

## STANDARD ISLAMIC TRADE FINANCE TARIFF

Product / Services	Descriptions	Tariff
<b>Import Services</b>		
<b>Letter of Credit-i (LC-i)</b>		
1. Irrevocable LC-i	Opening commission	0.1% per month or part thereof. Min: RM100
2. Back-To-Back LC-i	a. Opening commission	0.125% per month or part thereof. Min: RM300
	b. Handling Fee	RM500 or above (depending on the complexity of the transaction)
3. Other LC-i Charges	a. Amendments to LC-i:	
	i. Extension of expiry date / increase in amount	Commission of 0.1% per month or part thereof for the extended period/ incremental value. Min: RM50  Note: If amendment involving incremental in LC-i amount, commission will be calculated on the amended amount from the original issuance date less commission collected.
	ii. Other than extension of expiry date / increase in amount	RM50 flat.
	b. Cancellation / non utilisation of LC-i: - Handling fee	RM50 flat.
	c. Acceptance commission on Usance Credits	0.1% per month or part thereof Min: RM50

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## **STANDARD ISLAMIC TRADE FINANCE TARIFF**

<b>Product / Services</b>	<b>Descriptions</b>	<b>Tariff</b>
<b>Import Bills</b>		
1. Import Bills under LC-i	a. Drawing against expired LC-i	0.1% per month or part thereof from LC-i expiry date to LC-i drawing date. Min: RM100
	b. Drawing against excess of LC-i amount (will only be charged upon customer accepting the discrepancy)	0.1% per month or part thereof from LC-i issuance date to drawing date based on the excess amount. Min: RM100
	c. Direct presentation of documents from beneficiary (Inward Bill)	0.1% of invoice value (to be charged to beneficiary's or applicant's account depending on LC-i terms). Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill) Checking fee: RM30
	d. Discrepancy fee:	
	i. LC-i denominated in RM	RM50 flat
	ii. LC-i denominated in FCY	USD50 equivalent to denomination of LC-i
2. Import Bills for Collection-i	a. Commission	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM500 (RM bill)
	b. Avalisation	0.1% per month or part thereof from avalisation date to expiry date Min: RM100
	c. Handling fee - Redirecting documents	RM50 flat.
	d. Handling fee - Non-payment and non-acceptance > 60 days	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM500 (RM bill)
	e. Holding fee - Document > 60 days	RM50 flat.
	f. Handling fee - Protest	RM200 flat and legal expenses  Note: Actual cost will be collected upfront from remitting bank before proceeding.
	g. Handling fee - Release document "Free of Payment"	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM500 (RM bill)

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<b>Product / Services</b>	<b>Descriptions</b>	<b>Tariff</b>
<b>Import Financing</b>		
1. Accepted Bills-i ("AB-i")	a. Acceptance commission	As per letter of offer. Min: RM50
	b. Multiple payment (3 and above number of payments)	RM50 flat.
	c. Transaction value below RM100,000	RM100 flat.
2. Foreign Currency Trade Financing-i (FCTF-i)	Multiple payment (3 and above number of payments)	RM50 flat
3. Trust Receipt-i (TR-i)	Multiple payment (3 and above number of payments)	RM50 flat
4. Invoice Financing-i (IF-i)	Commodity trading fee	<ul style="list-style-type: none"> <li>• For financing tenure 7-21 days: RM5 per RM1 million transaction;</li> <li>• For financing tenure 22 days and above: RM7 per RM1 million transaction;</li> </ul> <p>or any other brokerage fee charged by other trading platform and to be shared equally between the Bank and customers</p>

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<b>Product / Services</b>	<b>Descriptions</b>	<b>Tariff</b>
<b>Export Services</b>		
<b>Letter of Credit-i (LC-i)</b>		
1. LC-i Advising/Amendments	a. Advising commission	Customer: RM50 Non-Customer: RM100
	b. Subsequent advising commission (amendment)	Customer: RM50 Non-Customer: RM100
2. LC-i issued by us advised directly to beneficiary	Commission (to be collected from the beneficiary upon delivery of LC-i or to deduct the advising charges from the negotiated proceeds upon effecting payment of documents drawn under the LC-i)	RM50 flat.
3. LC-i Confirmation	a. Confirmation commission	0.125% per month or part thereof on LC-i value up to LC-i Expiry date, or rate as advised by Correspondent Banking, whichever applicable.  Min: RM250 or as advised by Correspondent Banking, whichever applicable
	b. Extension of expiry date / increase in amount	Commission of 0.125% or rate as advised by Correspondent Banking per month or part thereof for the extended period / incremental value, whichever applicable Min: RM100  Note: For amendment involving incremental in LC amount, commission will be calculated on the amended amount from the original transfer date less commission collected
	c. Other than extension of expiry date / increase in amount	RM50 flat

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<b>Product / Services</b>	<b>Descriptions</b>	<b>Tariff</b>
4. Transfer of LC-i	a. Transfer commission	0.125% on LC-i transfer value. Min: RM250
	b. Amendments to Transfer of LC-i	
	i. Extension of expiry date/ increase in amount	Commission of 0.125% per month or part thereof for the extended period/ incremental value. Min: RM100  Note: If amendment involving incremental in LC-i amount, commission will be calculated on the amended amount from original transfer date less commission collected
	ii. Other than extension of expiry date/ increase in amount	RM50 flat.
5. Other Export Charges	a. Commission on assignment of proceeds	0.1% on bill amount Min: RM250
	b. Acceptance commission on drafts drawn on AmBank Islamic under Export LC-i for acceptance	0.1% on bill amount per month or part thereof. Min: RM50
	c. Commission as Reimbursing Bank for Issuing Bank under Export LC-i	0.1% on bill amount. Min: RM50
	d. Bills presented against LC-i - Document checking fee	RM50 flat per bill.

