



BANKING

PRODUCTS & SERVICES

Expanding Frontiers



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INTRODUCTION

Export-Import Bank of Malaysia Berhad (EXIM Bank) was incorporated on 29 August 1995 as a government-owned Development Financial Institution (DFI), tasked with delivering effective financing and takaful solutions for cross-border ventures. As a wholly-owned subsidiary of the Minister of Finance Incorporated (Inc.), the Bank was established to promote reverse investment and export of strategic sectors such as capital goods, infrastructure projects, shipping, value added manufactured products and to facilitate the entry of Malaysian companies to new markets, particularly to the non-traditional markets.

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VISION

Preferred Financier & Advisor for Global Business.

MISSION

Contribute to the growth of Malaysia's economy through trade and investment partnerships worldwide.



04

ISLAMIC BANKING



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SHARIAH CONTRACTS/CONCEPTS IN ISLAMIC BANKING

CONTRACTS	DEFINITION
<i>Bai` al-Sarf</i>	A contract of exchange of currency for another currency.
<i>Ijarah</i>	A lease contract that transfers the ownership of a usufruct of an asset to another person for a specified period in exchange for a specified consideration.
<i>Kafalah</i>	A contract where the guarantor conjoins the guaranteed party in assuming the latter's specified liability.
<i>Mudarabah</i>	A contract between a capital provider and an entrepreneur under which the capital provider provides capital to be managed by the entrepreneur and any profit generated from the capital is shared between them according to a mutually agreed profit sharing ratio (PSR), whilst financial losses are borne by the capital provider provided that such losses are not due to the entrepreneur 's misconduct, negligence or breach of specified terms .
<i>Murabahah</i>	A sale and purchase of an asset where the acquisition cost and the mark-up are disclosed to the purchaser.
<i>Wa'd</i>	A unilateral promise that refers to an expression of commitment given by one party to another to perform certain action(s) in the future.
<i>Wakalah</i>	A contract where a party, as principal (<i>muwakkil</i>) authorises another party as his agent (<i>wakil</i>) to perform a particular task on matters that may be delegated, with or without imposition of a fee.
<i>Tawarruq</i>	The purchase and sale with two stages of transaction. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis.



TERM FINANCING-*i*

Term Financing-*i* (TF-*i*) is an Islamic financing facility available to Malaysian Exporters for multitude purposes relating to their export business.

FACILITY	TERM FINANCING- <i>i</i>
Purpose	<p>A financing facility available for working capital financing, financing overheads or non asset based transactions in support of exports, projects or contract requirements and activities. It may serve as a tool for refinancing of asset.</p> <p>Financing shall be given for Shariah Compliant purposes only.</p>
Shariah Contracts/ Concepts	<p>The Shariah contracts/concepts applicable to Term Financing-<i>i</i> are:</p> <ul style="list-style-type: none">• <i>Ijarah</i>• <i>Murabahah</i>• <i>Tawarruq</i> <p>Whichever is applicable.</p>
Eligibility	<ul style="list-style-type: none">• Malaysian owned or controlled company incorporated in Malaysia or overseas; and/or• A joint venture between a Malaysian and foreign company with Malaysian owning not less than 51% of the joint venture company.
Margin of Financing	<ul style="list-style-type: none">• Up to 100% - For a restructuring facility• Up to 90% of Project Cost - For other purposes (direct financing)
Tenure	Up to 15 years.
Profit Rate	Cost of Fund- <i>i</i> plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Payment	Monthly or quarterly, depending on the cash flow.
Disbursement	Direct to the supplier/vendor or customer in reimbursement cases.
Security	Any security acceptable by the bank.

REVOLVING CREDIT-*i*

Revolving Credit-*i* is an Islamic facility available to the eligible customer, which requires financing of the general working capital for one's business. This facility is to be packaged with other financing facilities.

FACILITY	REVOLVING CREDIT- <i>i</i>
Purpose	To facilitate general working capital financing requirements that are acceptable by the Bank. Financing shall be given for Shariah Compliant purposes only.
Shariah Contracts/ Concepts	<i>Tawarruq</i>
Eligibility	Malaysian company registered under Companies Act 2016. Non-Resident Controlled Company is also included.
Margin of Financing	Subject to bank's approval.
Tenure	<p>Up to 5 years</p> <p>Note: Subject to annual review.</p>
Profit Rate	Cost of Fund- <i>i</i> plus spread or fixed rate.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Payment	<ul style="list-style-type: none">• Periodic profit servicing (1,3,6,9,12) and bullet payment at maturity; or• Bullet payment of profit and principal at maturity
Disbursement	Directly to Customer.
Security	Any security acceptable by the Bank.

IMPORT FINANCING-*i*

Import Financing-*i* (IF-*i*) is an Islamic financing facility that is available to Malaysian importers for goods or assets, which is strategic to the Malaysian economy.

FACILITY	IMPORT FINANCING- <i>i</i>
Purpose	<p>The purpose of Import Financing is to finance imports of "strategic goods" consisting of Halal capital goods, raw materials and related goods for the development, upgrading expansion of infrastructure facilities or other expenses related to client's business activities, which will ultimately reduce dependency on imports and also for government initiated projects.</p> <p>Financing shall be given for Shariah Compliant purposes only.</p>
Shariah Contracts/ Concepts	<p>The Shariah contracts/concepts applicable to Import Financing-<i>i</i> are:</p> <ul style="list-style-type: none"> • <i>Ijarah</i> • <i>Murabahah</i> • <i>Tawarruq</i> <p>* Whichever is applicable.</p>
Eligibility	<ul style="list-style-type: none"> • Malaysian owned or controlled company incorporated in Malaysia • A joint venture between a Malaysian and foreign company with Malaysian owning not less than 51% of the joint venture company • Trading companies and manufacturing companies
Margin of Financing	Margin of financing is up to 90% of import order value.
Tenure	Tenor is subject to yearly review. The facility may be revolving or term of up to 10 years.
Profit Rate	At cost of fund- <i>i</i> plus spread. The spread shall be based on the risk rating of the company and other non-qualitative considerations.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Payment	Against export proceeds.
Disbursement	Direct to the overseas suppliers or local agent or Importers (on reimbursement).
Security	Any security acceptable by the Bank.

