

## Fees and Charges Table

[Please also read the [Product Disclosure Sheet \(PDS\)](#)]

Effective 1<sup>st</sup> October 2025, the 8% Service Tax (SST) will extend to financial services related to trade financing, **with the following exceptions:**

- Interest or profit (including spread).
- Fees charged on financial services in connection with goods, land or matters outside Malaysia (e.g. importation, exportation and merchanting trade).
- Punitive charges (e.g. Replacement of lost BG, Breakfunding Cost, etc.).

Please note that the above information is provided solely for general reference purposes and may be subject to changes in accordance with prevailing tax laws and regulatory updates.

For more information, please refer to the [FAQ](#) here.

Fees and Charges Table

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed	
<b>1 LETTER OF CREDIT</b>					
<b>1.1 Pre-advice</b>					
Cost of Wire	By SWIFT	RM40.00 flat	After completed pre-advice, full LC issuance charges will be imposed	2:00 PM	
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>1.2 Issuance</b>					
Stamp Duty (if any)		RM10.00			
Cost of Wire	By SWIFT	RM35.00 (Local) RM80.00 (Foreign)			
Cost of Wire	By Courier	Courier company's rate			
Postage		RM5.00 flat per issuance			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>1.3 Amendment</b>					
Commission		If related to extension or increase in amount: 0.10% per month or part thereof. Minimum RM50.00, No Maximum.  If not related to extension or increase in amount: RM50.00 flat			
Cost of Wire	By SWIFT	RM20.00 (Local) RM40.00 (Foreign)			
Cost of Wire	By Courier	Courier company's rate			
Postage		RM5.00 flat per amendment			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>1.4 Cancellation</b>					
Service Charge		RM50.00 flat	There will be no refund of commission		
Cost of Wire	By SWIFT/Telex	RM30.00 per message			
Postage		RM5.00 flat per cancellation			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		

Note:

All fees, commission, charges and other monies payable shall be exclusive of and subject to any Government Tax, where applicable. Trade Transaction Status is accessible via Trade inquiry module on corporate internet banking and information displayed is on real-time basis. Turnaround time for Inwards Payments - Estimated timeframe for crediting of funds received is One (1) working day.

Fees and Charges Table

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed	
<b>2 STANDBY LETTER OF CREDIT</b>					
<b>2.1 Issuance</b>					
Stamp Duty (if any)		RM10.00		2:00 PM	
Cost of Wire	By SWIFT	RM80.00			
Cost of Wire	By Telex	RM120.00			
Courier		Courier company's rate			
Postage		RM5.00 flat per issuance			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>2.2 Amendment</b>					
Commission		If related to extension or increase in amount. Minimum RM50.00, No maximum. If not related to extension or increase in amount; RM50.00 flat			
Cost of Wire	By SWIFT	RM40.00 flat			
Cost of Wire	By Telex	RM60.00 flat			
Courier		Courier company's rate			
Postage		RM5.00 flat per amendment			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>2.3 Cancellation (if requested by Applicant prior to expiry date)</b>					
Service Charge		RM50.00 flat	There will be no refund of commission		
Cost of Wire	By SWIFT/Telex	RM30.00 per message			
Postage		RM5.00 flat per cancellation			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		

Note:

