

STANDARD TRADE FINANCE TARIFF (SMEs AND NON-SMEs)

1.0 IMPORT

| PRODUCT/SERVICES | DESCRIPTIONS | TARIFF | |
|------------------|------------------------------|---|---|
| 1.1 | LETTER OF CREDIT (LC) | | |
| 1.1.1 | Irrevocable LC | Opening commission As per LO ¹ | |
| 1.1.2 | Back-To-Back LC | a. Opening commission | As per LO |
| | | b. Handling fee | RM500 or above (depending on the complexity of the transaction) |
| 1.1.3 | Other LC Charges | a. Amendments to LC: | |
| | | i. Extension of expiry date/ increase in amount | Additional commission at the rate of LC Opening commission as per LO per month or part thereof for the extended period/ incremental value Min: RM50 <i>Note: For amendment involving incremental in LC amount, the commission to be charged for such amendment is the difference between the Opening Commission calculated based on the amended amount from the original issuance date up to the expiry date of the LC (including any extension granted) less Opening Commission collected.</i> |
| | | ii. Other than extension of expiry date/increase in amount | RM50 flat |
| | | b. Handling fee for LC cancellation/non-utilisation | RM50 flat |
| 1.2 | IMPORT BILLS | | |
| 1.2.1 | Import Bills under LC | a. Acceptance commission on Usance Credits | The rate of LC Opening commission as per LO per month or part thereof Min: RM50 |
| | | b. Commission for drawing against expired LC (chargeable upon customer accepting the discrepancy) | The rate of LC Opening commission as per LO per month or part thereof from LC expiry date to LC drawing date Min: RM100 |
| | | c. Commission for drawing against excess of LC amount (chargeable upon customer accepting the discrepancy) | The rate of LC Opening commission as per LO per month or part thereof from LC issuance date to drawing date on the excess amount Min: RM100 |
| | | d. 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 terms) Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill) Checking fee: RM30 |
| | | e. Discrepancy fee: i. LC denominated in RM ii. LC denominated in FCY | RM50 flat USD50 equivalent |

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|------------------|-----------------------------|--|--|
| 1.2 | IMPORT BILLS | | |
| 1.2.2 | Import Bills for Collection | 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 for redirecting document | RM50 flat |
| | | d. Handling fee for non-payment/non-acceptance above 60 days | 0.1% on bill amount Min: RM50 Max: RM100 (FCY bill); RM500 (RM bill) |
| | | e. Holding fee for document above 60 days | RM50 flat |
| | | f. Handling fee for protest | RM200 flat plus legal expenses <i>Note: Actual cost will be collected upfront from remitting bank before proceeding</i> |
| | | g. Handling fee for releasing document "Free of Payment" | 0.1% on bill amount Min: RM50 Max: RM100 (FCY bill); RM500 (RM bill) |

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1.0 IMPORT

| PRODUCT/SERVICES | DESCRIPTIONS | TARIFF |
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| 1.3 | IMPORT LOANS | |
| 1.3.1 | Bankers Acceptance (BA) | a. Acceptance commission As per LO ¹ b. Multiple payment (3 and above number of payments) RM50 flat c. Transaction value below RM100,000 RM100 flat |
| 1.3.2 | Foreign Currency Trade Loan (FCTL) | a. Handling fee for extension of maturity date RM100 flat per extension b. Multiple payment (3 and above number of payments) RM50 flat |
| 1.3.3 | Trust Receipt (TR) | a. Handling fee for extension of maturity date RM100 flat per extension b. Multiple payment (3 and above number of payments) RM50 flat |
| 1.3.4 | Invoice Financing (FLX) | a. Commission (for services) 0.3% on bill amount Min: RM100 Max: RM500 b. Handling fee for creation 0.1% on bill amount Min: RM50 Max: RM100 <i>Note: This charge is not applicable for customers using Supply Chain Financing Platform</i> c. Handling fee for extension of maturity date RM100 flat per extension d. Multiple payment (3 and above number of payments) RM50 flat <i>Note: This charge is not applicable for customers using Supply Chain Financing Platform</i> e. Transaction value below RM100,000 RM100 flat <i>Note: This charge is not applicable for customers using Supply Chain Financing Platform</i> |

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STANDARD TRADE FINANCE TARIFF (SMEs AND NON-SMEs)