OVERSEAS INVESTMENT FINANCING-*i*

Overseas Investment Financing-*I* (OIF-*I*) is an Islamic financing facility that is available to Malaysian-controlled companies or Malaysian companies (registered under Companies Act 2016). The facility provides financial support to Malaysian contractors undertaking projects overseas such as infrastructure, manufacturing and other developmental projects.

FACILITY	OVERSEAS INVESTMENT FINANCING- <i>i</i>
Purpose	<p>To finance a Malaysian investor to undertake cross-border investment by way of purchasing overseas assets (fixed and current assets such as building, factory, building premises, plant and machineries, raw material) or purchasing of equity in overseas establishments.</p> <p>Financing shall be given for Shariah Compliant purposes only.</p>
Shariah Contracts/ Concepts	<p>The Shariah contracts/concepts applicable to Investment Financing-<i>i</i> are:</p> <ul style="list-style-type: none"> • <i>Ijarah</i> • <i>Murabahah</i> • <i>Tawarruq</i> <p>* Whichever is applicable.</p>
Eligibility	<p>1) Malaysian owned or controlled company incorporated in Malaysia or overseas; and/or</p> <p>2) A joint venture between a Malaysian and foreign company with Malaysian owning not less than 30% of the joint venture company;</p> <p>3) Malaysian owned or controlled companies that possess the related number of years in the related business.</p>
Margin of Financing	Up to 80% of the investment/assets value.
Tenure	Up to a maximum of 10 years, inclusive of grace period not exceeding 1 year, depending on the cash flow of the project/investment.
Profit Rate	Cost of fund- <i>i</i> plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Payment	Monthly, quarterly or half yearly from cash flow.
Disbursement	Direct to the suppliers or contractors or customers on reimbursement basis.
Security	Any security acceptable by the Bank.

TRADE FINANCE PRODUCTS FOR EXPORTERS

We provide comprehensive short-term financing solutions for Malaysian Exporters to bridge the funding gap, prior to receiving payment from overseas buyers.

FACILITY	<div>• SUPPLIER FINANCING-<i>i</i> (POST-SHIPMENT)</div> <div>• FOREIGN BILL OF EXCHANGE PURCHASE-<i>i</i></div>
Shariah Contracts/ Concepts	<i>Tawarruq</i>
Eligibility	Malaysian exporters registered under Companies Act 2016. Non-Resident Controlled Company is also included.
Margin of Financing	Up to 100% of the export bill.
Tenure	Up to 180 days.
Profit Rate	Cost of fund- <i>i</i> plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies
Payment	Against export proceeds or other proceeds.
Disbursement	<div>• Direct to the Exporter</div> <div>• Foreign Bill of Exchange Purchase-<i>i</i> Facility against Letter of Credit</div> <div>• Foreign Bill of Exchange Purchase-<i>i</i> Facility against Documentary Collection</div>
Security	Any security acceptable by the Bank.

TRADE FINANCE SERVICES FOR EXPORTERS

Access to our trade finance services, which is based on Shariah contract of Wakalah, to secure your export business transactions.

LETTER OF CREDIT ADVISING- <i>i</i>	<div>• We provide a service in relations to the advising of Letter of Credit received from an Issuing Bank.</div> <div>• We notify you of the arrival of the Letter of Credit upon authenticity of the Letter of Credit-<i>i</i> has been satisfied.</div> <div>• You are given assurance that the Letter of Credit has been authenticated when you present the documents stipulated under the Letter of Credit-<i>i</i>. It is unlikely that the Issuing Bank should challenge the authenticity of such Letter of Credit.</div> <div>• It helps you from exposing to transit risk, which is normally associated with the physical movement of the Letter of Credit-<i>i</i> to and from your good office.</div> <div>• It enables you to prepare for the shipment and documentation immediately.</div>
LETTER OF CREDIT TRANSFER- <i>i</i>	<div>• A service provided by us that allows you (1st Beneficiary) to transfer in full or partial amount of the Letter of Credit to the actual supplier (2nd Beneficiary).</div> <div>• It enables you (Trader/Middleman) to control the trade transaction better and arrange similar terms in procuring the goods from the supplier/manufacturer to be delivered to the buyer.</div> <div>• It allows you as the 1st Beneficiary to change the invoice and draft if any, to meet the terms and conditions of the master LC to get payment.</div>
LETTER OF CREDIT COLLECTION- <i>i</i>	<div>• We provide a service in handling the export documents as required by the Letter of Credit on behalf of you and present it to the Issuing Bank for payment or acceptance.</div> <div>• You are given an assurance that your documents as required under the Letter of Credit has been presented to us with instructions of payment to ensure that the payment will be made in a timely manner.</div> <div>• You may request us to check your documents to avoid dishonour of payment by the Issuing Bank, due to discrepancy in your presentation.</div> <div>• It enables you to prepare and resubmit any document, which is discrepant before it is presented to the Issuing Bank.</div>
OUTWARD BILL OF COLLECTION- <i>i</i>	<div>• We facilitate you to collect and receive payment based on instructions and documents presented for trade transactions.</div> <div>• It is hassle free as you don't require to have a financing facility with the Bank to subscribe to this service.</div>
LETTER OF CREDIT CONFIRMED- <i>i</i>	<div>• We eliminate the country and payment risks of the Issuing Bank by adding our confirmation to the export Letter of Credit to secure the payment to you upon your presentation of compliant documents.</div>
BACK TO BACK LETTER OF CREDIT- <i>i</i>	<div>• We assure your seller on the payment by relying on the matching against funds receipt from your buyer's Letter of Credit.</div> <div>• You can purchase the required goods in the master letter of credit from your ultimate supplier.</div>

TRADE FINANCE PRODUCTS FOR IMPORTERS

We provide short-term financing for your working capital requirement and your purchase of inputs prior to shipment.