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>3 SHIPPING GUARANTEE</b>				
<b>3.1 Issuance</b>				
Stamp Duty		RM10.00		2:00 PM
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>3.2 Cancellation (If SG is not returned within 3 months from date of issuance)</b>				
Commission		Additional 0.50% per annum, calculated on daily basis and collected monthly, from the 4th month until date of return of SG. No minimum, No maximum	Not applicable if SG is returned for cancellation within 3 months from date of issuance.	2:00 PM
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>4 ENDORSEMENT OF B/L OR AWB OR PARCEL RECEIPT OR RAILWAY RECEIPT</b>				
Commission		0.10% flat on invoice value. Minimum RM50.00 No maximum		2:00 PM
Stamp Duty		RM10.00		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>5 INWARD BILLS UNDER LETTER OF CREDIT (IBLC)</b>				
<b>5.1 If documents are presented through another bank</b>				
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM2.00 per Inter-Branch direct credit		RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Cheque Processing Fee (if any)		RM0.50 per cheque		
Cost of Wire	By SWIFT	RM30.00 per payment		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>5.2 If documents are presented directly to HLBB by the LC Beneficiary</b>				
Commission		0.10% flat. Minimum RM50.00, Maximum RM150.00 (to deduct from proceeds)		RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM2.00 per Inter-Branch direct credit		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Cheque Processing Fee (if any)		RM0.50 per cheque		
Cost of Wire	By SWIFT	RM30.00 per payment		
Postage		RM5.00 flat		
Documents Handling Fee		RM50.00 flat (To deduct from proceeds)		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>6 USANCE BILLS UNDER LETTER OF CREDIT (UBL)</b>				
<b>6.1 If documents are presented through another Bank</b>				
Acceptance Commission		0.10% per month or part thereof. Minimum RM50.00, No maximum.		RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
Cheque Processing Fee (if any)		RM0.50 per cheque		
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM2.00 per Inter-Branch direct credit		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Cost of Wire	By SWIFT	RM30.00 per payment		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>6.2 If documents are presented directly to HLBB by the LC Beneficiary</b>				
Acceptance Commission		(a) 0.10% per month or part thereof. Minimum RM50.00, No maximum; <u>AND</u> (b) Collection commission of 0.10% flat, Minimum RM50.00, Maximum RM150.00 (to deduct from proceeds).		RENTAS - 12.00 PM NON-RENTAS - 2.00 PM
Cheque Processing Fee (if any)		RM0.50 per cheque		
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM2.00 per inter-Branch direct credit		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Cost of Wire	By SWIFT	RM30.00 per payment		
Postage		RM5.00 flat		
Documents Handling Fee		RM50.00 flat (To deduct from proceeds)		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed	
<b>7 INWARD BILLS FOR COLLECTION (IBC)</b>					
<b>7.1 Acknowledgement</b>					
Cost of Wire	By SWIFT	RM30.00		RENTAS – 12:00 PM NON-RENTAS – 2:00 PM	
<b>7.2 Upon settlement</b>					
Commission	For bills denominated in foreign currency	0.10% flat. Minimum RM50.00, Maximum RM150.00			
	For bills denominated in local currency	0.10% flat. Minimum RM50.00 Maximum RM500.00			
Cheque Processing Fee (if any)		RM0.50 per cheque			
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM 2.00 per Inter-Branch direct credit			
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction			
Cost of Wire	By SWIFT	RM30.00 per payment			
Postage		RM5.00 flat			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		

Note:

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>7.3 Redirecting of documents to another Bank with HLBB liabilities fully discharged or release documents free of payment to Drawee without going through collection process</b>				RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
Service Charge		RM50.00 flat		
Cost of Wire	By SWIFT	RM30.00 per message		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>7.4 Holding Fee if remains unpaid after 2 months grace period (Calculated from issuance date)</b>				
Service Charge		RM10.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>7.5 After collection process, documents returned to Drawer/Remitting Bank due to non-payment/non-acceptance by the Drawee or documents released to Drawee free of payment</b>				
Service Charge		RM50.00 flat		
Cost of Wire	By SWIFT	RM30.00 per message		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>7.6 Avalisation</b>				
Commission		0.10% per month from avalisation date to expiry date. Minimum RM50.00.		

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>8 TRUST RECEIPT (TR)</b>				
<b>8.1 Upon creation</b>				
Commission (if documents presented directly by the customer)		For FCY bills: 0.10% flat. Minimum RM50.00, Maximum RM150 For MYR bills: 0.10% flat, Minimum RM50.00, Maximum RM500		RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
Cheque Processing Fee (if any)		RM0.50 per cheque		
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM 2.00 per Inter-Branch direct credit		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Stamp Duty		RM10.00 flat		
Cost of Wire	By SWIFT	RM30.00 per message		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>9 BANKERS ACCEPTANCE (BA)</b>				RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
<b>9.1 Upon creation</b>				
Cheque Processing Fee (if any)		RM0.50 per cheque		
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM2.00 per Inter-Branch direct credit		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Cost of Wire	By SWIFT	RM30.00 per message		
Postage		RM5.00 flat		
Handling Fee		RM100.00 per BA (if BA face value is less than RM100,000 and not applicable to BA to finance import purchases under HLB LC or supported by inward / outward documentary collections under HLB)		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>10 ONSHORE FOREIGN CURRENCY LOAN (OFCL)</b>				
<b>10.1 Upon creation</b>				
Cheque Processing Fee (if any)		RM0.50 per cheque		2:00 PM
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM 2.00 per Inter-Branch direct credit		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Cost of Wire	By SWIFT	RM30.00 per message		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
Early Settlement Fee		Handling Fee (Unwinding Fee): RM100  In addition, for accrual financing, Break-Funding Cost (BFC) would be charged (please refer to Trade Services Centre). BFC would not apply to discounted financing as interest collected upfront is not refunded.		

