



# Fees & charges



OCBC Bank (Malaysia) Berhad (295400-W)  
Customer Service: 1300 88 7000 (Corporate)  
[www.ocbc.com.my](http://www.ocbc.com.my)

Updated as at 1 September 2018

# Contents

Page no.

## Trade

1. Letter of Credit (LC)	02
2. Inward Bills for Collection	04
3. Shipping Guarantee (SG) & Bill of Lading (BL) / Air Waybill (AWB) Endorsement	04
4. Banker's Guarantee (BG) / Standby Letter of Credit (SBLC)	05
5. Inward LC	06
6. Export / Local Bill Purchased	07
7. Outward Bills for Collection	08
8. Trade Financing	08
9. Account Receivable Purchase	09
10. Escrow Account Management	09
11. Incidental Charges	10
12. Notes	10

# Trade Product & Services

## Letter of Credit (LC)

**LC Issuance**      **Commission** per month or part thereof:  
0.10% p.m. (Min RM100.00)

**Cable**, where applicable      : RM100.00

**Incidental charges**, where applicable      : Charges listed in [page 10](#)

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### LC Amendment

Increase LC Amount or Extension of LC Validity Period      **Commission** per month or part thereof :  
0.10% p.m. (Min RM100.00)

**Cable**, where applicable      : RM40.00

**Incidental charges**, where applicable      : Charges listed in [page 10](#)

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LC cancellation and / or Other Amendments      **Commission**: RM100.00

**Cable**, where applicable      : RM40.00

**Incidental charges**, where applicable      : Charges listed in [page 10](#)

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**Back-to-Back LC Issuance**      **Commission** per month or part thereof:  
0.15% p.m. (Min RM250.00)

**Cable**, where applicable      : RM100.00

**Incidental charges**, where applicable      : Charges listed in [page 10](#)

### Import Bills Under LC

**Commission in Lieu of Exchange (CIE)** :  
0.10% flat (Min RM10.00 and Max RM100.00)

(CIE is charged only if payment of foreign currency settlement does not incur Foreign Exchange)

**Acceptance Commission** on usance bills only per month or part thereof:  
0.10% p.m. (Min RM50.00)

**Discrepancy Commission**, if applicable:

- **Foreign LC**      : USD75.00 or equivalent
- **Local LC**      : RM75.00

**Cable**, , where applicable :

- **USD bill or Other Foreign Currency (FCY) Bill**      : USD15.00 or equivalent
- **Local (RM Bill)**      : RM10.00

**Incidental charges**, if applicable      : Charges listed in [page 10](#)

**Stamp Duty**, if applicable      : RM10.00 for Insurance Policy

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### Import LC Reimbursement (only applicable for foreign currency bills)

**Commission:**

- **Foreign LC**      : USD60.00 or equivalent
- **Local LC**      : RM25.00

to be deducted from proceeds before payment to Negotiating Bank.

## Inward Bills for Collection

### Documentary Collection / Clean Collection

**For RM bills:  
Handling Commission:**  
0.10% flat (Min RM50.00 and Max RM500.00)

**For Foreign Currency bills:  
Handling Commission:**  
0.10% flat (Min RM50.00 and Max RM100.00)

**Commission in Lieu of Exchange (CIE):**  
0.10% flat (Min RM50.00 and Max RM200.00)

(CIE is charged only if payment of foreign currency settlement does not incur Foreign Exchange)

**Cable**, if applicable : RM30.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

**Stamp Duty**, if applicable : RM10.00 for Insurance Policy

## Shipping Guarantee (SG) & Bill of Lading (BL/ Air Waybill (AWB) Endorsement

### AWB / BL Endorsement

**Commission** for 3 months:  
0.10% flat

- **LC Related** : Min RM50.00
- **Documentary Collection related** : Min RM100.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