FACILITY	SUPPLIER FINANCING- <i>i</i> (PRE-SHIPMENT)	TRUST RECEIPT- <i>i</i>
Shariah Contracts/ Concepts	Murabahah	
Eligibility	Malaysian exporters registered under Companies Act 2016. Non-Resident Controlled Company is also included.	<ul style="list-style-type: none">Malaysian company registered under Companies Act 2016. Non-Resident Controlled Company is also included.TraderManufacturer
Eligible Import		<ul style="list-style-type: none">Imported goods of strategic value are eligible. Local suppliers are not eligible. However, imported goods from local agents may qualify.Components or semi-finished goods for further processing for export market;Goods for trading purposes must not be perishable nor capital goods;Goods must be Shariah compliant.
Margin of Financing	Up to 100% of the export bill.	Up to 100% of the export bill.
Tenure	Up to 120 days.	Up to 180 days.
Profit Rate	Cost of fund- <i>i</i> plus spread.	
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.	
Payment	Upon maturity.	
Disbursement	Direct to the Supplier.	
Security	Any security acceptable by the Bank.	

TRADE FINANCE SERVICES FOR IMPORTERS

We facilitate your international business transaction with our comprehensive trade finance services.

LETTER OF CREDIT- <i>i</i>	<ul style="list-style-type: none">A written undertaking by us to pay your customer against the compliant of the terms and conditions of Letter of Credit-<i>i</i>.It facilitates purchase/import of goods related to your business.It is based on Shariah contract of <i>Wakalah</i> and <i>Murabahah</i>.It is packaged together with pre-shipment trade financing product i.e. Trust Receipt-<i>i</i>.
INWARD BILL OF COLLECTION- <i>i</i>	<ul style="list-style-type: none">We facilitate you to collect and receive payment based on instructions and documents presented for trade transactions.It is hassle free as you are not required to have financing facility with the Bank to subscribe to this service.It is based on Shariah contract of <i>Wakalah</i>.
SHIPPING GUARANTEE- <i>i</i>	<ul style="list-style-type: none">We secure your goods immediately without Bill of Lading.Avoid paying additional cost i.e. demurrage charges.It is packaged together with Letter of Credit or any pre-shipment financing product.It is based on Shariah contract of <i>Kafalah</i>.
ENDORSEMENT OF TRANSPORT DOCUMENT- <i>i</i>	<ul style="list-style-type: none">We provide endorsement services to facilitate you to clear your goods at the port prior to receiving the complete set of the transport document.It is packaged together with Shipping Guarantee or any pre-shipment financing product.It is based on Shariah contract of <i>Wakalah</i>.



TRADE FINANCE GUARANTEE

Protect your international trade transactions via our guarantee solutions, which are based on Shariah contract of *Kafalah*.

FACILITY	<div><div>• BANK GUARANTEE-<i>i</i></div><div>• STANDBY LETTER OF CREDIT-<i>i</i></div></div>
Shariah Contracts/ Concepts	<i>Kafalah</i>
Eligibility	Malaysian exporters registered under Companies Act 2016. Non-Resident Controlled Company is also included.
Eligibility Guarantee	<div><div>• The subject of the guarantee must be for Shariah compliant purposes.</div><div>• The facility is available against the overseas contracts or investment.</div><div>• The project undertaken must be located overseas and the contract awarder from the host country.</div><div>• The project undertaken may be in Malaysia, but the contract awarded by a foreigner.</div><div>• To support project participated by Malaysian companies.</div></div>
Amount of Guarantee	Depending on the contract requirement and subject to the Bank’s Policy.
Tenure	<div><div>• Up to the requirement of the contract or funding requirement of the investment project.</div><div>• The validity period of the guarantee shall contain expiry date. Unless specifically required to be an open-ended or an auto-renewable guarantee, it must be in line with the Bank’s Policy.</div></div>
Guarantee Fee	Up to 3% per annum.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Disbursement	<div><div>• Direct to the Exporter.</div><div>• Foreign Bill of Exchange Purchase-<i>i</i> Facility against Letter of Credit.</div><div>• Foreign Bill of Exchange Purchase-<i>i</i> Facility against Documentary Collection.</div></div>
Security	Any security acceptable by the Bank.

CONVENTIONAL
BANKING



Click on the links to further information within the document.



TERM LOAN

Term Loan (TL) is a facility available to Exporters of Malaysian goods and services for multitude of purposes, relating to their export business.

FACILITY	TERM LOAN
Purpose	A loan facility available for working capital financing, financing overheads or non asset based transactions, in support of exports, projects or contract requirements and activities. It may serve as a tool for refinancing of asset.
Eligibility	<ul style="list-style-type: none">Malaysian owned or controlled company incorporated in Malaysia or overseas; and/orA joint venture between a Malaysian and foreign company with Malaysian owning not less than 51% of the joint venture company.
Margin of Financing	<ul style="list-style-type: none">Up to 90% of project cost or cost of required asset.Up to 100% for a restructuring facility.
Tenure	Up to 8 years. Note: Subject to terms and conditions.
Interest Rate	Cost of fund plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Payment	Monthly or quarterly, quarterly depending on the cash flow.
Drawdown	Direct to the supplier/vendor or customer in reimbursement cases.
Security	Any security acceptable by the Bank.

REVOLVING CREDIT

Revolving Credit is a loan facility available to the eligible customer, which requires financing of general working capital for the business. This facility is to be packaged with other financing facilities.

