

Bank of China (Malaysia) Berhad

Standard Charges on International Trade Services Operations

Type of Services	Fees & Charges (subject to applicable taxes, if any)	Cut-off Time (Including Transactions With Domestic and Cross-Border Settlement) (Same day turnaround time commitment is subject to customer's application is in order and longer turnaround time applied for bulk submission)
Export services		
<u>1. Export Non-L/C Bills</u>		
1.1 Outward Bills for Collection (Clean and Documentary Items)	(a) Foreign Currency 0.1% flat on bill amount Min. RM50 Max. RM100 (b) Local Currency (MYR) 0.1% flat on bill amount Min. RM50 Max. RM500	(a) Creation By 2PM on T-day; After 2PM will be next working day (b) Payment/ settlement By 5PM on T-day
1.2 Purchase/Discount	(a) Foreign Currency 0.1% flat on bill amount Min. RM50 Max. RM100 Interest charge as per prescribed rate determines by the Bank (b) Local Currency (MYR) 0.1% flat on bill amount Min. RM50 Max. RM500 Interest charge as per prescribed rate determines by the Bank	(a) Creation By 2PM on T-day; After 2PM will be next working day (b) Payment/ settlement By 5PM on T-day
1.3 Snag bill handling fees	RM150 flat per month (or part thereof) (for bills dishonour after due date/ first presentation)	Not Applicable
<u>2. Export - LC Bills</u>		
2.1 L/C Advising: (a) Letter of Credit (b) Pre-advise (c) L/C Amendment	RM80 per advising - Customer RM100 per advising - Non-customer	By 2PM on T-day; After 2PM will be next working day

Remarks: T-day is Transaction day

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<p>2.2 Add Confirmation i.e. BOCM act as Confirming Bank</p> <p>(The decision as to whether or not to add confirmation is at the absolute discretion of the Bank)</p>	<p>Min. 0.1% per month or part thereof as determined by the Bank subject to the complexity of LC and the risk of LC Issuing Bank, Issuing Bank's Country Risk and other risk considerations. Note: This charges is in addition to advising fees.</p> <p>Min.RM300</p> <p>For usance LC, additional usance commission of min 0.1% per month (or part thereof) or as determined by the Bank for the usance period of the credit.</p>	<p>By 2PM on T-day; After 2PM will be next working day</p>
<p>2.3 Non-Purchase/ Discount/ Negotiate of bills/ documents drawn under L/C i.e. bills/documents sent on "Approval or Payment" basis</p>	<p>(a) Foreign Currency 0.1% flat on bill amount Min. RM50 Max. RM100</p> <p>(b) Local Currency (MYR) 0.1% flat on bill amount Min. RM50 Max. RM500</p>	<p>(a) Creation By 2PM on T-day; After 2PM will be next working day</p> <p>(b) Payment/ Settlement By 5PM on T-day</p>
<p>2.4 Transfer L/C including Transfer L/C amendment (full or partial transfer) i.e. our Bank act as Transferring Bank</p> <p>(The decision as to whether or not to transfer the LC or LC amendment is at the absolute discretion of the Bank)</p>	<p>Min. 0.1% per month (or part thereof) on the face value of the transfer amount or as determined by the Bank (depends on the complexity of LC and the risk of LC Issuing Bank, Issuing Bank's Country Risk and other risk considerations).</p> <p>Min.RM300</p> <p>For usance LC, additional usance commission of min 0.1% per month (or part thereof) or as determined by the Bank for the usance period of the credit.</p>	<p>By 2PM on T-day; After 2PM will be next working day</p>
<p>2.5 Assignment of Proceeds</p> <p>(The decision as to whether or not to assign of proceeds is at the absolute discretion of the Bank)</p>	<p>Min. 0.1% per month or part thereof on the amount of assignment.</p> <p>Min.RM300</p>	<p>By 2PM on T-day; After 2PM will be next working day</p>
<p>2.6 Purchase/ Discount/ Negotiate of bills/ documents drawn under L/C</p>	<p>(a) Foreign Currency 0.1% flat on bill amount Min. RM50 Max. RM100 Interest charge as per prescribed rate determined by the Bank</p>	<p>(a) Creation By 2PM on T-day; After 2PM will be next working day</p>

