

# Conventional Banking and Credit Insurance Fees & Charges

*Updated as of September 2022*

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# General Charges

|                    |   |
|--------------------|---|
| SWIFT              | RM70  |
| Stamp Duty         | RM10  |
| Photocopy          | Minimum RM20  |
| Postage/Delivery   | <u>Local Party</u> <ul style="list-style-type: none"><li>• Normal Mail: RM3</li><li>• Registered Mail: RM6</li><li>• Courier/Hand Delivery: RM7</li></ul> <u>Foreign Party</u> <ul style="list-style-type: none"><li>• Normal Mail: RM4</li><li>• Registered Mail: RM8</li><li>• Courier: RM50 varies based on location</li></ul> |
| Audit Confirmation | RM100   |
| Redemption Letter  | RM50 per request  |
| Letter of Support  | RM100 per issuance  |



# General Charges

|  |   |
|--|---|
| Legal  | As charged by the Solicitor   |
| Cancellation                                   | Min. RM300 or at actual cost incurred (Not applicable to SME customer)  |
| Variation of Facility Terms and Condition      | Min. RM300 (Not applicable to SME customer)   |
| Arranger/Participation (Club deal/Syndication) | 0.1 – 2% of the facility amount (Not applicable to SME customer)  |
| Early Settlement                               | Shall be determined by EXIM Bank at its sole discretion.<br>Subject to Terms and Conditions. (Not applicable to SME customer) |
| Penalty fo Late Payment                        | Up to one percent (1 %) per annum   |
| Commitment Fee                                 | 1 % for unutilised portion of the revolving facility amount   |



# Trade Finance (Purchase/Import)

## Letter of Credit

### a) Issuance

0.1 % per month or part thereof for validity of LC, Min: RM100

### b) Amendment

#### i. Extension of Validity date

0.1 % per month or part thereof for the extended period, Min: RM100

#### ii. Increase in amount

0.1 % per month or part thereof for the extended period, Min: RM100

#### iii. Other amendments

Flat: RM50

### c) Cancellation

Flat: RM50

### d) Discrepancy fee for documents presented under our LC

Flat (per presentation): RM50 for RM denominated LC,  
for Foreign denominated LC: USD50 equivalent

### e) Handling fee for issuance and amendment of LC in hardcopy i.e. mode of transmission is by mail/courier (applicable to all types of LC)

RM100



# Trade Finance (Purchase/Import)

## Inward Bills - Usance (LC)

- a) Acceptance commission  
(charged upon acceptance)

0.1 % per month or part thereof, Min: RM100

## Standby LC (SBLC)

- a) Issuance
- b) Amendment
  - i. Extension of Validity date
  - ii. Increase in amount
  - iii. Other amendments

Min: 1 % subject to customer credit ratings

Min: 1 % subject to customer credit ratings

## Back-to-Back LC

- a) Issuance
- b) Amendment
  - i. Extension of Validity date
  - ii. Increase in amount
  - iii. Other amendments

0.1 % per month or part thereof; Min: RM200  
(for drawing up to original LC amount)

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



# Trade Finance (Purchase/Import)

## Shipping Guarantee (SG)

- a) Under our LC
- b) Penalty for SG not returned within a month from issuance date

0.1% per month, Min: RM100

0.1% flat

## Inward Bills for Collection (IBC)

- a) Collection Commission
- b) Protest Charges
- c) Handling Fee

0.1% flat, Min: RM50, Max: RM500

Actual Legal fees plus handling RM200 for RM bills; or handling equivalent to USD100 for foreign bills

RM50 flat per transaction



# Trade Finance (Sale/Export)

## LC Advising

### a) Advising Commission

- Advising incomes of (export) LC include pre-advice, original and amendments of commercial LC, SBLC and special clause LC.
- Advising income charged when the bank assigns proceeds to a 3rd party of behalf of the beneficiary.

For Beneficiary's Account:

- RM50 Flat

## Transfer LC

### Transfer Commission

#### a) Transfer of original LC

0.15% flat on the transfer amount  
Min: RM200 (financing customers)  
Min: RM300 (non-financing customers)

#### b) Transfer of amendment

RM100

#### c) Inwards Bills LC/Usance LC (IBC) Collection Commission

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



## Trade Finance (Sale/Export)

### LC Confirmation

#### a) Confirmation Commission

3% per confirmation

### Outward Bills for Collection (OBC)

#### a) Collection Commission

0.1% flat; Min: RM50; Max: RM100

### Checking fee for documents under export LC

Flat: RM100





# Trade Finance (Guarantee)

## Bank Guarantee (BG)

### a) Issuance/Renewal/Commission

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) Amendment

RM100 flat per amendment

### c) Claims under BG (Handling Fee)

RM50 per claim (to be charged on applicant)

### d) Lost BG

RM100 flat

### e) Handling charges for non-standard format

RM300 flat



# Cut-off time for Trade Finance

## Purchase/Import:

- a) Letter of Credit, Inward Bills-Usance (LC), Back-to-Back LC, Inward Bills for Collection
- b) Standby LC, Shipping Guarantee

3 Working days

7 Working days

## Sale/Export:

- a) LC Advising, Transfer LC, LC Confirmation, Checking Document under Export LC
- b) Outward Bills for Collection

3 Working days

4 Working days

## Guarantee:

- a) Bank Guarantee

7 Working days



# Credit Insurance

*All fees and charges are not applicable to SME customer*

## Purchase/Import:

- a) Trade Credit
- b) Bankers Trade Credit

## Export:

- CLA fees (Pre-Checking): RM250 per buyer
- CLA fees: RM250 per buyer
- Annual Review of Buyer: RM250\*

## Domestic and Import:

- CLA fees: RM50 per buyer
- Annual Review of Buyer: RM50\*

## c) Banks Letter of Credit Policy

Acceptance Fee: RM100

## d) Specific Policy

RM1,000.00 per application

- e) Overseas Investment
- f) Buyer Credit Guarantee
- g) Bond Risk Insurance

Processing Fee of one percent (1%)\*\* on the amount covered subject to a minimum of RM1,000 and maximum RM20,000 payable upon accepting the Letter of Offer ("LO")

*\*Not applicable to Bankers Trade Credit*

*\*\*Subject to terms and conditions.*



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