FACILITY	REVOLVING CREDIT
Purpose	To facilitate general working capital financing requirements that are acceptable by the bank.
Eligibility	Malaysian company registered under Companies Act 2016. Non-Resident Controlled Company is also included.
Margin of Financing	Subject to Bank's approval.
Tenure	Up to 5 years. Note: Subject to annual review.
Interest Rate	Cost of Fund plus spread or fixed rate.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Payment	<ul style="list-style-type: none">Periodic interest servicing (1, 3, 6, 9, 12) and bullet payment at maturity; orBullet payment of interest and principal at maturity.
Drawdown	Directly to customer.
Security	Any security acceptable by the Bank.

CONTRACT FINANCING

This facility provides financial support to Malaysian Contractor undertaking overseas and local contract, such as infrastructure, manufacturing and other developmental projects.

	OVERSEAS	DOMESTIC
Purpose	Contract Financing Overseas (CFO) facility is available to Malaysian owned and controlled companies to undertake overseas project/contract from Foreign or Malaysian Contract Awardee such as construction of plant, infrastructure, manufacturing and other developmental projects.	Contract Financing Domestic (CFD) facility is available to Malaysian owned and controlled companies to undertake local project/contract from Foreign or Malaysian Contract Awardee such as construction of plant, infrastructure, manufacturing and other developmental projects. The financing shall be eligible for both strategic and non-strategic Industry.
Purpose	<ul style="list-style-type: none"> Malaysian owned or controlled company incorporated in Malaysia or overseas that has been awarded an overseas contract as a main contractor or sub-contractor; and/or A joint venture between a Malaysian and foreign company with Malaysian owning not less than 51% of the joint venture company. 	<p>The eligibility criteria for CFD is subject to the following conditions:</p> <ul style="list-style-type: none"> The Contract Awardee must have at least 50% of the product/services be exported; and The element of import for contractor must at least 50% of the total financing.
Margin of Financing	Up to maximum of 85% of the project cost or contract value.	
Tenure	Up to maximum of 10 years inclusive of grace period not exceeding 2 years.	
Interest Rate	Cost of fund plus spread.	
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.	
Repayment	Against contract proceeds and/or progressive payment.	
Drawdown	<ul style="list-style-type: none"> Direct to the supplier/contractors. Overhead expenses direct to customer. 	
Security	Any security acceptable by the Bank.	

OVERSEAS PROJECT FINANCING

Overseas Project Financing (OPF) is available to companies incorporated in Malaysia (registered under Companies Act 2016). The facility provides financial support to Malaysian investors/contractors undertaking projects overseas, such as infrastructure, manufacturing and other developmental projects.

FACILITY	OVERSEAS PROJECT FINANCING
Purpose	To finance the development, upgrading or expansion of infrastructural facilities, plants and buildings, and fixed asset purchases, such as machinery and equipment.
Eligibility	<ul style="list-style-type: none"> Malaysian owned or controlled company incorporated in Malaysia or overseas; A joint venture between a Malaysian and foreign company with Malaysian owning not less than 51% of the joint venture company. Project is based in overseas.
Margin of Financing	Up to maximum of 85% of the project cost or the contract value.
Tenure	Up to maximum of 15 years inclusive of grace period not exceeding 2 years.
Interest Rate	Cost of fund plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Repayment	Monthly, quarterly or half yearly from the cash flow of the project and/or progressive payment.
Drawdown	<ul style="list-style-type: none"> Direct to the suppliers/contractors. Overhead expenses direct to customer.
Security	Any security acceptable by the Bank.

IMPORT FINANCING

Import Financing (IF) is a facility for Malaysian-owned or controlled companies, which trade in both exports and domestic markets that demand specialised finished or intermediary goods that are unavailable in Malaysia, such as high-tech instruments, calibration instruments and specialised medical equipments, collectively known as strategic goods.

FACILITY	IMPORT FINANCING
Purpose	To finance the import of strategic goods or services, which are unavailable in the country that is beneficial to the competitiveness of the country's product.
Eligibility	<ul style="list-style-type: none">Malaysian owned or controlled company incorporated in Malaysia.A joint venture between a Malaysian and foreign company with Malaysian owning not less than 51% of the joint venture company.Trading companies and manufacturing companies.
Margin of Financing	Up to 90% of Import Order Value.
Tenure	Subject to yearly review. The facility may be revolving or term of up to 10 years.
Interest Rate	Cost of fund plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Repayment	Against export proceeds or other proceeds.
Drawdown	Direct to the overseas suppliers (or its local agent) or Importer (on reimbursement basis).
Security	Any security acceptable by the Bank.

OVERSEAS INVESTMENT FINANCING

Overseas Investment Financing (OIF) is available to companies incorporated in Malaysia (registered under Companies Act 2016). The facility provides financial support to Malaysian investors/contractors undertaking projects overseas, such as infrastructure, manufacturing and other developmental projects.

FACILITY	OVERSEAS INVESTMENT FINANCING
Purpose	To finance Malaysian investor to undertake cross-border investment by way of purchasing overseas assets (fixed and current assets such as building, factory, building premises, plant and machineries and raw material) or purchase of equity in overseas establishments.
Eligibility	<ul style="list-style-type: none">Malaysian owned or controlled company incorporated in Malaysia or overseas; and/or;A joint venture between a Malaysian and foreign company with Malaysian owning not less than 30% of the joint venture company;Malaysian owned or controlled companies that possess the related number of years in the related business.
Margin of Financing	Up to 80% of the investment assets value inclusive of working capital (where applicable).
Tenure	Up to a maximum of 10 years inclusive of grace period not exceeding 1 year depending on the cash flow of the project/investment.
Interest Rate	Cost of fund plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Repayment	Monthly, quarterly or half yearly from cash flow.
Drawdown	Direct to the overseas suppliers or exporters or to the customer on reimbursement basis.
Security	Any security acceptable by the Bank.

TRADE FINANCE PRODUCTS FOR EXPORTERS

We provide comprehensive short-term financing solutions for Malaysian Exporter to bridge the funding gap, prior to receiving payment from overseas buyer.

