

DISCLOSURE FOR CROSS-BORDER TRADE SETTLEMENT SERVICES

Types of services		Fees and Charges	Cut-off time for transaction to be processed
Import and Export	1. Letter of Credit-i		
	Issuance	0.1% per month Minimum (Min): RM150 (Min.USD50 or equivalent if charges are for account of foreign beneficiary)	a)issuance/amendment/acceptance/payment via IBG <ul style="list-style-type: none"> • before 2.00pm – processed on the same day • after 2.00pm – processed next day b) Foreign currency payment processing is subject to the respective foreign currency cut-off processing time c) Payment via RENTAS <ul style="list-style-type: none"> • before 2.00pm – processed on the same day • after 2.00pm – processed next day
	Amendment (i) Extension of validity date	0.1% per month for the extended period Min: RM50 for 1st amendment. Min: RM100 for subsequent amendment. (Min.USD25 or equivalent if charges are for account of foreign beneficiary)	
	(ii) Increase in amount	0.1% per month for the incremental value Min: RM50 for 1st amendment. Min: RM100 for subsequent amendment (Min.USD25 or equivalent if charges are for account of foreign beneficiary)	
	(iii) Other amendments	Min: RM50 for 1st amendment. Min: RM100 for subsequent amendment per request (Min.USD25 or equivalent if charges are for account of foreign beneficiary)	
	Cancellation	RM50 flat	
	Overdrawn	0.1% per month Min: RM50 for 1st overdrawn amount. Min: RM100 for subsequent overdrawn amount	
	Expired	0.1% per month Min: RM50	
	Discrepancy	<ul style="list-style-type: none"> • RM50 for RM denominated LC-i • Equivalent of USD50 for any other foreign currencies) 	
	2. Over-The-Counter Letter of Credit-i		
	Issuance	0.1% per month or part thereof Min : RM150 (Min.USD50 or equivalent if charges are for account of foreign beneficiary)	
	Amendment i) Extension of validity date	0.1% per month for the extended period Min : RM50 for 1st amendment. Min : RM100 for subsequent amendment (Min.USD25 or equivalent if charges are for account of foreign beneficiary)	
	ii) Increase in amount	0.1% per month Min : RM50 for 1st amendment. Min : RM100 for subsequent amendment (Min.USD25 or equivalent if charges are for account of foreign beneficiary)	

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iii) Other amendments	Flat: RM50 for 1st amendment. Flat:RM100 for subsequent amendment per request	
Cancellation	RM50 flat (exclusive of other miscellaneous charges e.g. swift charges)	
Overdrawn	RM50 (Min. USD25 or equivalent if charges are for account of foreign beneficiary)	
Expired	0.1% per month or part thereof from LC-i expiry date to the drawing date of the remaining outstanding balance amount	
Inward Bills Acceptance Commission	0.1% per month or part thereof on the usance tenor. Min RM100	
3. Standby Letter of Credit-i		
Issuance	1.5% per annum, Min : RM100	
Amendment	1.5% per annum, Min : RM100	
4. Transferable Letter of Credit-i		
Transfer of original LC	0.15% flat on the transfer amount Min RM300 (customer with facility) Min RM500 (customer with no facility)	
Transfer of amendment	RM150 flat	
Inwards Bills-LC / Usance LC IBC Collection Commission	<ul style="list-style-type: none"> • For Local 2nd Beneficiary 0.1% flat, Min RM50 Max RM100 for foreign currency Max RM500 for RM • For Foreign 2nd Beneficiary • Flat USD50 or equivalent. 	
Payment Handling Fee to 2 nd Beneficiary	RM25 of equivalent of USD20 for any other foreign currencies Note: To be borne by transferee or 2nd beneficiary and deducted from proceeds.	
5. Inward Bills for Collection-i		
Collection Commission	0.1% flat ,Min RM50 Max RM100 for foreign currency Max RM500 for RM	
6. Bank Guarantee-i		
Issuance/ Renewal Commission	0.125% per month Min :RM100	
Amendment	0.125% per month Min RM100	
Other Amendment	RM50 flat per request	
Lost BG	RM100 flat	
Claims under BG Handling fee	RM50 per claim (to be charged on applicant)	
Handling Charges for non-standard format	RM100 flat	
7. Over-The-Counter Bank Guarantee-i		
Issuance / Renewal	1.5% per annum, Min: RM100	
Amendment (on tenor and amount)	1.5% per annum, Min RM100	

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	Other amendments	Min: RM50 flat per request	
	Lost BG	RM100 flat	
	Handling Charges for non-standard format	RM100 flat	
	Claims under BG Handling fee	RM50 per claim (to be charged on applicant)	
	8. Shipping Guarantee-i		
	Under our LC	0.1% flat for first 3 months Min RM100	
	Not under our LC	0.2% flat for first 3 months Min RM200	
	If the SG-i is not return for cancellation	0.1% per month Min RM50 until SG-i is returned for cancellation.	
	9. Outward Bills for Collection-i		
	Collection commission	0.1% flat , Min RM50 ,Max RM100	
	10. Advising Letter of Credit-i		
	Advising commission for Beneficiary's Account	RM50 flat for customer beneficiary RM75 flat for non-customer beneficiary	
	Advising commission for Local Applicant's Account	RM50 flat for local LC with customer applicant RM75 flat for local LC with non-customer applicant	
	Advising commission for Foreign Applicant's account	USD50 flat for Foreign LC	
	11. Confirmed Letter of Credit-i		
	Confirmation commission	Depending on the country/sovereign risk, the confirmation rate will be charged between 0.1% to 0.2% per month or part thereof <ul style="list-style-type: none"> SME customer:Min.RM100 Non SME Customer:Min.RM200 	

General Charges

Handling Fee <ul style="list-style-type: none"> Stamping Payment (Cheque/draft/ RENTAS) Postage (local & foreign) Inter-branch / Same Branch Transfer 	RM5															
	RM5															
	RM5 (not applicable for transaction with commission/service charges that have been charged)															
	RM5															
Cost of SWIFT	<table border="1"> <thead> <tr> <th></th> <th>Payment /Short (RM)</th> <th>Long (RM)</th> </tr> </thead> <tbody> <tr> <td>Local</td> <td>10</td> <td>25</td> </tr> <tr> <td>Singapore</td> <td>25</td> <td>35</td> </tr> <tr> <td>Asia</td> <td>25</td> <td>70</td> </tr> <tr> <td>Others</td> <td>30</td> <td>80</td> </tr> </tbody> </table>		Payment /Short (RM)	Long (RM)	Local	10	25	Singapore	25	35	Asia	25	70	Others	30	80
		Payment /Short (RM)	Long (RM)													
	Local	10	25													
	Singapore	25	35													
	Asia	25	70													
Others	30	80														
Cost of RENTAS	RM3															
Cost of Interbank GIRO (IBG)	RM2															

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<p>Postage/Delivery Charges</p> <p>Local Party</p> <ul style="list-style-type: none"> • Normal mail • Registered mail • Courier / hand delivery <p>Foreign Party</p> <ul style="list-style-type: none"> • Normal mail • Registered mail • Courier / hand delivery 	<p>RM2</p> <p>RM3</p> <p>Actual courier/transport charges plus RM5, Min RM10</p> <p>RM3</p> <p>RM5</p> <p>Actual courier/transport charges plus RM5, Min RM10</p>
<p>Fax charges per page</p>	<p>RM2 – RM10 (Depending on destination)</p>

All fees, commissions, charges and monies payable shall be exclusive of and are subject to Goods and Services Tax (GST)