



# Trade Finance Fees & Charges

OCBC Bank (Malaysia) Berhad 199401009721 (295400-W)  
Customer Service: (603) 8317 5000 (Individual) / (603) 8317 5200 (Corporate)

OCBC Al-Amin Bank Berhad 200801017151 (818444-T)  
Customer Service: (603) 8314 9310 (Individual) / (603) 8314 9090 (Corporate)

[www.ocbc.com.my](http://www.ocbc.com.my)

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# Conventional Trade Products and Services



# Import Letter of Credit

## Issuance

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
<b>Cable, if applicable</b>	RM100.00
<b>Incidental charges, where applicable</b>	Charges listed in <a href="#">page 21</a>

## Amendment

### **Increase of Amount or Extension of Validity Period**

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
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### **Other Amendment or Cancellation**

<b>Commission</b>	RM100.00
<b>Cable, if applicable</b>	RM40.00
<b>Incidental charges, where applicable</b>	Charges listed in <a href="#">page 21</a>

## Back-to-Back Letter of Credit

<b>Issuance Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.15% per month or part thereof (Min RM250.00)
<b>Cable, if applicable</b>	RM100.00
<b>Incidental charges, where applicable</b>	Charges listed in <a href="#">page 21</a>



## Inward Bills under Letter of Credit

<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat (Min RM10.00, Max RM100.00)
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<b>Acceptance Commission</b> <i>(On usance bills only)</i>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM50.00)
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<b>Discrepancy Commission, if applicable</b>	
- Foreign Currency LC	USD75.00 or equivalent
- Ringgit LC	RM75.00

<b>Cable, if applicable</b>	
- Foreign Currency Bills	USD15.00 or equivalent
- Ringgit Bills	RM10.00

<b>Incidental charges, where applicable</b>	Charges listed in <a href="#">page 21</a>
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## Letter of Credit Reimbursement

<b>Commission</b>	
- Foreign LC	USD60.00 or equivalent
- Local LC	RM25.00 or equivalent
<i>(Only applicable for foreign currency bills and for the account of the LC Beneficiary.)</i>	

## Shipping Guarantee / Bill of Lading & Air Waybill Endorsement

### Issuance

<b>Commission</b> for 3 months	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% flat
- <b>Letter of Credit Related</b>	Min RM50.00
- <b>Documentary Collection Related</b>	Min RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	RM10.00 on Shipping Guarantee / Letter Indemnity

### Unredeemed / Cancelled after 3 months from date of issue

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.50% per annum
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### BL / AWB Endorsement

<b>Commission</b> for 3 months	0.10% flat
- <b>Letter of Credit Related</b>	Min RM50.00
- <b>Documentary Collection Related</b>	Min RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	RM10.00 on Letter Indemnity

## Banker's Guarantee / Standby Letter of Credit

### Issuance / Renewal

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
<b>Cable</b> , if applicable	RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	<b>Guarantee</b> : As per Stamp Act 1949 <b>Letter Indemnity</b> : RM10.00

### Amendment

#### **Increase Amount or Extension of Validity Period**

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
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#### **Other Amendments**

<b>Commission</b>	RM100.00
<b>Cable</b> , if applicable	RM40.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	<b>Guarantee</b> : As per Stamp Act 1949 <b>Letter Indemnity</b> : RM10.00



## Inward Bills for Collection

### Documentary Collection

<b>Handling Commission</b>	0.10% flat
- <b>Foreign Currency bills</b>	Min RM50.00, Max RM100.00
- <b>Ringgit bills</b>	Min RM50.00, Max RM500.00
<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat Min RM50.00, Max RM200.00
<b>Cable</b> , if applicable	RM30.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

## Outward Bills for Collection

### Documentary Collection

<b>Handling Commission</b>	0.10% flat
- <b>Foreign Currency bills</b>	Min RM50.00, Max RM100.00
- <b>Ringgit bills</b>	Min RM50.00, Max RM500.00
<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat Min RM50.00, Max RM200.00
<b>Cable</b> , if applicable	RM30.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

## Inward Letter of Credit

### Advising

<b>Commission</b>	
- Customer	RM50.00
- Non-Customer	RM60.00

### Confirmation

<b>Commission</b>	Subject to arrangement
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<b>Cable</b> , if applicable	RM30.00
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<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
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## Transfer of Transferable Letter of Credit

<b>Transfer Commission</b> <i>(Transfer Commission will depend on the ticket size and terms of transfer)</i>	0.15% to 0.30% per month or part thereof (Min RM300.00)
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<b>Cable</b> , if applicable	RM100.00
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<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
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## Export / Local Bills under Letter of Credit