FACILITY	<div><div>• SUPPLIER CREDIT</div><div>• FOREIGN BILL OF EXCHANGE PURCHASE</div></div>
Eligibility	Malaysian exporters registered under Companies Act 2016. Non-Resident Controlled Company is also included.
Margin of Financing	Up to 100% of the export bill.
Tenure	Up to 180 days.
Interest Rate	Cost of fund plus spread.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Payment	Against export proceeds or other proceeds.
Drawdown	<div><div>• Direct to the Exporter.</div><div>• Foreign Bill of Exchange Purchase Facility against Letter of Credit.</div><div>• Foreign Bill of Exchange Purchase Facility against Documentary Collection.</div></div>
Security	Any security acceptable by the Bank.

TRADE FINANCE SERVICES FOR EXPORTERS

Access to our trade finance services to secure your export business transactions.

LETTER OF CREDIT ADVISING	<div><div>• We provide a service in relation to the advising of Letter of Credit received from an Issuing Bank.</div><div>• We notify you of the arrival of the Letter of Credit upon authenticity of the Letter of Credit has been satisfied.</div><div>• You are given assurance that the Letter of Credit has been authenticated when you present the documents stipulated under the Letter of Credit, it is unlikely that the Issuing Bank should challenge the authenticity of such Letter of Credit.</div><div>• It helps you from exposing to transit risk, which normally is associated with the physical movement of the Letter of Credit to and from your good office.</div><div>• It enables you to prepare for the shipment and documentation immediately.</div></div>
LETTER OF CREDIT TRANSFER	<div><div>• A service provided by us that allows you (1st Beneficiary) to transfer in full or partial amount of the Letter of Credit to the actual supplier (2nd Beneficiary).</div><div>• It enables you (Trader/Middleman) to control the trade transaction better and arrange similar terms in procuring the goods from the supplier/manufacturer to be delivered to the buyer.</div><div>• It allows you as the 1st Beneficiary to change the invoice and draft if any, to meet the terms and conditions of the master LC to get payment.</div></div>
LETTER OF CREDIT COLLECTION	<div><div>• We provide a service in handling the export documents as required by the Letter of Credit on behalf of you and present it to the Issuing Bank for payment or acceptance.</div><div>• You are given an assurance that your documents as required under the Letter of Credit has been presented to us with instructions of payment, to ensure that the payment will be made in a timely manner.</div><div>• You may request us to check your documents to avoid dishonour of payment by the Issuing Bank due to discrepant in your presentation.</div><div>• It enables you to prepare and resubmit any document, which is discrepant before it is presented to the Issuing Bank.</div></div>
OUTWARD BILL OF COLLECTION	<div><div>• We facilitate for you to collect and receive payment based on instructions and documents presented for trade transactions.</div><div>• It is hassle free as you are not required to have financing facility with the Bank to subscribe to this service.</div></div>
LETTER OF CREDIT CONFIRMED	<div><div>• We eliminate the country and payment risks of the Issuing Bank by adding our confirmation to the export Letter of Credit to secure the payment to you upon your presentation of compliant documents.</div></div>
BACK TO BACK LETTER OF CREDIT	<div><div>• We assure your seller on the payment by relying on the matching against funds receipt from your buyer’s Letter of Credit.</div><div>• You can purchase the required goods in the master letter of credit from your ultimate supplier.</div></div>




TRADE FINANCE GUARANTEE

Protect your international trade transactions via our guarantee solutions.

FACILITY	<ul style="list-style-type: none">BANK GUARANTEESTANDBY LETTER OF CREDIT
Eligibility	Malaysian exporters registered under Companies Act 2016. Non-Resident Controlled Company is also included.
Eligible Guarantee	<ul style="list-style-type: none">The facility is available against overseas contracts or investment.The project undertaken must be located overseas and the contract awarder from the host country.The project undertaken may be in Malaysia, but the contract awarded by a foreigner.To support the project participated by Malaysian companies.
Amount of Guarantee	Depending on the contract requirement and subject to the Bank’s Policy.
Tenure	<ul style="list-style-type: none">Up to the requirement of the contract or funding requirement of the investment project.The validity period of the guarantee shall contain expiry date. Unless specifically required to be an open-ended or an auto-renewable guarantee, it must be in line with the Bank’s Policy.
Guarantee Fee	Up to 3% per annum.
Currency	Ringgit Malaysia, United States Dollars, Euro and other acceptable currencies.
Drawdown	<ul style="list-style-type: none">Direct to the Exporter.Foreign Bill of Exchange Purchase Facility against Letter of Credit.Foreign Bill of Exchange Purchase Facility against Documentary Collection.
Security	Any security acceptable by the Bank.

29
FEES AND
CHARGES

 Click on the links to further information within the document.

GENERAL FEES AND CHARGES

Processing Fee	1% of the financing amount.
Stamp Duties	As per the Stamp Duty Act 1949 (Revised 1989).
SWIFT Charges	RM70
Photocopy Charges	Min: RM20
Postage/Delivery Charges	<div>Min: RM20</div> <div><div>Local Party</div><div>Foreign Party</div><div><div><ul style="list-style-type: none">• Normal Mail: RM3• Registered Mail: RM6• Courier/Hand Delivery: RM7</div><div><ul style="list-style-type: none">• Normal Mail: RM4• Registered Mail: RM8• Courier: RM50 varies based on location</div></div></div>
Audit Confirmation Fee	RM100
Redemption Letter/ Statement Fee	RM50 per request
Letter of Support Fee	RM100 per issuance
Legal Fee	As per actual cost charged by external solicitor
Cancellation Fee	Minimum RM300 or at actual cost incurred**
Variation of Facility Terms and Condition	Minimum RM300**
Arranger/Participation Fee (Club Deal/Syndication)	Please contact our Relationship Manager for details**