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>11 INVOICE FINANCING (IVF)</b>				RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
<b>11.1 Upon Creation</b>				
Cheque Processing Fee (if any)		RM0.50 per cheque		
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM 2.00 per Inter-Branch direct credit		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Cost of Wire	By SWIFT	RM30.00 per message		
Postage		RM5.00 flat		
Handling Fee		RM100.00 per IVF (if IVF face value is less than RM50,000 and not applicable to IVF to finance import purchases under HLB LC or supported by inward / outward documentary collections channelled through HLB)		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
Early Settlement Fee		Handling Fee: RM100.00		

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>12 INWARD LETTER OF CREDIT (ILC)</b>				2:00 PM
<b>12.1 Advising</b>				
Commission		RM50.00 flat		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Telefax (if any)		RM10.00 flat	If Beneficiary requested to fax the copy of the LC to them	
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>12.2 Transfer</b>				
Commission		0.10% per month on the amount to be transferred, minimum RM50.00 and no maximum	Case to case basis. Please refer to Trade Services H.O.	
Cost of Wire	By SWIFT	RM80.00		
Cost of Wire	By Telex	RM120.00 flat		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Handling Fee		RM30.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>12.3 Add Confirmation</b>				
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>13 DOMESTIC BILL OF EXCHANGE PURCHASED (DBEP) AND DOMESTIC BILL OF EXCHANGE PURCHASED (AUTHORITY TO PURCHASE) [DBEP(AP)]</b>				2:00 PM
<b>13.1 Upon creation</b>				
Commission		0.10% flat on bill amount. Minimum RM50.00, Maximum RM500.00		
Stamp Duty (if any)		RM10.00		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Documents Handling Fee		RM50.00 flat (applicable to bills under LC only)		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>13.2 Upon settlement</b>				
Cost of Wire (if any)	By SWIFT	RM30.00 per message		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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Type of Services	Additional Info	Fees/Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>14 FOREIGN BILL OF EXCHANGE PURCHASED (FBEP) AND FOREIGN BILL OF EXCHANGE PURCHASED (AUTHORITY TO PURCHASE) [FBEP(AP)]</b>				2:00 PM
<b>14.1 Upon creation</b>				
Commission		0.10% flat on bill amount. Minimum RM50.00, Maximum RM150.00		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Stamp Duty (if any)		RM10.00		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Documents Handling Fee		RM50.00 flat (applicable to bills under LC only)		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>14.2 Upon settlement</b>				
Cost of Wire (if any)	By SWIFT	RM30.00 per message		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

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<b>15 ECR PRE-SHIPMENT (ECR PRE)</b>					
<b>15.1 Lodgement</b>					
Service Charge		RM5.00		10:00 AM	
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>15.2 Drawdown</b>					
Cheque Processing Fee (if any)		RM0.50 per cheque			
Service Charge		RM5.00			
Service Charge		RENTAS payment a) SME: RM5.00 b) Non-SME: RM14.00 (1st party), RM15.00 (Bank to Bank) or RM2.00 per Inter-Bank Giro (IBG) payment, or RM 2.00 per Inter-Branch direct credit			
Cost of Wire (if any)	By SWIFT	RM30.00 per message			
Postage		RM5.00 flat			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>15.3 Partial Liquidation or Early Discharge or Redemption</b>					
Service Charge		RM5.00			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		

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<b>16 ECR POST-SHIPMENT (ECR POST)</b>				10:00 AM	
<b>16.1 Refinancing</b>					
Service Charge		RM5.00			
Postage		RM5.00 flat			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>16.2 Early Discharge or Redemption</b>					
Service Charge		RM5.00			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>17 ADVANCE AGAINST TRADE – PRE SHIPMENT (AAT-PRE)</b>					RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
<b>17.1 Drawdown</b>					
Postage		RM5.00 flat			
Handling Fee		RM100.00 per AAT-Pre drawdown	For drawdown with face value less than RM20,000		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		
<b>17.2 Upon Settlement</b>					
Postage		RM5.00 flat			
Penalty		0.125% for non-presentation of export documents upon due date of AAT-Pre and/or non-receipt of amendment(s) effected on Export LC/ Purchase Order/Sales Contract issued by Overseas Buyer  0.125% on AAT-Pre settlement amount for early settlement via debiting of Current Account without presentation of Export documents through the Bank			
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them		

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Fees and Charges Table

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Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>18 ADVANCE AGAINST TRADE – POST SHIPMENT (AAT-POST)</b>				RENTAS – 12:00 PM NON-RENTAS – 2:00 PM
<b>18.1 Upon Creation</b>				
Postage		RM5.00 flat		
Handling Fee		RM100.00 per AAT-Post drawdown	For drawdown with face value less than RM 20,000	
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>18.2 Upon Settlement</b>				
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

Note:

All fees, commission, charges and other monies payable shall be exclusive of and subject to any Government Tax, where applicable. Trade Transaction Status is accessible via Trade inquiry module on corporate internet banking and information displayed is on real-time basis. Turnaround time for Inwards Payments - Estimated timeframe for crediting of funds received is One (1) working day.

