nominal value (Nilai nominal)  <i>r</i> = Interest rate (Kadar faedah)  <i>t</i> = Number of days to maturity (Bilangan hari sebelum matang)</p> <p>GST – Pembekalan Dikecualikan</p>															
Bayaran Pemprosesan	RM10.00 setiap urus niaga															
Caj Pesanan Belian Dalam Negeri (PBDN) KPSKE	0.05% amaun sama rata daripada nilai PBDN KPSKE, Min RM20.00, Maksimum RM500.00															
Caj Pesanan Belian Tempatan (PBT) KPSKE	0.05% amaun sama rata daripada nilai invois, Min RM20.00, Maksimum RM500.00															
Fi menyemak dokumen di bawah Surat Kredit eksport	RM25.00 untuk setiap muka surat, Max RM100.00															
Bayaran Pengendalian (Perkhidmatan)	Untuk Pembayaran – RM5.00 Untuk Penyyetaman dokumen – RM5.00															
Kos SWIFT	<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 Tempatan</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 Tempatan	30.00	80.00
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Kos RENTAS	RM3.00															
Kos Interbank GIRO (IBG)	RM2.00															

## **WAKTU TERAKHIR UNTUK MEMPROSES TRANSAKSI**

Memproses transaksi– 10.00am

Pembayaran tertakluk pada waktu terakhir pemprosesan pembayaran wang asing yang berkenaan.

Kiriman wang melalui RENTAS – 10.00am

Kiriman wang melalui IBG – 10.00am

## **TERMA & SYARAT RINGKAS**

Syarikat ditubuhkan di Malaysia yang terlibat secara langsung atau tak langsung dalam aktiviti eksport dan perdagangan antarabangsa layak untuk mendapat KPSKE.

Produk yang dilarang pada masa ini untuk dieksport adalah telur penyuy, rotan dan bahan kimia beracun yang tidak boleh dibiayai seperti yang dipetik oleh Jadual Pertama Edisi Perintah Duti Kastam bertarikh 2 Mei 2002.

Untuk mendapat akses ke skim KPSKE, pengeksport langsung / tak langsung hendaklah mengatur kemudahan kredit KPSKE dengan EXIM Bank .

Perkara berikut mesti diserahkan kepada EXIM Bank untuk dipertimbangkan akses pada KPSKE:

- Permohonan Bagi Akses pada KPSKE;
- Laporan Tahunan Terkini; dan
- Draf bank/ cek RM50.00 dibayar kepada Export-Import Bank of Malaysia Berhad.

Permohonan mesti diendors atau disahkan oleh Bank KPSKE iaitu Unit Pinjaman (yang memberikan kemudahan kredit KPSKE) sebelum serahan kepada EXIM Bank . Pengeksport langsung / tak langsung mesti mengemukakan surat kelulusan bersama dengan dokumen berkaitan kepada Bank KPSKE apabila mendapat kelulusan EXIM Bank.

Pengeksport langsung / tak langsung yang menyediakan maklumat palsu kepada EXIM Bank boleh mengakibatkan akses pada KPSKE ditamatkan serta-merta.

Pihak bank akan menstrukturkan KPSKE dengan tempoh yang sesuai menurut keperluan perniagaan peminjam dan kitaran perdagangan.

Peminjam akan diperlukan untuk menyerahkan senarai pembeli / pembekalnya kepada pihak bank untuk mendapatkan kelulusan. Senarai pembeli / pembekal yang diluluskan akan disemak semula oleh pihak bank.

Faedah ke atas KPSKE Prakiraman dikira pada baki terhutang harian, dikumpul dan boleh dibayar pada hari bekerja terakhir bulan tersebut atau pelepasan awal atau pada tarikh matang bil Prakiraman.

Bil pascakiraman mesti mempunyai nilai nominal RM10,000.

Faedah ke atas KPSKE Prakiraman dikira pada baki terhutang harian, dikumpul dan boleh dibayar pada hari bekerja terakhir bulan tersebut atau pelepasan awal atau pada tarikh matang bil Prakiraman.

Tempoh pembiayaan untuk bil Pascakiraman adalah dari tarikh dokumen eksport dikemukakan kepada Bank KPSKE sehingga tarikh matang bil eksport, berserta tempoh en-route (dalam perjalanan) piawai, tertakluk pada tempoh minimum 7 hari dan tempoh maksimum 6 bulan (183 hari). Faedah boleh dibayar akan ditolak terdahulu dan pengeksport akan menerima penerimaan terdiskaun.

Cagaran mungkin diperlukan oleh bank RHB untuk melaksanakan KPSKE.

## TUNGGAKAN KPSKE

Jadual di bawah meringkaskan fakta yang mana bil hendaklah dikelaskan sebagai tunggakan.

Semua kemudahan perdagangan akan dibekukan serta-merta apabila menjadi tertunggak. Tunggakan faedah bagi Kadar Pinjaman Asas (KPA) + penalti ( x%) akan dikenakan pada semua tunggakan bil. Kadar penalti semasa ialah 3.5% setahun

Kemudahan	Apabila...	Dikelaskan sebagai tunggakan....	Tunggakan Harga
Prakiriman	1. Matang	Apabila pinjaman tidak dibayar balik pada tarikh matang.	KPA + 3.5% setahun dicaj dari tarikh tertunggak sehingga bayaran dijelaskan.
	2. Pembatalan PBDN/ PBT oleh pengeksport langsung	Apabila pengeksport tak langsung tidak dapat membayar balik baki pinjaman dengan serta-merta.	
Pascakiriman	1. Matang	Apabila pinjaman tidak dibayar balik pada tarikh matang.	KPA + 3.5% setahun dicaj dari tarikh tertunggak sehingga bayaran dijelaskan.
	2. Dokumen eksport tidak laku	Apabila pengeksport tidak dapat melepaskan bil.	

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

## 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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**Atau lawati**  
**<http://www.rhbgroup.com/>**  
**(Business / Transaction Banking)**  
**untuk maklumat perhubungan**  
**pejabat wilayah.**