GENERAL FEES AND CHARGES

Early Settlement Charges (via non-rebated profit)	Shall be determined by EXIM Bank at its sole discretion.** Subject to Terms and Conditions.
Brokerage Fee	Up to RM15 or 15 per one million based on currency for each Tawarruq transaction.*** Note: The fee is only applicable for Tawarruq based products in facilitating buying and selling of commodities at the Commodity Trading Platform.
Compensation for Late Payment (Ta'widh)	<div>a) Up to one percent (1%) per annum; i. on instalment in arrears during the Tenure of the Facility; and/or ii. on the outstanding balance in the event of default causing the entire Facility to be recalled or brought to court for judgement prior to maturity;</div> <div>b) Up to Islamic Interbank Money Market (IIMM') rate or any other rate specified by Bank Negara Malaysia:- i. on the outstanding balance beyond the maturity period of the financing; and/or ii. on the outstanding balance after the judgement notwithstanding the maturity of the Facility.</div> Notwithstanding the above, the Compensation for Late Payment (Ta'widh) shall not be compounded
Penalty for Late Payment	Up to one percent (1%) per annum****
Commitment Fee	1% for unutilised portion of the revolving facility amount**** Note: (*) Subject to Terms and Conditions. Not applicable to SME customer and Islamic Financing Facility (**) Not applicable to SME customer (***) Applicable to Islamic Financing Facility only (****) Applicable to Conventional Financing Facility only

STANDARD FEES AND CHARGES FOR ISLAMIC BANKING
PRODUCTS AND SERVICES

Purchase/Import

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
1.0	Letter of Credit-<i>i</i> (LC-<i>i</i>) a. Issuance b. Amendment • Extension of validity date • Increase in amount • Other amendments c. Cancellation d. Discrepancy fee for documents presented under our LC-<i>i</i> e. Handling fee for issuance and amendment of LC-<i>i</i> in hard copy, i.e. mode of transmission is mail/courier (applicable to all types of LC-<i>i</i>)	a. 0.1% per month or part thereof for validity of LC- <i>i</i> , Min: RM100 b. • 0.1% per month or part thereof for the extended period, Min: RM100 • 0.1% per month or part thereof for the incremental value, Min: RM100 • Flat: RM50 c. RM50 flat d. Flat (per presentation): RM50 for RM denominated LC- <i>i</i> , for Foreign denominated LC- <i>i</i> : USD50 equivalent e. RM100	3 working days
2.0	Inward Bills - Usance (LC-<i>i</i>) • Acceptance commission (charged upon acceptance)	• 0.1% per month or part thereof, Min: RM100	3 working days
3.0	Standby LC-<i>i</i> (SBLC-<i>i</i>) a. Issuance b. Standby LC-<i>i</i> Amendment • Extension of validity date • Increase in amount • Other amendments	a. Min: 1% subject to customer credit ratings b. Min: 1% subject to customer credit ratings	7 working days

STANDARD FEES AND CHARGES FOR ISLAMIC BANKING
PRODUCTS AND SERVICES

Purchase/Import

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
4.0	Back-to-Back LC-<i>i</i> a. Issuance b. Amendment • Extension of validity date • Increase in amount • Other amendments	a. 0.1% per month or part thereof; Min: RM200 (for draw ing up to original LC- <i>i</i> amount) b. • 0.1% per month or part thereof for the extended period; Min: RM50 • 0.1% per month or part thereof for the incremental value; Min: RM50 • Flat: RM50 * For foreign denominated: USD50 equivalent	3 working days
5.0	Shipping Guarantee (SG-<i>i</i>) a. Under our LC-<i>i</i> b. Penalty for Shipping Guarantee-<i>i</i> (SG-<i>i</i>) not returned within a month from issuance date	a. 0.1% per month; Min: RM100 b. 0.1% flat	7 working days
6.0	Inward Bill of Collection-<i>i</i> (IBC-<i>i</i>) a. Collection Commission b. Protest Charges c. Handling Fee	a. 0.1% flat, Min: RM50 , Max: RM500 b. Actual Legal fees plus handling RM200 for RM bills; or handling equivalent to USD100 for foreign bills c. RM50 flat per transaction	3 working days

STANDARD FEES AND CHARGES FOR ISLAMIC BANKING PRODUCTS AND SERVICES

Sales/Export

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
1.0	LC-<i>i</i> Advising • Advising Commission	Advising of income (export) LC- <i>i</i> including pre-advice, original and amendments of commercial LC- <i>i</i> , SBLC- <i>i</i> and special clause LC- <i>i</i> . For Beneficiary's Account: • RM50 Flat	3 working days
2.0	Transfer LC-<i>i</i> Transfer Commission a. Transfer of original LC-<i>i</i> b. Transfer of amendment c. Inwards Bills LC-<i>i</i>/Usance LC-<i>i</i> IBC Collection Commission	a. 0.15% flat on the transfer amount Min: RM200 (financing customer) Min: RM300 (non-financing customer) b. RM100 c. For Local 2nd Beneficiary 0.1% flat, Min: RM100; Max: USD150 equivalent for Foreign Currency Max: RM300 for Ringgit Malaysia For Foreign 2nd Beneficiary Flat RM50 or equivalent	3 working days
3.0	LC-<i>i</i> Confirmation • Confirmation Commission	• 3% per confirmation	3 working days
4.0	Outward Bill of Collection-<i>i</i> (OBC-<i>i</i>) • Confirmation Commission	0.1% flat Min: RM50 ; Max: RM100	4 working days
5.0	Checking fee for documents under export LC-<i>i</i>	Flat: RM100	3 working days

STANDARD FEES AND CHARGES FOR ISLAMIC BANKING PRODUCTS AND SERVICES

Guarantee

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
1.0	Bank Guarantee-<i>i</i> (BG-<i>i</i>) a. Issuance/Renewal/Commission b. Amendment c. Claims under BG-<i>i</i> (Handling Fee) d. Lost BG-<i>i</i> e. Handling Charges for non-standard format	a. As per letter offer - charged from effective date to end of claims period, Min: RM100 Min: RM100 for issuance of BG against counter guarantee Max: 3.0% per year b. RM100 flat per amendment c. RM50 per claim (to be charged on applicant) d. RM100 flat e. RM300 flat	7 working days