### Discount / Negotiation / Presentation of Claim

<b>Handling Commission</b>	0.10% flat
<b>Foreign Currency bills</b>	Min RM50.00, Max RM100.00
<b>Ringgit bills</b>	Min RM50.00, Max RM500.00

<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat Min RM50.00, Max RM200.00
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<b>Document Checking Commission</b> , If applicable	RM50.00
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<b>Cable</b> , if applicable	RM30.00
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<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
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## Trade Financing

<b>Invoice Financing Handling Commission</b>	Each Drawdown / Extension, where applicable : RM100.00
<b>Financing Commission</b>	As per customer's pricing structure / Letter of Offer (LO), where applicable.
<b>Financing Interest</b>	Prevailing BLR / COF/ BA COF plus margin, where applicable.
<b>Cable</b> , if applicable	RM30.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

## OCBC CashNow

**Drawdown Fee** A step-up Drawdown Fee structure effective 22 April 2024: -

Fee applicable in year	Fee per transaction
2024	RM10.00
2025	RM20.00
2026	RM30.00
2027	RM40.00
2028 onward*	RM45.00

\* From year 2028 onward, drawdown fee will be charged at RM45 per transaction.

<b>Cable</b> , if applicable	RM30.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>



## Export Credit Refinancing (ECR)

<b>ECR Domestic Purchase Order (DPO) Charges</b>	0.05% flat on ECR DPO value (Min RM20.00, Max RM500.00)
<b>ECR Local Purchase Order (LPO) Charges</b>	0.05% flat on invoice value (Min RM20.00, Max RM500.00)
<b>Handling charges</b>	imposed by EXIM Bank for lodgment / roll-over / drawdown / partial liquidation / early discharge / reports (where applicable) (Min RM5.00)

## Account Receivable Purchase

<b>Solution Structuring Commission</b>	0.20% flat on facility limit (Min RM10,000.00)
<b>Handling Commission (for non-recourse transaction)</b>	0.50% flat on invoice value
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

## Escrow Account Management

<b>Agent Commission</b>	Depending on structure, 0.20% flat on the underlying contract amount (Min RM10,000.00)
<b>Annual Agent Service Commission</b>	Ranges from RM1,000.00 to RM1,300.00
<b>Handling Commission</b>	0.15% flat on each amount apportioned (Min RM50.00)
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>



# Islamic Trade Products and Services



## Import Letter of Credit-i

### Issuance

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
<b>Cable</b> , if applicable	RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

### Amendment

#### **Increase of Amount or Extension of Validity Period**

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
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#### **Other Amendment or Cancellation**

<b>Commission</b>	RM100.00
<b>Cable</b> , if applicable	RM40.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

### Back-to-Back Letter of Credit-i

<b>Issuance Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.15% per month or part thereof (Min RM250.00)
<b>Cable</b> , if applicable	RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>



### Inward Bills under Letter of Credit-i

<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat (Min RM10.00, Max RM100.00)
<b>Acceptance Commission</b> <i>(On usance bills only)</i>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM50.00)
<b>Discrepancy Commission</b> , if applicable	
- <b>Foreign Currency LC-i</b>	USD75.00 or equivalent
- <b>Ringgit LC-i</b>	RM75.00
<b>Cable</b> , if applicable	
- <b>Foreign Currency Bills</b>	USD15.00 or equivalent
- <b>Ringgit Bills</b>	RM10.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

### Letter of Credit-i Reimbursement

<b>Commission</b>	
- <b>Foreign LC-i</b>	USD60.00 or equivalent
- <b>Local LC-i</b>	RM25.00 or equivalent
<i>(Only applicable for foreign currency bills and for the account of the LC-i Beneficiary.)</i>	

## Shipping Guarantee-i / Bill of Lading & Air Waybill Endorsement-i

### Issuance

<b>Commission</b> for 3 months	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% flat
- <b>Letter of Credit-i Related</b>	Min RM50.00
- <b>Documentary Collection-i Related</b>	Min RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	RM10.00 on Shipping Guarantee-i / Letter Indemnity

### Unredeemed / Cancelled after 3 months from date of issue

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.50% per annum
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### BL / AWB Endorsement-i

<b>Commission</b> for 3 months	0.10% flat
- <b>Letter of Credit-i Related</b>	Min RM50.00
- <b>Documentary Collection-i Related</b>	Min RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	RM10.00 on Letter Indemnity



## Banker's Guarantee-i / Standby Letter of Credit-i

### Issuance / Renewal

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
<b>Cable</b> , if applicable	RM100.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	<b>Guarantee-i</b> : As per Stamp Act 1949 <b>Letter Indemnity</b> : RM10.00