2.0 EXPORT

| PRODUCT/SERVICES | DESCRIPTIONS | TARIFF | |
|----------------------------------|---|---|---|
| 2.1 LETTER OF CREDIT (LC) | | | |
| 2.1.1 | LC Advising | a. Advising commission | Customer: RM50 Non-Customer: RM100 |
| | | b. Subsequent advising commission (amendment) | Customer: RM50 Non-Customer: RM100 |
| 2.1.2 | LC issued by AmBank advised directly to beneficiary | Advising commission (to be collected from the beneficiary upon delivery of LC or to be deducted from the proceeds payable to beneficiary) | RM50 flat |
| 2.1.3 | LC Confirmation | a. Confirmation commission | 0.125% per month or part thereof on LC value up to LC Expiry date, or the rate as advised by Financial Institution Group, whichever applicable Min: RM250 or as advised by Financial Institution Group, whichever applicable |
| | | b. Extension of expiry date/increase in amount | Additional commission of 0.125% or the rate as advised by Financial Institution Group per month or part thereof for the extended period/incremental value, whichever applicable Min: RM100 <i>Note: For amendment involving incremental in LC amount, the commission will be calculated on the amended amount from the original confirmation date less commission collected</i> |
| | | c. Other than extension of expiry date/increase in amount | RM50 flat |

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2.0 EXPORT

| PRODUCT/SERVICES | DESCRIPTIONS | TARIFF | |
|----------------------------------|----------------------------|---|--|
| 2.1 LETTER OF CREDIT (LC) | | | |
| 2.1.4 | Transfer of LC | a. Transfer commission | 0.125% on LC transfer value Min: RM250 |
| | | b. Amendments to Transferred LC | |
| | | i. Extension of expiry date/ increase in amount | Additional commission of 0.125% per month or part thereof for the extended period/incremental value Min: RM100 <i>Note: For amendment involving incremental in LC amount, commission will be calculated on the amended amount from the original transfer date less commission collected</i> |
| | | ii. Other than extension of expiry date/increase in amount | RM50 flat |
| 2.1.5 | Other Export LC Charges | a. Commission on assignment of proceeds | 0.1% on bill amount Min: RM250 |
| | | b. Acceptance commission on drafts drawn on AmBank under Export LC 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 | 0.1% on bill amount Min: RM50 |
| | | d. Document checking fee for Bills presented against Letter of Credit | RM50 flat per bill |

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2.0 EXPORT

| PRODUCT/SERVICES | DESCRIPTIONS | TARIFF |
|--|--|--|
| 2.2 EXPORT BILLS | | |
| 2.2.1 Outward Bill Collection (OBC) & Direct OBC (DOBC) | a. Commission | 0.1% on bill amount Min: RM30 (FCY bill); RM50 (RM bill) Max: RM80 (FCY bill); RM300 (RM bill) |
| | b. Handling fee for releasing document "Free of Payment" to Drawee | 0.1% on bill amount Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill) |
| | c. Handling fee for document returned after Collection process | 0.1% on bill amount Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill) |
| | d. Handling fee for non-payment/ non-acceptance above 60 days | 0.1% on bill amount Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill) |
| 2.3 EXPORT LOANS | | |
| 2.3.1 Credit Bill Negotiation (CBN) bills drawn under LC | a. Commission | 0.1% on bill amount Min: RM50 Max: RM100 (FCY bill); RM300 (RM bill) |
| | b. Document pre-checking fee | RM50 flat |
| 2.3.2 Outward Bill Purchased (OBP) & Direct OBP (DOBP) | 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 |
| 2.3.3 Packing Credit Advances (PCA) | a. Commission on PCA against LC | 0.3% on bill amount Min: RM100 Max: RM100 (FCY bill); RM500 (RM bill) |
| | b. Commission on PCA against purchase order/export sales order/sales order | 0.5% on bill amount Min: RM200 Max: RM300 (FCY bill); RM500 (RM bill) |
| 2.3.4 Export Credit Refinancing (ECR) | Commission | As per EXIM Bank Guideline on ECR facilities |

