

Bank of China (Malaysia) Berhad

Standard Charges on International Trade Services Operations

No	Item	Charges
1.0	<u>Export services - Non-L/C Bills</u>	
1.1	Outward Bills for Collection (Non-L/C Bills) (Clean and Documentary Items) (a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500
	(c) Snag bill handling fees	RM150 flat per month (or part thereof)
1.2	<u>Purchase/Discount for Non-L/C Bills/Documents</u> (a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100 Interest charge as per prescribed rate determined by the Bank
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500 Interest charge as per prescribed rate determined by the Bank
2.0	<u>Export services - L/C Bills</u>	
2.1	Advising (a) Letter of Credit (b) Pre-advise (c) L/C Amendment	RM80 per advising – customer RM100 per advising – Non-customer
2.2	Adding our confirmation, i.e. our Bank act as Confirming Bank (The decision as to whether or not to add confirmation is at the absolute discretion of the Bank)	Min 0.1% per month or part thereof or as determined by the Bank subject to the complexity of LC as well as the risk of LC Issuing Bank, Issuing Bank's Country Risk and other risk considerations. (This charges is in addition to advising fees) Min – RM300 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.

Note : This revised standard charges shall take effect from 1st January 2025 and is to supersede all the previous charges on Trade Finance Operations, including any amendment(s) and any specific updates/changes subscribed to hereunder.

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2.3	Non-Purchase/Discount/Negotiate of bills/documents drawn under L/C i.e. bills/documents sent on "Approval or Payment" basis (a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500
2.4	Transferring of L/C including transferring of L/C amendment (full or partial transfer) i.e. our Bank act as Transferring Bank (The decision as to whether or not to transfer the LC or Amendment of LC is at the absolute discretion of the Bank)	Min 0.1% per month (or part thereof) on the face value of the transferring amount or as determined by the Bank subject to the complexity of LC as well as the risk of LC Issuing Bank, Issuing Bank's Country Risk and other risk considerations. Min – RM300 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.
2.5	Assignment of Proceeds (The decision as to whether or not to assign of proceeds is at the absolute discretion of the Bank)	Min 0.1% per month (or part thereof) on the amount of assignment Min – RM300
2.6	Purchase/Discount/Negotiate of bills/documents drawn under L/C (a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100 Interest charge as per prescribed rate determined by the Bank
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500 Interest charge as per prescribed rate determined by the Bank
2.7	Document checking Fee	Min – RM50 (Non complex LC) Max – RM200 (Complex LC)

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3.0	<u>Import services - Non-L/C Bills</u>	
3.1	Inward Bills for Collection (Non-L/C Bills) (Clean and Documentary Items) (a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100 For usance bill or under D/A term, additional handling commission of RM50 per bill.
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500 For usance bill or under D/A term, additional handling commission of RM50 per bill.
3.2	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)
	(b) Direct settlement charge i.e. documents release free of payment and such other request in similar effect	0.1% flat on bill amount Min – RM50 Max – RM200
	(c) Direct settlement charges i.e. documents transferred to another bank as requested or such other request in similar effect.	0.1% flat on bill amount Min – RM50 Max – RM200
	(d) Direct settlement charges i.e. documents returned to the presenter as requested or such other request in similar effect	0.1% flat on bill amount Min – RM50 Max – RM200
3.3	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
4.0	<u>Import services - L/C Bills</u>	
4.1	Issuance of L/C	0.1% per month (or part thereof) on the L/C amount. Min – RM50 For usance LC, additional usance commission of 0.1% per month (or part thereof) for the usance period of the credit.

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4.2	(a) L/C Amendment (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
	(b) Other amendments (i.e. without any amendment in respect of increase in amount and/or extension of validity of L/C)	RM50 per amendment.
4.3	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 LC
4.4	Endorsement of transport documents received direct by customer (a) Under L/C	0.1% flat on the invoice amount. Min – RM100
	(b) Under Collection (i.e. Non-L/C)	0.1% flat on the invoice amount. Min – RM100
4.5	Receipt of Incoming Documents Drawn Under Our Own LC (a) Drawings against expired LC, i.e. drawings presented after the LC expiry date	0.1% per month (or part thereof) on LC amount or drawing amount (whichever is applicable) from original LC expiry date to LC drawing date Min – RM100
	(b) Drawings exceed the LC amount, i.e. LC amount is overdrawn	0.1% per month (or part thereof) on the excess amount from the original LC expiry date to LC drawing date Min – RM100
	(c) Discrepant documents presented, i.e. documents presented are not conformed with our LC terms (Note : These Charges will be borne and paid by LC Beneficiary)	Foreign LC – USD150 (per presentation of documents) Local LC – RM100 (per presentation of documents)
4.6	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.	Interest charge as per prescribed rate determined by the Bank

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5.0	<u>Guarantee [the same applies to Standby Letter of Credit (SBLC)]</u>	
5.1	If B/G issuance / amendment is fully secured by cash deposits or fixed deposit receipts or counter guarantees acceptable to the Bank.	Varies from 0.03% to 0.10% per month (or part thereof) or as determined by the Bank Min – RM100
5.2	If B/G issuance / amendment is on clean basis or partially / fully secured against assets e.g. landed properties, shares etc.	Varies from 0.1% to 0.15% per month (or part thereof) or as determined by the Bank Min – RM100
5.3	(a) B/Gs with a claim period	Commission charged should include the claim period, e.g., if B/G is for a period of 3 months with a claim period of 30 days, then, the commission charges will be computed/charged as 4 months.
	(b) If claim period is less than 30 days	Commission charge should be computed/charged as 1 month
	(c) Where the B/G with a claim period is renewed for a further like period or extended	Commission charged should only be for the period of the B/G renewal / extension without the claim period. This is to avoid overlapping of commission charged on the renewal / extension of the B/G.
5.4	Issuance of Shipping Guarantee	0.1% on invoice amount Min – RM100 <i>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.</i> Min – RM100
5.5	Advising of Guarantee, including advising of Guarantee amendment	RM100 per advising of Guarantee RM100 per advising of Guarantee Amendment
6.0	<u>Pre-shipment Financing</u>	
6.1	(a) Document handling fees	0.05% to 0.25% on bill amount Min – RM20 Max – RM500
7.0	<u>Invoice Financing</u>	
7.1	(a) Document handling fees	0.1% on drawdown amount Min – RM100 Max – RM200

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8.0	<u>Miscellaneous charges</u>	
8.1	Commission-in-lieu of Exchange (where bank does not earn foreign exchange)	0.1% on invoice amount Min – RM50 Max – RM200
8.2	Postage	RM5
8.3	Cable Charges (Swift)	(a) RM 30 flat for 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 for MT700 / 701 / 707 / 710 / 711 / 720 / 721 / 734 / 750 / 752 / 754 / 756 / 760 / 767 768 / 769.
8.4	Handling Charges	RM50 per bill or per transaction Except RM150 per bill or transaction (one-off) shall be levied on past due/ overdue bills
8.5	Courier (within Malaysia)	RM 15.00 (Within Peninsular) RM 25.00 (Sabah, 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.)
8.6	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.

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