**Stamp Duty**, if applicable : RM10.00 for Letter of Indemnity

### Issuance of Shipping Guarantee (SG)

**Commission** for 3 months:  
0.10% flat

- **Drawn Under LC** : Min RM50.00
- **Under Collection** : Min RM100.00

**Incidental charges**, if applicable : Charges listed in [page 10](#)

**Stamp Duty**, if applicable : RM10.00 on Shipping Guarantee / Letter of Indemnity

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

**Commission** per annum:  
0.50% p.a.

## Banker's Guarantee (BG) / Standby Letter of Credit (SBLC)

### Issuance of BG / SBLC

**Commission** per month or part thereof:  
0.10% p.m. (Min RM100.00)

**Cable**, where applicable : RM100.00

**Incidental charges**, if applicable : Charges listed in [page 10](#)

**Stamp Duty**, if applicable : RM10.00 on Letter of Indemnity  
RM10.00 on Local BG

### BG / SBLC Amendment

Increase BG /  
SBLC Amount  
or Extension of  
BG / SBLC  
Validity Period

**Commission** per month or part thereof :  
0.10% p.m. (Min RM100.00)

**Cable**, where applicable : RM40.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

BG / SBLC  
cancellation  
and/or Other  
Amendments

**Commission** : RM100.00

**Cable**, where applicable : RM40.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

**Stamp Duty**, if applicable : RM10.00 on Letter of Indemnity  
RM10.00 on Local BG

### Inward LC

#### LC Advising

**Advising Commission:**

- **For Customers** : RM50.00
- **For Non Customers** : RM60.00

**Cable**, if applicable : RM30.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

#### LC Confirmation

**Confirmation Commission:** subject to arrangement

#### LC Transfer

**Transfer Commission** per month or part thereof:  
0.15% p.m. to 0.30% p.m. (Min RM300.00)

(Transfer Commission will depend on ticket size and terms of transfer)

**Cable**, where applicable : RM100.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

### Export / Local Bills Purchased

#### Export / Local Bills

**For RM bills:**

**Handling Commission:**

0.10% flat (Min RM50.00 and Max RM500.00)

**For Foreign Currency bills:**

**Handling Commission:**

0.10% flat (Min RM50.00 and Max RM100.00)

**Commission in Lieu of Exchange (CIE):**

0.10% flat (Min RM50.00 and Max RM200.00)

(CIE is charged only if payment of foreign currency settlement does not incur Foreign Exchange)

**Cable**, if applicable : RM30.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

**Stamp Duty**, if applicable : RM10.00

#### Document Checking

**Document Checking Commission:**

RM50.00

## Outward Bills for Collection

### Documentary Collection

#### For RM bills:

##### Handling Commission:

0.10% flat (Min RM50.00 and Max RM500.00)

#### For Foreign Currency bills:

##### Handling Commission:

0.10% flat (Min RM50.00 and Max RM100.00)

##### Commission in Lieu of Exchange (CIE):

0.10% flat (Min RM50.00 and Max RM200.00)

(CIE is charged only if payment of foreign currency settlement does not incur Foreign Exchange)

**Cable**, if applicable : RM30.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

## Trade Financing

**Handling  
Commission** Drawdown/ Partial/ Pre-settlement (where applicable):  
RM100.00

**Financing  
Commission** As per customer's pricing structure / Letter of Offer (LO), where applicable

**Financing  
Interest** Prevailing BLR / COF/ BA Discount Rate plus spread / margin / acceptance  
commission, where applicable:

**Cable**, if applicable : RM30.00

**Incidental charges**, where applicable : Charges listed in [page 10](#)

## Export Credit Refinancing

### ECR Domestic Purchase Order (DPO) Charges

0.05% flat of ECR DPO value  
(Min RM20.00 and Max RM500.00)

### ECR Local Purchase Order (LPO) Charges

0.05% flat on invoice value  
(Min RM20.00 and Max RM500.00)

**Handling charges** imposed by EXIM Bank for lodgment / roll-over /  
drawdown / partial liquidation / early discharge / reports (where applicable)  
(Min RM5.00)

## Account Receivable Purchase

**Solution** : 0.2% of facility limit, min RM10,000.00

### Structuring Commission

**Handling** : 0.5% of invoice value

### Commission (for non-recourse transaction)

**Incidental charges**, where applicable : charges listed in [page 10](#)

## Escrow Account Management

**Agent  
Commission** : Depending on structure, 0.20% of the underlying contract amount  
(Min RM10,000.00)

**Annual Agent  
Service  
Commission** : Ranges from RM1,000.00 to RM1,300.00

**Handling  
Commission** : 0.15% flat on each amount apportioned  
(Min RM50.00)

**Incidental charges**, where applicable : charges listed in [page 10](#)

## Incidental Charges

**Remittance**     **RENTAS**     : RM5.00  
**GIRO**     : RM0.30

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**Cashier's Order**     **Issuance**     : RM2.00  
**Stamp Duty**     : RM0.15  
**Processing Fee**     : RM0.50

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**Postage**     RM5.00

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**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

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### 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. 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.
4. 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.