Fees and Charges Table

[Please also read the [Product Disclosure Sheet \(PDS\)](#)]

Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>19 OUTWARD BILLS UNDER COLLECTION (OBC)</b>				
<b>19.1 Upon settlement</b>				
Commission		0.10% flat on bill amount, minimum RM50.00; maximum RM150.00		2:00 PM
Cost of Wire (if any)	By SWIFT	RM30.00 per message		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Documents Handling Fee		RM50.00 flat (applicable to bills under LC only)		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>19.2 Documents released 'Free of Payment' to Drawee</b>				
Service Charge		RM50.00 flat		2:00 PM
Cost of Wire (if any)	By SWIFT	RM30.00 per message		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Documents Handling Fee		RM50.00 flat (applicable to bills under LC only)		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

Note:

All fees, commission, charges and other monies payable shall be exclusive of and subject to any Government Tax, where applicable. Trade Transaction Status is accessible via Trade inquiry module on corporate internet banking and information displayed is on real-time basis. Turnaround time for Inwards Payments - Estimated timeframe for crediting of funds received is One (1) working day.

Fees and Charges Table

[Please also read the [Product Disclosure Sheet \(PDS\)](#)]

Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>19.3 Holding Fee if remains unpaid after 2 months grace period (Calculated from issuance date)</b>				2:00 PM
Service Charge		RM10.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>19.4 After collection process, documents returned to us due to non-payment or non-acceptance</b>				
Commission		0.10% flat on bill amount, minimum RM50.00 and maximum RM150.00		
Cost of Wire (if any)	By SWIFT	RM30.00 per message		
Courier		Courier company's rate		
Postage		RM5.00 flat		
Documents Handling Fee		RM50.00 flat (applicable to bills under LC only)		
Service Charge (if any)	Involved Foreign Currency Current Account	RM10.00 or its equivalent per transaction		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

Note:

All fees, commission, charges and other monies payable shall be exclusive of and subject to any Government Tax, where applicable. Trade Transaction Status is accessible via Trade inquiry module on corporate internet banking and information displayed is on real-time basis. Turnaround time for Inwards Payments - Estimated timeframe for crediting of funds received is One (1) working day.

Fees and Charges Table

[Please also read the [Product Disclosure Sheet \(PDS\)](#)]

Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>20 BANK GUARANTEE (BG)</b>				WITHOUT STAMPING - 2:00 PM (same day turnaround)  WITH STAMPING - 2:00 PM (turnaround within 2 working days)
<b>20.1 Issuance of Financial Guarantee</b>				
Stamp Duty (if any)		RM10.00		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>20.2 Issuance of Non-Financial Guarantee</b>				
Stamp Duty (if any)		RM10.00		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>20.3 Issuance Under Cash Margin</b>				
Stamp Duty (if any)		RM10.00		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>20.4 Amendment (if related to extension of the validity or increase in the amount of the BG)</b>				
Commission		0.175% per month or part thereof, Minimum RM50.00, No maximum.		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>20.5 Amendment (if not related to extension of the validity or increase in the amount of the BG)</b>				
Service Charge		RM20.00		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>20.6 Passing on the Issuing Authentication without any engagement on HLBB part</b>				
Service Charge		RM50.00		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

Note:

All fees, commission, charges and other monies payable shall be exclusive of and subject to any Government Tax, where applicable. Trade Transaction Status is accessible via Trade inquiry module on corporate internet banking and information displayed is on real-time basis. Turnaround time for Inwards Payments - Estimated timeframe for crediting of funds received is One (1) working day.

Fees and Charges Table

[Please also read the [Product Disclosure Sheet \(PDS\)](#)]

Type of Services	Additional Info	Fees / Charges (In RM)	Remarks	Cut-off time for transaction to be processed
<b>20.7 BGs that cannot be cancelled on expiry date</b>				WITHOUT STAMPING - 2:00 PM (same day turnaround)  WITH STAMPING - 2:00 PM (turnaround within 2 working days)
Service Charge		RM50.00 for each reminder sent to BG's beneficiary. Fee chargeable on customer's account	Service charge of RM50.00 is applicable to non-SME customers only.	
Courier		Courier company's rate		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>20.8 Backdating of BG</b>				
Service Charge		RM100.00 per month		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	
<b>20.9 Replacement of lost BG</b>				
Service Charge		RM200.00		
Stamp Duty (if any)		RM10.00		
Postage		RM5.00 flat		
Telefax (if any)		RM2.00 flat	If customer requested to fax the copy of the advice to them	

Note:

All fees, commission, charges and other monies payable shall be exclusive of and subject to any Government Tax, where applicable. Trade Transaction Status is accessible via Trade inquiry module on corporate internet banking and information displayed is on real-time basis. Turnaround time for Inwards Payments - Estimated timeframe for crediting of funds received is One (1) working day.

Fees and Charges Table

[Please also read the [Product Disclosure Sheet \(PDS\)](#)]