

# Islamic Banking & Credit Takaful **Fees & Charges**

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# General Charges

SWIFT	RM70
Stamp Duty	RM10
Photocopy	Minimum RM20
Postage/Delivery	<p>Local Party</p> <ul style="list-style-type: none"><li>• Normal Mail: RM3</li><li>• Registered Mail: RM6</li><li>• Courier/Hand Delivery: RM7</li></ul> <p>Foreign Party</p> <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 (via non-rebated profit)	Shall be determined by EXIM Bank at its sole discretion. Subject to Terms and Conditions. (Not applicable to SME customer)
Brokerage	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.



# General Charges

## Compensation for Late Payment (Ta'widh)

- 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;
- 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.

Notwithstanding the above, the Compensation for Late Payment (Ta'widh) shall not be compounded.



# Trade Finance (Purchase/Import)

## Letter of Credit-*i*

### a) Issuance

0.1 % per month or part thereof for validity of LC-*i*, 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-*i*

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

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

RM100



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# Trade Finance (Purchase/Import)

## Inward Bills - Usance (LC-*i*)

- a) Acceptance commission  
(charged upon acceptance)

0.1 % per month or part thereof, Min: RM100

## Standby LC-*i* (SBLC-*i*)

- 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-*i*

- 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-*i* 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



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# Trade Finance (Purchase/Import)

## Shipping Guarantee-*i* (SG-*i*)

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

0.1% per month, Min: RM100

0.1% flat

## Inward Bills for Collection-*i* (IBC-*i*)

- 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



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# Trade Finance (Sale/Export)

## LC-*i* Advising

### a) Advising Commission

- Advising incomes of (export) LC-*i* include pre-advice, original and amendments of commercial LC-*i*, SBLC-*i* and special clause LC-*i*.
- 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-*i*

### Transfer Commission

#### a) Transfer of original LC-*i*

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-*i*/Usance LC-*i* (IBC-*i*) 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



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# Trade Finance (Sale/Export)

## LC-*i* Confirmation

### a) Confirmation Commission

3% per confirmation

## Outward Bills for Collection-*i* (OBC-*i*)

### a) Collection Commission

0.1% flat; Min: RM50; Max: RM100

## Checking fee for documents under export LC-*i*

Flat: RM100



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# Trade Finance (Guarantee)

## Bank Guarantee-*i* (BG-*i*)

### 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-*i* against counter guarantee

Max: 3.0% per year

### b) Amendment

RM100 flat per amendment

### c) Claims under BG-*i* (Handling Fee)

RM50 per claim (to be charged on applicant)

### d) Lost BG-*i*

RM100 flat

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

RM300 flat



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# Cut-off time for Trade Finance

## Purchase/Import:

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

3 Working days

7 Working days

## Sale/Export:

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

3 Working days

4 Working days

## Guarantee:

- a) Bank Guarantee-*i*

7 Working days



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# Credit Takaful

*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) Specific

RM1,000.00 per application

## d) Overseas Investment

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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