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<b>Product / Services</b>	<b>Descriptions</b>	<b>Tariff</b>
<b>Export Bills</b>		
1. OBC-i & DOBC-i	a. Commission	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM300 (MYR bill)
	b. Handling fee - Release document "Free of Payment" to Drawee	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill)
	c. Handling fee - Document returned after Collection process	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill)
	d. Handling fee- Non-payment and non-acceptance > 60 days	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill)
<b>Export Financing</b>		
1. Credit Bill Negotiation-i (CBN-i) bills drawn under LC-i	a. Commission	0.1% on bill amount Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill)
	b. Document pre-checking fee	RM50 flat.
2. Outward Bill Purchased-i (OBP-i) & Direct Outward Bill Purchased-i (DOBP-i)	a. Commission	0.1% on bill amount. Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill)
	b. Non-recourse commission	Additional 0.1% per month/rate as agreed Min: RM100
3. Export Credit Refinancing-i (ECR-i)	Commission	As per latest EXIM Bank guideline on ECR-i facilities

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<b>Product / Services</b>	<b>Descriptions</b>	<b>Tariff</b>
<b>Guarantees</b>		
1. Shipping Guarantee-i	a. Commission	0.1% on invoice value (In RM equivalent) Min: RM50
	b. Late return of Shipping Guarantee-i (SG-i)	0.50% per annum on Invoice Value (in RM equivalent) after three (3) months from the date of issue and subsequently 1.0% per annum until date of return of SG-i.
	c. Handling Fee - If documents not route to AmBank Islamic	RM100 flat.
2. Air Waybill/Bill of Lading Endorsement	Endorsement commission	0.1% on invoice value (in RM equivalent) Min: RM50
3. Bank Guarantee-i (BG-i)	Issuance Commission	0.125% per month or part thereof. Min: RM100
4. Over The Counter Bank Guarantee-i (OTCBG-i)	Issuance Commission	0.125% per month or part thereof Min: RM150
5. Other BG-i/OTCBG-i Charges	Amendments to BG-i/OTCBG-i	
	i. Other than extension of expiry date / increase in amount	RM50 flat.
	ii. Extension of expiry date / increase in amount	Additional commission of 0.125% per month or part thereof for the extended period / incremental value. Min: RM50  Note: If amendment involving incremental in BG-i/OTCBG-i amount, commission will be calculated on the amended amount from the original issuance date or effective date whichever earlier less commission collected.

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<b>Product / Services</b>	<b>Descriptions</b>	<b>Tariff</b>
6. Standby Letter of Credit-i (SBLC-i)	a. Opening Commission	0.125% per month or part thereof. Min: RM300
	Amendments to SBLC	
	i. Extension of expiry date/ increase in amount	Commission of 0.125% per month or part thereof for the extended period/incremental value Min: RM50  Note: If amendment involving incremental in SBLC-i amount, commission will be calculated on the amended amount from original issuance date or effective date whichever the earlier less commission collected.
	ii. Other than extension of expiry date/ increase in amount	RM50 flat.
7. Other Guarantee Charges	a. Claim on BG/ OTCBG/ SBLC - Processing Fee	RM100 flat.
	b. Assignment	0.1% on guarantee amount. Min: RM250
<b>Factoring-i</b>		
Factoring Charge		1% of the bill/invoice
Disbursement to a third party		RM50 per transaction
Ad-hoc statement request		RM20 per statement
<b>Other Charges</b>		
1. Commission in lieu of Exchange on Foreign Currency bills settled in Foreign Currency	Commission	0.1% on invoice value. Min: RM50 Max: RM300
2. SWIFT / Telex charge for transmission of LC text	a. Issuance	Within Malaysia: RM40 flat. Outside Malaysia: RM100 flat.
	b. Amendment	Within Malaysia: RM20 flat. Outside Malaysia: RM50 flat.
3. SWIFT Charges	For customer's account	Within Malaysia: RM20 flat. Outside Malaysia: RM40 flat.
	For foreign counterparty's account	USD20 equivalent.

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4. RENTAS Payment / Interbank GIRO		RM2 flat.
5. Bankers Cheque		RM5 flat.
6. Postage / Registered post		Within Malaysia: RM5 flat. Outside Malaysia: RM20 flat.
7. Special Handling Fee		RM50 flat per transaction.
8. Courier Services		Within Malaysia: RM15 flat. Outside Malaysia: Subject to destination

**Disclaimer:**

The final fees or charges payable will be as set out in the final contract..

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