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



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OCBC Bank (Malaysia) Berhad (295400-W)  
Khidmat Pelanggan: 1300 88 7000 (Korporat)  
[www.ocbc.com.my](http://www.ocbc.com.my)

Semakan terakhir pada 1 September 2018



## Kandungan

M/S

### Produk dan Servis Perdagangan

1. Surat Kredit (LC)	12
2. Pungutan Bil Masuk	14
3. Jaminan Perkapalan (SG) & Pengesahan Bill Muatan (BL) / Bil Laluan Udara (AWB)	14
4. Jaminan Bank (BG) / Surat Kredit Tunggu Sedia (SBLC)	15
5. LC Diterima	16
6. Pembelian Bil Eksport / Tempatan	17
7. Pungutan Bil Keluar	18
8. Pembiayaan Perdagangan	18
9. Akaun Pembiayaan Hutang	19
10. Pengurusan Akaun Escrow	19
11. Bayaran Sampingan	20
12. Nota	20

# Produk & Servis Perdagangan

## Surat Kredit (LC)

<b>Penerbitan LC</b>	<b>Komisen</b> sebulan atau sebahagian daripadanya: 0.10% sebulan (Min RM100.00)
	<b>Kabel</b> , jika berkenaan : RM100.00
	<b>Bayaran Sampingan</b> , jika berkenaan : caj seperti di <a href="#">muka surat (m/s) 20</a>

### Pindaan LC

Tambah Nilai LC atau Lanjut Tempoh Sah LC	<b>Komisen</b> sebulan atau sebahagian daripadanya: 0.10% sebulan (Min RM100.00)
	<b>Kabel</b> , jika berkenaan : RM40.00
	<b>Bayaran Sampingan</b> , jika berkenaan : caj seperti di <a href="#">muka surat (m/s) 20</a>

Pembatalan dan / atau Pindaan Lain-lain LC	<b>Komisen</b> : RM100.00
	<b>Kabel</b> , jika berkenaan : RM40.00
	<b>Bayaran Sampingan</b> , jika berkenaan : Caj seperti di <a href="#">muka surat (m/s) 20</a>

<b>Penerbitan LC Sandar-Menyandar</b>	<b>Komisen</b> sebulan atau sebahagian daripadanya: 0.15% sebulan (Min RM250.00)
	<b>Kabel</b> , jika berkenaan : RM100.00
	<b>Bayaran Sampingan</b> , jika berkenaan : caj seperti di <a href="#">muka surat (m/s) 20</a>

### Bil Import di bawah LC

**Komisen Gantian Pertukaran (CIE) :**  
0.10% kadar rata (Min RM10.00 dan Maks RM100.00)

(CIE hanya dicaj sekiranya pembayaran penyelesaian mata wang asing tidak melibatkan Pertukaran Asing)

**Komisen Penerimaan** atas bil bertempoh sahaja sebulan atau sebahagian daripadanya:  
0.10% sebulan (Min RM50.00)

**Komisen Percanggahan**, jika berkenaan:

- **LC Asing** : USD75.00 atau bersamaan dengannya
- **LC Tempatan** : RM75.00

**Kabel:**

- **Bil USD atau Lain-lain Bil Matawang Asing** : USD15.00 atau bersamaan dengannya
- **Tempatan (Bil RM)** : RM10.00

**Bayaran Sampingan**, jika berkenaan : caj seperti di [muka surat \(m/s\) 20](#)

**Duti Setem**, jika berkenaan : RM10.00 bagi Polisi Insuran

### Bayaran Balik Import LC (Sekiranya melibatkan bil matawang asing)

**Komisen:**

- **LC Asing** : USD60.00 atau bersamaan dengannya
- **LC Tempatan** : RM25.00

Ditolak dari dana hasil sebelum pembayaran kepada Bank Perunding

## Pungutan Bil Masuk

### Dokumen Pungutan / Pungutan Bersih

**Untuk bil RM:  
Komiseen pengendalian:**  
0.10% kadar rata (Min RM50.00 dan Maks RM500.00)

**Untuk bil dalam matawang lain:  
Komiseen pengendalian:**  
0.10% kadar rata (Min RM50.00 dan Maks RM100.00)

**Komiseen Gantian Pertukaran (CIE):**  
0.10% kadar rata (Min RM50.00 dan Maks RM200.00)

(CIE hanya dicaj sekiranya pembayaran penyelesaian mata wang asing tidak melibatkan Pertukaran Asing)