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	(b) Local Currency (MYR) 0.1% flat on bill amount Min. RM50 Max. RM500 Interest charge as per prescribed rate determines by the Bank	(b) Payment/ settlement By 5PM on T-day
2.7 Document examination/ checking Fee	Min - RM50 (non complex L/C) Max - RM200 (complex L/C)	By 2PM on T-day; After 2PM will be next working day
Import services		
1. Import Non-L/C Bills	(a) Foreign Currency	(a) Creation By 2PM on T-day; After 2PM will be next working day
1.1 Inward Bills for Collection (Clean and Documentary Items)	0.1% flat on bill amount Min. RM50 Max. RM100 For usance bill or under D/A (Documents against acceptance) term, additional handling commission of RM50 per bill.	(b) Acceptance By 2PM on T-day; After 2PM will be next working day
	(b) Local Currency (MYR) 0.1% flat on bill amount Min. RM50 Max. RM500 For usance bill or under D/A (Document against acceptance) term, additional handling commission of RM50 per bill.	(c) Payment By 2PM on T-day; After 2PM will be next working day (Payment via Rentas - By 11.30 am on T-day After 11.30 am will be next working day)
1.2 Snag bill handling fees		
(a) Unpaid item (Dishonor) i.e. dishonored after the arrival of the goods or presentation after due date.	RM150 flat per month (or part thereof)	Not applicable
(b) Direct settlement charge i.e. documents release free of payment and such other request in similar effect. (c) Direct settlement charge i.e. documents transferred to another bank as requested or such other request in similar effect. (d) Direct settlement charge i.e. documents returned to the	0.1% flat on bill amount Min – RM50 Max – RM200	Not applicable

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presenter as requested or such other request in similar effect.		
1.3 Noting / Protesting (The decision as to whether or not to act on the instruction to perform noting/protesting is at the absolute discretion of the Bank)	Actual legal charges plus all charges/fees/ out-of-pocket expenses in connection with Noting/Protesting	Not applicable
2. Import - L/C Bills 2.1 L/C Issuance	0.1% per month (or part thereof) on the L/C amount. Min – RM50 For usance L/C, additional usance commission of 0.1% per month (or part thereof) for the usance period of the credit.	By 2PM on T-day; After 2PM will be next working day
2.2 L/C Amendment (a) Extension/ increase amount (This commission charged is only applicable to amendment in respect of increase in amount and/or extension of validity of L/C)	0.1% per month (or part thereof) on the L/C amount. Min – RM50	By 2PM on T-day; After 2PM will be next working day
(b) Other amendment (i.e. without any amendment in respect of increase in amount and/or extension of validity of L/C)	RM50 per amendment.	By 2PM on T-day; After 2PM will be next working day
2.3 L/C Cancellation fees (i.e. LC cancelled without any presentation of documents including cancellation of expired LC without any or zero utilization)	RM100 per L/C	By 2PM on T-day; After 2PM will be next working day
2.4 Endorsement of transport documents received direct by customer (a) Under L/C (b) Under Non-L/C (ie. Inward Collection)	0.1% flat on the invoice amount. Min – RM100	Not applicable

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<p>2.5 Receipt of Incoming Documents Drawn Under Our Own L/C</p> <p>(a) Drawings against expired L/C, i.e. drawings presented after the L/C expiry date</p>	<p>0.1% per month (or part thereof) on L/C amount or drawing amount (whichever is applicable) from original L/C expiry date to L/C drawing date</p> <p>Min - RM100</p>	<p>Document examination/checking turnaround time: 3 working days</p>
<p>(b) Drawings exceed the L/C amount, i.e. L/C amount is overdrawn</p>	<p>0.1% per month (or part thereof) on the excess amount from the original L/C expiry date to L/C drawing date</p> <p>Min – RM100</p>	
<p>(c) Discrepant documents presented i.e. documents presented are not conformed with our L/C terms <i>(Note: These Charges will be borne and paid by L/C Beneficiary)</i></p>	<p>Foreign L/C – USD150 (per presentation of documents)</p> <p>Local L/C – RM100 (per presentation of documents)</p>	
<p>2.6 Transit Interest under Import Bills receivable i.e. Bills drawn under a L/C of this Bank: Interest will be charged at the prevailing rate for the foreign currency in question from the date of negotiation by the remitting bank until the date of payment or conversion to trade financing by the customer.</p>	<p>Interest charge as per prescribed rate determined by the Bank</p>	<p>Not applicable</p>
<p>Guarantees/ Standby Letter of Credit / Shipping Guarantee</p>		
<p><u>1. Bank Guarantee (BG)/ Standby Letter of Credit (SBLC)</u></p> <p>1.1 Issuance / Amendment</p>	<p>(a) If issuance/ amendment is fully secured by cash deposit or fixed deposit receipts or counter guarantees acceptable to the bank. Commission varies from 0.03% to 0.10% per month (or part thereof) or as determined by the Bank</p> <p>Min – RM100</p>	<p>(a) Issuance/ amendment By 2PM on T-day; After 2PM will be next working day (b) Claim By 2PM on T-day; After 2PM will be next working day (c) Cancellation By 2PM on T-day; After 2PM will be next working day</p>