### Amendment

#### **Increase Amount or Extension of Validity Period**

<b>Commission</b>	As stipulated in your Letter of Offer. As an indication, the applicable rate is 0.10% per month or part thereof (Min RM100.00)
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#### **Other Amendments**

<b>Commission</b>	RM100.00
<b>Cable</b> , if applicable	RM40.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
<b>Stamp Duty</b> , if applicable	<b>Guarantee-i</b> : As per Stamp Act 1949 <b>Letter Indemnity</b> : RM10.00

## Inward Bills for Collection-i

### Documentary Collection-i

<b>Handling Commission</b>	0.10% flat
<b>Foreign Currency bills</b>	Min RM50.00, Max RM100.00
<b>Ringgit bills</b>	Min RM50.00, Max RM500.00
<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat Min RM50.00, Max RM200.00
<b>Cable</b> , if applicable	RM30.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

## Outward Bills for Collection-i

### Documentary Collection-i

<b>Handling Commission</b>	0.10% flat
<b>Foreign Currency bills</b>	Min RM50.00, Max RM100.00
<b>Ringgit bills</b>	Min RM50.00, Max RM500.00
<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat Min RM50.00, Max RM200.00
<b>Cable</b> , if applicable	RM30.00
<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>

## Inward Letter of Credit-i

### Advising

<b>Commission</b>	
- <b>Customer</b>	RM50.00
- <b>Non-Customer</b>	RM60.00

### Confirmation

<b>Commission</b>	Subject to arrangement
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<b>Cable</b> , if applicable	RM30.00
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<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
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## Export / Local Bills under Letter of Credit-i

### Discount / Negotiation / Presentation of Claim

<b>Handling Commission</b>	0.10% flat
<b>Foreign Currency bills</b>	Min RM50.00, Max RM100.00
<b>Ringgit bills</b>	Min RM50.00, Max RM500.00

<b>Commission in Lieu of Exchange (CIE)</b> <i>(Only applicable if payment of foreign currency bills does not incur Foreign Exchange.)</i>	0.10% flat Min RM50.00, Max RM200.00
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<b>Document Checking Commission</b>	RM50.00
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<b>Cable</b> , if applicable	RM30.00
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<b>Incidental charges</b> , where applicable	Charges listed in <a href="#">page 21</a>
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## Trade Financing-i

<b>Invoice Financing-i Handling Commission</b>	Each Disbursement, where applicable : RM100.00
<b>Financing Commission</b>	As per customer's pricing structure / Letter of Offer (LO), where applicable.
<b>Financing Profit</b>	Prevailing BFR / COF / AB-i COF plus margin, where applicable.
<b>Cable, if applicable</b>	RM30.00
<b>Incidental charges, where applicable</b>	Charges listed in <a href="#">page 21</a>

## Escrow Account Management-i

<b>Agent Commission</b>	Depending on structure, 0.20% flat on the underlying contract amount (Min RM10,000.00)
<b>Annual Agent Service Commission</b>	Ranges from RM1,000.00 to RM1,300.00
<b>Handling Commission</b>	0.15% flat on each amount apportioned (Min RM50.00)
<b>Incidental charges, where applicable</b>	Charges listed in <a href="#">page 21</a>



# Incidental Charges and Notes

## Incidental Charges

### Remittance

RENTAS	RM5.00 per remittance
Interbank GIRO (IBG)	RM0.30 per remittance
DuitNow	
- For transaction amount RM5,000 and below	No charge
- For transaction amount above RM5,000	RM0.50 per remittance

### Cashier's Order

Issuance	RM2.00
Processing Fee	RM0.50
Stamp Duty	RM0.15

Postage RM5.00

### Courier Charges

West Malaysia	RM16.00
East Malaysia	RM24.00
Overseas	Charges according to destination

### Payment/Acceptance Tracers

Free first 2  
RM30.00 for each subsequent tracer

## Notes:

1. Commissions and rates stipulated herein apply to a single transaction. Incidental charges such as remittance / postage / courier will be charged according to usage / destination.
2. Total fees, charges and commission quoted are subject to applicable taxes (if any).
3. Stamp Duty is subject to latest interpretation of Stamp Act 1949 from time to time.
4. The Bank reserves the right to vary such fees and charges with prior notice or as agreed with the customer in the Letter of Offer.
5. The Monthly Trade Activity Statement is generated only when there is trade transaction activity with the Bank within the month and a copy of this Monthly Trade Activity, when generated, shall be provided at no additional charge.

### OCBC BANK (MALAYSIA) BERHAD

**SWIFT CODE** OCBCMYKL  
**TRADE ACTION LINE** 1300 88 7000

### OCBC AL-AMIN BANK BERHAD

**SWIFT CODE** OABBMYKL  
**TRADE ACTION LINE** 603 8314 9090