**Kabel**, jika berkenaan : RM30.00

**Bayaran Sampingan**, jika berkenaan : caj seperti di [muka surat \(m/s\) 20](#)

**Duti Setem**, jika berkenaan : RM10.00 untuk Polisi Insuran

## Jaminan Perkapalan (SG) & Pengesahan Bil Muatan (BL) / Bil Laluan Udara (AWB)

### Pengesahan Bil Muatan/ Bil Laluan Udara

**Komisen** bagi 3 bulan:  
0.10% kadar rata

- **Berkaitan LC** : Min RM50.00
- **Berkaitan Dokumen Pungutan** : Min RM100.00

**Bayaran Sampingan**, jika berkenaan : caj seperti di [muka surat \(m/s\) 20](#)

**Duti Setem**, jika berkenaan : RM10.00

### Penerbitan Jaminan Perkapalan (SG)

**Komisen** bagi 3 bulan:  
0.10% kadar rata

- **Dikeluarkan di bawah LC** : Min RM50.00
- **Di bawah Pungutan** : Min RM100.00

**Bayaran Sampingan**, jika berkenaan : caj seperti di [muka surat \(m/s\) 20](#)

**Duti Setem**, jika berkenaan : RM 10.00 untuk Jaminan  
Perkapalan / Surat Tanggung Rugi

### SG Tidak Ditebus / Batal Selepas 3 Bulan dari Tarikh dikeluarkan

**Komisen** setahun:  
0.50% setahun

## Jaminan Bank (BG) / Surat Kredit Tunggu Sedia (SBLC)

### Penerbitan BG / SBLC

**Komisen** sebulan atau sebahagian daripadanya:  
0.10% sebulan (Min RM100.00)

**Kabel**, jika berkenaan : RM100.00

**Bayaran Sampingan**, jika berkenaan : caj seperti di [muka surat \(m/s\) 20](#)

**Duti Setem**, jika berkenaan : RM 10.00 ke atas Surat Tanggung Rugi  
RM 10.00 ke atas BG Tempatan

### Pindaan BG / SBLC

Tambah nilai  
BG / SBLC atau  
Lanjutan  
Tempoh Sah  
BG / SBLC

**Komisen** sebulan atau sebahagian daripadanya:  
0.10% sebulan (Min RM100.00)

**Kabel**, jika berkenaan : RM40.00

**Bayaran Sampingan**, jika berkenaan : caj seperti di [muka surat \(m/s\) 20](#)

Pembatalan dan / atau Pindaan Lain-lain BG / SBLC	<b>Komisen :</b> RM100.00
	<b>Kabel, jika berkenaan :</b> RM40.00
	<b>Bayaran Sampingan, jika berkenaan :</b> caj seperti di <a href="#">muka surat (m/s) 20</a>
	<b>Duti Setem, jika berkenaan :</b> RM 10.00 ke atas Surat Tanggung Rugi RM 10.00 ke atas BG Tempatan

### LC Diterima

<b>LC Pemaklum</b>	<b>Komisen Pemaklum:</b>
	• <b>Pelanggan :</b> RM50.00
	• <b>Bukan Pelanggan :</b> RM60.00
	<b>Kabel, jika berkenaan :</b> RM30.00
	<b>Bayaran Sampingan, jika berkenaan :</b> caj seperti di <a href="#">muka surat (m/s) 20</a>

<b>LC Pengesahan</b>	<b>Komisen Pengesahan:</b> tertakluk kepada pengaturan
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<b>Pindahan LC</b>	<b>Komisen Pindahan</b> sebulan atau sebahagian daripadanya: 0.15% sebulan hingga 0.30% sebulan (Min RM300.00)
	(Komisen Pindahan tertakluk kepada saiz tiket dan terma pindahan)
	<b>Kabel, jika berkenaan :</b> RM100.00
	<b>Bayaran Sampingan, jika berkenaan :</b> caj seperti di <a href="#">muka surat (m/s) 20</a>

### Pembelian Bil Eksport / Tempatan

#### Bil Eksport / Tempatan

**Untuk bil RM:**  
**Komisen Pengendalian:**  
 0.10% kadar rata (Min RM50.00 dan Maks RM500.00)

**Untuk bil dalam matawang lain:**  
**Komisen Pengendalian:**  
 0.10% kadar rata (Min RM50.00 dan Maks RM100.00)

**Komisen Gantian Pertukaran (CIE):**  
 0.10% kadar rata (Min RM50.00 dan Maks RM200.00)

(CIE hanya dicaj sekiranya pembayaran penyelesaian mata wang asing tidak melibatkan Pertukaran Asing)

