



Fees & charges



OCBC Bank (Malaysia) Berhad (295400-W)
Customer Service: 1300 88 7000 (Corporate)
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

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
LC cancellation and / or Other Amendments	Commission : RM100.00
	Cable , where applicable : RM40.00
	Incidental charges , where applicable : Charges listed in page 10

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

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 Commission : 0.5% of invoice value

(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

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

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. 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	: OCBEMYKL
TRADE ACTION LINE	: 1300 88 7000

Fi & caj



OCBC Bank (Malaysia) Berhad (295400-W)
Khidmat Pelanggan: 1300 88 7000 (Korporat)
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)

Penerbitan LC

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](#)

Pindaan LC

Tambah Nilai
LC atau Lanjut
Tempoh
Sah LC

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 LC

Komisen : RM100.00

Kabel, jika berkenaan : RM40.00

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

Penerbitan LC Sandar- Menyandar

Komisen sebulan atau sebahagian daripadanya:
0.15% sebulan (Min RM250.00)

Kabel, jika berkenaan : RM100.00

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

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)

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 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	Komisen : RM100.00
	Kabel, jika berkenaan : RM40.00
	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

LC Diterima

LC Pemaklum	Komisen Pemaklum:
	• Pelanggan : RM50.00
	• Bukan Pelanggan : RM60.00
	Kabel, jika berkenaan : RM30.00
	Bayaran Sampingan, jika berkenaan : caj seperti di muka surat (m/s) 20

LC Pengesahan	Komisen Pengesahan: tertakluk kepada pengaturan
----------------------	--

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

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 Gantikan 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 : Penggunaan / Penyelesaian Separah / 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 separah / 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 rekursi) : 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](#)

Bayaran Sampingan

Pengiriman	RENTAS	: RM5.00
	GIRO	: RM0.30
Perintah Juruwang	Pengeluaran	: RM2.00
	Duti Setem	: RM 0.15
	Fi Pengendalian	: RM0.50
Bayaran Pos	RM5.00	
Caj Kurier	Malaysia Barat	: RM16.00
	Malaysia Timur	: RM24.00
	Luar Negara	: Caj mengikut destinasi
Pengesanan Pembayaran / Penerimaan	Percuma bagi 2 pengesanan pertama, RM30.00 bagi setiap pengesanan berikutnya	

Nota:

1. Komisen dan kadar yang ditetapkan di sini berkait guna kepada urus niaga tunggal. Bayaran sampingan seperti pengiriman / pos / kurier akan dikenakan mengikut penggunaan / destinasi.
2. Jumlah kadar fi, caj dan komisen akan tertakluk kepada cukai yang berkenaan (jika ada)
3. Bank berhak untuk mengubah apa-apa fi dan caj dengan memberi notis terlebih dahulu atau seperti yang dipersetujui dengan pelanggan dalam Surat Tawaran.
4. Penyata Aktiviti Perdagangan Bulanan dijana hanya apabila terdapat aktiviti urus niaga perdagangan dengan Bank dalam tempoh sebulan dan satu salinan Aktiviti Perdagangan Bulanan ini, apabila dijanakan, akan disediakan tanpa sebarang caj tambahan.

KOD SWIFT : OCBEMYKL
TALIAN TINDAKAN PERDAGANGAN : 1300 88 7000