STANDARD FEES AND CHARGES FOR CONVENTIONAL BANKING
PRODUCTS AND SERVICES

Purchase/Import

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
1.0	Letter of Credit (LC) a. Issuance b. Amendment • Extension of validity date • Increase in amount • Other amendments c. Cancellation d. Discrepancy fee for documents presented under our LC e. Handling fee for issuance and amendment of LC in hardcopy, i.e. mode of transmission is mail/courier (applicable to all types of LC)	a. 0.1% per month or part thereof for validity of LC-i, Min: RM100 b. • 0.1% per month or part thereof for the extended period, Min: RM100 • 0.1% per month or part thereof for the incremental value, Min: RM100 • Flat: RM50 c. RM50 flat d. Flat (per presentation): RM50 for RM denominated LC, for Foreign denominated LC- <i>i</i> : USD50 equivalent e. RM100	3 working days
2.0	Inward Bills - Usance (LC) • Acceptance commission (charged upon acceptance)	• 0.1% per month or part thereof, Min: RM100	3 working days
3.0	Standby LC (SBLC) a. Issuance b. Standby LC Amendment • Extension of validity date • Increase in amount • Other amendments	a. Min: 1% subject to customer credit ratings b. Min: 1% subject to customer credit ratings	7 working days

STANDARD FEES AND CHARGES FOR CONVENTIONAL BANKING
PRODUCTS AND SERVICES

Purchase/Import

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
4.0	Back-to-Back LC a. Issuance b. Amendment • Extension of validity date • Increase in amount • Other amendments	a. 0.1% per month or part thereof; Min: RM200 (for drawing up to original LC amount) b. • 0.1% per month or part thereof for the extended period; Min: RM50 • 0.1% per month or part thereof for the incremental value; Min: RM50 • Flat: RM50 * For foreign denominated: USD50 equivalent	3 working days
5.0	Shipping Guarantee (SG) a. Under our LC b. Penalty for Shipping Guarantee (SG) not returned within a month from issuance date	a. 0.1% per month; Min: RM100 b. 0.1% per month; Min: RM50 until SG is returned for cancellation	7 working days
6.0	Inward Bill of Collection (IBC) a. Collection Commission b. Protest Charges c. Handling Fee	a. 0.1% flat, Min: RM50 , Max: RM500 b. Actual Legal fees plus handling RM200 for RM bills; or handling equivalent to USD100 for foreign bills c. RM50 flat per transaction	3 working days

STANDARD FEES AND CHARGES FOR CONVENTIONAL BANKING PRODUCTS AND SERVICES

Sales/Export

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
1.0	LC Advising <ul style="list-style-type: none"> • Advising Commission 	Advising of income (export) LC including pre-advice, original and amendments of commercial LC, SBLC and special clause LC. For Beneficiary's Account: <ul style="list-style-type: none"> • RM50 Flat 	3 working days
2.0	Transfer LC Transfer Commission <ul style="list-style-type: none"> a. Transfer of original LC b. Transfer of amendment c. Inwards Bills LC-i/Usance LC-i IBC Collection Commission 	a. 0.15% flat on the transfer amount Min: RM200 (borrowing) Min: RM300 (non-borrowing) b. RM100 c. For Local 2nd Beneficiary 0.1% flat, Min: RM100; Max: USD150 equivalent for Foreign Currency Max: RM300 for Ringgit Malaysia For Foreign 2nd Beneficiary Flat RM50 or equivalent	3 working days
3.0	LC Confirmation <ul style="list-style-type: none"> • Confirmation Commission 	<ul style="list-style-type: none"> • 3% per confirmation 	3 working days
4.0	Outward Bill of Collection (OBC) <ul style="list-style-type: none"> • Collection Commission 	0.1% flat Min: RM50 ; Max: RM100	4 working days
5.0	Checking fee for documents under export LC	Flat: RM100	3 working days

STANDARD FEES AND CHARGES FOR CONVENTIONAL BANKING PRODUCTS AND SERVICES

Guarantee

NO.	PRODUCTS	STANDARD FEES AND CHARGES	CUT-OFF TIME
1.0	Bank Guarantee (BG) a. Issuance/Renewal/Commission b. Amendment c. Claims under BG (Handling Fee) d. Lost BG e. Handling Charges for non-standard format	a. As per offer letter charged from effective date to end of claims period, Min: RM100 Min: RM100 for issuance of BG against counter guarantee Max: 3.0% per year b. RM100 flat per amendment c. RM50 per claim (to be charged on applicant) d. RM100 flat e. RM300 flat	7 working days

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GO-EXPORT FINANCING PROGRAMME



Click on the links to further information within the document.

SME EXPORT EMERGENCE PROGRAMME

Overview:

SME Export Emergence Programme is an export programme to accelerate export momentum designed for SME exporters to cater for their working capital and/or capital expenses financing as well as trade credit protection scheme.

Objective:

To support and strengthen SMEs production capacity and capabilities to enter global market.

Term Sheet:

Programme Name	SME Export Emergence Programme
Purpose of Financing	<ul style="list-style-type: none">To finance the development, upgrading or expansion of infrastructural facilities, plant and building, as well as asset purchase arrangement such as machinery and equipment.To finance working capital, financing overheads and/or trade-based transactions in support of export activities. <p>Note: Cannot be used to refinance the existing facility granted by the same or other Financial Institutions.</p>
Eligibility Criteria	<p>Open to SMEs from all sectors which are export oriented with at least fifty-one per cent (51%) shares held and controlled by Malaysian citizens and registered with the following:</p> <ol style="list-style-type: none">Companies Commission of Malaysia either under the Registration of Businesses Act 1956 or the Companies Act 2016 or the Limited Liability Partnership Act 2012 (private limited companies, sole proprietorship and partnership); orRelevant authorities or district offices in Sabah and/or Sarawak; orRelevant statutory bodies for professional services providers. <p>(Reference to the guidelines for the definition of SMEs issued by SME Corp Malaysia and certified by the National SME Development Council).</p>
Financing Limit and Group Limit	<ul style="list-style-type: none">Minimum: RM100,000.00 only.Maximum: RM10 million only. <p>Subject to the Group Limit of RM10 million not being exceeded.</p>
Type of Facilities	<ul style="list-style-type: none">Term Financing/Loan – CAPEX.Term Financing/Loan – Working Capital.Supplier Financing/Credit (pre & post shipment).Trade Credit Takaful/Insurance.