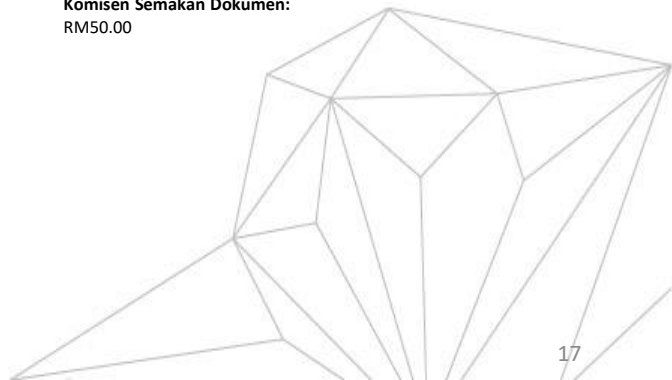
**Kabel, jika berkenaan :** RM30.00

**Bayaran Sampingan, jika berkenaan :** caj seperti di [muka surat \(m/s\) 20](#)

**Duti Setem, jika berkenaan :** RM10.00

#### Semakan Dokumen

**Komisen Semakan Dokumen:**  
 RM50.00



## Pungutan Bil Keluar

### Dokumen Pungutan

**Untuk bil RM:**  
**Komisen pengendalian:**  
0.10% kadar rata (Min RM50.00 dan Maks RM500.00)

**Untuk bil dalam matawang lain:**  
**Komisen pengendalian:**  
0.10% kadar rata (Min RM50.00 dan Maks RM100.00)

**Komisen Gantian Pertukaran (CIE):**  
0.10% kadar rata (Min RM50.00 dan Maks RM200.00)

(CIE hanya dicaj sekiranya pembayaran penyelesaian mata wang asing tidak melibatkan Pertukaran Asing)

**Kabel, jika berkenaan** : RM30.00

**Bayaran Sampingan, jika berkenaan** : caj seperti di [muka surat \(m/s\) 20](#)

## Pembiayaan Perdagangan

**Komisen Pengendalian** Pgunaan / Penyelesaian Separa / Penyelesaian Awal (jika berkenaan)  
RM100.00

**Komisen Pembiayaan** Sepertimana struktur penentuan harga bagi setiap pelanggan / Surat Tawaran, jika berkenaan

**Kadar Pembiayaan** Kadar Semasa BLR / Kos Dana / Kadar Diskaun BA campur spread / margin / komisen penerimaan, jika berkenaan

**Kabel, jika berkenaan** : RM30.00

**Bayaran Sampingan, jika berkenaan** : caj seperti di [muka surat \(m/s\) 20](#)

### Pembiayaan Semula Kredit Eksport (ECR)

**ECR - Caj Perintah Pembelian Domestik (DPO)**  
0.05% kadar rata untuk nilai DPO ECR  
(Min RM20.00 dan Maks RM500.00)

**ECR - Caj Perintah Pembelian Tempatan (LPO)**  
0.05% kadar rata untuk nilai invoice  
(Min RM20.00 dan Maks RM500.00)

**Caj Pengendalian** yang dikenakan oleh EXIM Bank untuk penyerahsimpanan / lanjutan / pengeluaran / penyelesaian separa / penyelesaian awal / penebusan / laporan (jika berkenaan) :  
(Min RM5.00)

## Akaun Pembiayaan Hutang

**Komisyen Penstrukturan Kemudahan** : 0.2% dari jumlah kemudahan, min RM10,000.00

**Komisyen Pengendalian (untuk kemudahan tanpa rekursa)** : 0.5% dari jumlah invoice

**Bayaran Sampingan, jika berkenaan** : caj seperti di [muka surat \(m/s\) 20](#)

## Pengurusan Akaun Escrow

**Komisen Ejen** : Bergantung kepada struktur, 0.20% daripada jumlah kontrak  
(Min RM10,000.00)

**Komisen Tahunan Ejen** : Antara RM1,000.00 hingga RM1,300.00

**Komisen Pengendalian** : 0.15% daripada jumlah yang diagihkan  
(Min RM50.00)

**Bayaran Sampingan, jika berkenaan** : caj seperti di [muka surat \(m/s\) 20](#)