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	<p>(b) If issuance/ amendment is on clean basis or partially/ fully secured against assets e.g. landed properties, shares etc. Commission varies from 0.1% to 0.15% per month (or part thereof) or as determined by the Bank</p> <p>Min – RM100</p>	<p>(a) Issuance/ amendment By 2PM on T-day; After 2PM will be next working day (b) Claim By 2PM on T-day; After 2PM will be next working day (c) Cancellation By 2PM on T-day; After 2PM will be next working day</p>
1.2 BG or SBLC cannot be cancelled on expiry date (e.g. open-ended)	Commission of not less than 0.1% per month	Not Applicable
1.3 Advising of Guarantee, including advising of Guarantee amendment	<p>RM100 per advising of Guarantee</p> <p>RM100 per advising of Guarantee amendment</p>	By 2PM on T-day; After 2PM will be next working day
<p><u>2. Shipping guarantee</u></p> <p>2.1 Issuance</p>	<p>0.1% on invoice amount Min – RM100</p> <p>Note: If the 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 shall be charged up to the date of return of the guarantee.</p> <p>Min – RM100</p>	By 2PM on T-day; After 2PM will be next working day
Pre-Shipment Financing		
Document handling fees	<p>0.05% to 0.25% on bill amount</p> <p>Min – RM20 Max – RM500</p>	<p>By 2PM on T-day; After 2PM will be next working day</p> <p>By 11.30am on T-day (Payment via RENTAS) After 11.30am will be next working day</p> <p>Settlement/extension: By 5pm on T-day</p>

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Invoice Financing		
Document handling fees	0.1% on drawdown amount Min – RM100 Max – RM200	By 2PM on T-day; After 2PM will be next working day By 11.30am on T-day (Payment via RENTAS) After 11.30am will be next working day Settlement/extension: By 5pm on T-day
Account Receivable Financing		
Admin fee/ Handling fee	Minimum 0.05%	By 2PM on T-day; After 2PM will be next working day By 11.30am on T-day (Payment via RENTAS) After 11.30am will be next working day Settlement/extension: By 5pm on T-day
Miscellaneous Charges		
1. Commission-in-lieu of Exchange (For foreign currency bills and trade financing settled in foreign currency in-lieu of exchange)	0.1% on invoice amount Min – RM50 Max – RM200	Not applicable
2. Postage (if applicable)	RM5 flat	
3. Cable Charges (Swift) – If applicable	(a) RM 30 flat on short Swift messages: MT103 / 199 / 202 / 405 / 410 / 412 / 416/ 420 / 422 / 430 / 498 / 499 / 705 / 730 / 732 / 740 / 742 / 747 / 799 / 999 e.t.c. (b) RM100 flat on long Swift messages: MT700 / 701 / 707 / 710 / 711 / 720 / 721/ 734 / 750 / 752 / 754 / 756 / 760 / 767/ 768 / 769, e.t.c.	
4. Handling Charges (To cater for ad-hoc request or special service request by customer)	RM50 per bill or per transaction Except RM150 per bill or transaction (one-off) shall be levied on past due/ overdue bills	

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5. Courier (within Malaysia)	RM 15.00 (Within Peninsular) RM 25.00 (Sabah and Sarawak) (Note: These charges include the Fuel Charge or Surcharge or other charges in similar nature levied/imposed by GDEX Courier or any other courier company (where applicable), including subsequent revisions/changes/updates which will come into force from time to time, if any.)	Not applicable
6. Courier fee and charges (Outside Malaysia/ Oversea)	Min – RM50.00 Note: Various according to the destination and subject to the cost incurred to/charged by DHL or any other courier company (where applicable). This includes the Fuel Charge or Surcharge or other charges in similar nature levied/imposed by DHL courier or any other courier company (where applicable) from time to time, if any.	
7. Stamp duty (if applicable to the respective product)	RM10.00	

Cancellation Procedures In Relation To Cross Border Settlement

1. Customer is required to provide written request for cancellation signed by authorized signatories.
2. For Bank Guarantees, Letter of Credit or Standby Letter of Credit, consent from all the parties such as applicant and beneficiary are required prior to the cancellation.
3. When a cancellation is due to the bank's failure to honour the transaction, the bank shall refund the funds to customer (where applicable) without undue delay upon validation.

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