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3.0 GUARANTEES

| PRODUCT/SERVICES | DESCRIPTIONS | TARIFF |
|---|--|--|
| 3.1 Shipping Guarantee (SG) | a. Commission | As per LO ¹ |
| | b. Late return of SG | 0.5% p.a. ² on invoice value (in RM equivalent) after three (3) months from the date of issue and subsequently 1% p.a. until date of return of SG |
| | c. Handling fee for document not routed to AmBank | RM100 flat |
| 3.2 Air Waybill/Bill of Lading Endorsement | Endorsement commission | As per LO |
| 3.3 Bank Guarantee (BG) | Issuance commission | As per LO |
| 3.4 Over The Counter Bank Guarantee (OTCBG) | Issuance commission | 0.125% per month or part thereof Min: RM150 |
| 3.5 Other BG/OTCBG Charges | Amendments to BG/OTCBG: | |
| | i. Extension of expiry date / increase in amount | <p>BG Additional commission at the rate of BG Issuance commission as per LO per month or part thereof for the extended period/incremental value Min: RM50</p> <p>OTCBG Additional commission of 0.125% per month or part thereof for the extended period/incremental value Min: RM50</p> <p><i>Note: For amendment involving incremental in BG/OTCBG amount, the commission to be charged for such amendment is the difference between the Issuance commission calculated based on the amended amount from the original issuance date or effective date whichever the earlier up to such date as shall be defined in the BG/OTCBG as the expiry date of the BG/OTCBG (including any extension granted), or on the expiry of the demand/claim period, whichever the later less Issuance commission collected.</i></p> |
| | ii. Other than extension of expiry date / increase in amount | RM50 flat |

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3.0 GUARANTEES

| PRODUCT/SERVICES | DESCRIPTIONS | TARIFF | |
|------------------|--------------------------|--|---|
| 3.6 | Standby LC (SBLC) | Opening Commission As per LO | |
| 3.7 | Other SBLC Charges | Amendments to SBLC: | |
| | | i. Extension of expiry date / increase in amount | Additional commission at the rate of SBLC Opening commission as per LO per month or part thereof for the extended period/ incremental value Min: RM50 <i>Note: For amendment involving incremental in SBLC amount, the commission to be charged for such amendment is the difference between the Opening commission calculated based on the amended amount from the original issuance date or effective date whichever the earlier up to the expiry date of the SBLC (including any extension granted) less Opening Commission collected.</i> |
| | | ii. Other than extension of expiry date / increase in amount | RM50 flat |
| 3.8 | Other Guarantees Charges | a. Processing fee on claim on BG/OTCBG/ SBLC | RM100 flat |
| | | b. Assignment | 0.1% on Guarantee amount Min: RM250 |

4.0 FACTORING

| DESCRIPTIONS | TARIFF | |
|--------------|---|---|
| 4.1 | Factoring Charge | 0.1% flat on the gross value of factored debt |
| | Request for statement by Borrower/Paymaster | RM20 per statement |
| | Apportionment service fee | RM50 flat per payment |
| | Termination fee (Issuance of Denotification Letter) | RM20 flat |

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5.0 OTHER CHARGES

| PRODUCTS/SERVICES | DESCRIPTIONS | TARIFF |
|-------------------|---|--|
| 5.1 | Charges in lieu of Exchange on Foreign Currency bills settled in Foreign Currency | Commission 0.1% on invoice value Min: RM50 Max: RM300 |
| 5.2 | SWIFT 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 |
| 5.3 | SWIFT charges | a. For customer's account Within Malaysia: RM20 flat Outside Malaysia: RM40 flat |
| | | b. For foreign counterparty's account USD20 equivalent |
| 5.4 | Transfer Payment (IBG / RENTAS) | RM2 flat |
| 5.5 | Banker's Cheque | RM5 flat |
| 5.6 | Postage / Registered post | Within Malaysia: RM5 flat Outside Malaysia: RM20 flat |
| 5.7 | Courier Service | Within Malaysia: RM15 flat Outside Malaysia: Subject to destination |
| 5.8 | Overdue Charges | RM50 flat per transaction |
| 5.9 | Special Handling Fee | RM50 flat per transaction |

Disclaimer:

The fees or charges quoted are exclusive of any government taxes which may now be or hereafter imposed by the Government of Malaysia. Should there be any imposition of government taxes on any fees or charges due to the changes in law or any other factors, the Bank has the right to change or revise the amount payable. The final fees or charges payable will be as set out in the final contract. Any government taxes to be imposed at the prevailing rate will be in addition to the fees or charges payable.

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