SME EXPORT EMERGENCE PROGRAMME

Target Market	SMEs.
Collateral	Not Applicable.
Guarantee Coverage	Guarantee schemes by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)/Credit Guarantee Corporation Malaysia Berhad (CGC).
Guarantee Fee	Subject to guarantee fee charged by SJPP and CGC.
Pricing	<ul style="list-style-type: none">BNM Funds for SMEs, will refer to pricing for each fund as allowed by BNM. Internal source of fund, may be eligible with specific incentives. Please contact our Relationship Manager for details.
Incentive	<ul style="list-style-type: none">Double Deduction Tax Relief (for Exporters only) for Trade Credit Takaful/Insurance utilisation.

ANCHOR COMPANY ECOSYSTEM PROGRAMME

Overview:

Anchor Company Ecosystem Programme (ACE) is a programme designed to facilitate anchor companies in maintaining a resilient supply ecosystem, thus ensuring the sustainability, stability and improved business continuity of its suppliers/vendor by availing them with a supply chain financing programme.

Objective:

- i. To improve the suppliers/vendors’ cash flow by discounting/financing theirs purchases.
- ii. To strengthen export ecosystem by providing specific programme for anchor and its suppliers.

Term Sheet:

Programme Name	Anchor Company Ecosystem Programme (ACE)
Purpose of Financing	This facility available to vendors of selected Buyers of which it bridges the cash flow of vendors from post-production to payment by the anchor company.
Type of Facilities	<ul style="list-style-type: none">i. Vendor Financing Scheme.ii. Vendor Financing Scheme-<i>i</i>.
Target Market	<ul style="list-style-type: none">i. SME.ii. Non-SMEs.
Eligibility Criteria	SMEs and Non-SMEs.
Target Sector	<p>Anchor/Buyer.</p> <ul style="list-style-type: none">Malaysian incorporated company that has an established vendor/supplier programme.Priority is given to company that register its vendor programme with the relevant government ministry/agencies.Must have export element (direct or indirect) Vendor/Supplier.Must be Malaysian incorporated company registered under an approved anchor/buyer by EXIM Bank.
Funding Arrangement	Up to 100% on invoice value, based on financing or invoice discounting arrangement.
Limit	Anchor/Buyer: Subject to approval by the Approving Authority. Vendor/Supplier: Up to RM10 million.
Tenure	Up to 180 days from the date of disbursement.
Collateral	Assignment of Payment/Sales Proceed/Trade Credit Takaful or Insurance (if any).

GREEN TECHNOLOGY PROGRAMME (GREENTECH)

Overview:

Green Technology Programme is a programme designed to help Malaysian exporters to grow their businesses and invest in strategic sectors and technologies fields (digital tech, green tech and biotech) for a sustainable and entrenched economic recovery.

Objective:

- To extend our funding and trade credit takaful/ insurance assistance to exporters that drive climate change mitigation actions such as advocacy for energy efficiency and renewable energy, low carbon urban programmes and low carbon mobility.
- To support government initiative as highlighted on the Green Technology Master Plan that outlines the strategic plans for green technology development to create a low-carbon and resource efficient economy. In line with other countries that support green technology initiatives on export products.

Term Sheet:

Programme Name	Green Technology Programme (GreenTech)
Purpose of Financing	To finance Malaysian exporters to grow their businesses and invest in strategic sectors and technologies fields (digital tech, green tech and biotech).
Type of Facilities	i. Term Financing/Loan – CAPEX and/or Working Capital financing. ii. Revolving Credit (to eligible customers only). iii. Trade Finance instruments. iv. Overseas Project Financing. v. Contract Financing. vi. Trade Credit Takaful/Insurance.
Eligibility Criteria	SMEs or Non SMEs in key Government programmes that are involved in green technology, digital and biotechnology under national blueprints.
Target Market	SMEs and Non-SMEs.
Target Sector	i. Renewable energy & energy efficiency (to include bio-diesel). ii. Transportation <ul style="list-style-type: none">• Clean transportation, electric vehicle, battery development. iii. Natural resources <ul style="list-style-type: none">• Sustainable water and waste management.• Aquatic conservation and pollution prevention. iv. Circular economy <ul style="list-style-type: none">• Reusing, recycling and remanufacturing.• Repurposing of stranded assets. v. Agrotech <ul style="list-style-type: none">• Precision and automated farming.• Vertical farming.• Farming using drones, Internet of Things (IoT) and big data analytics. vi. Low carbon technologies <ul style="list-style-type: none">• Low carbon-emitting technologies (Carbon, capture, utilisation and storage (CCUS)), low carbon hydrogen.

GREEN TECHNOLOGY PROGRAM (GREENTECH)

Collateral	Not applicable.
Guarantee Coverage	Guarantee schemes by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)/Credit Guarantee Corporation Malaysia Berhad (CGC).
Guarantee Fee	Subject to guarantee fee charged by SJPP and CGC.
Pricing	<ul style="list-style-type: none">• BNM Funds for SMEs, will refer to pricing for each fund as allowed by BNM. Internal source of fund, may be eligible with specific incentives. Please contact our Relationship Manager for details.
Incentive	<ul style="list-style-type: none">• Double Deduction Tax Relief (for Exporters only) for Trade Credit Takaful/Insurance utilisation.



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