



BANK OF CHINA (MALAYSIA) BERHAD (511251-V)

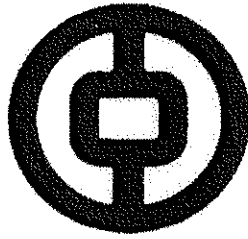
Standard Charges and Fees On Our Bank Products

Banking Services	Rate per item
CURRENT ACCOUNT :	
. Half yearly service charge - All accounts with an average balance during the half year of less than RM1,000-00 (except for new account opened in June or December) - All accounts closed by the customers or the Bank except for accounts closed in July or January	. RM10.00 . RM10.00
. Dishonoured cheque due to : - Insufficient funds and effect not cleared	. RM100.00
. Stop payment cheques presented with : - Insufficient funds - Sufficient funds	. RM100.00 . RM10.00
. Minimum interest charge on Overdraft with/without facility	. Minimum RM5.00 per month
. Statement of Accounts - Monthly - Weekly - Daily - Adhoc - Duplicate Statements	. Free . RM3.00 per week . RM50.00 per month . RM3.00 . Within 1 year : RM2.00 per month . > 1 year : RM5.00 per month
. Uncollected Cheque Books	. RM5.00 per cheque book destroyed
. Audit enquiry/confirmation	. RM10.00
. Other Fee & Charges	. RM10.00 on account closed . RM10.00 charged on Early Closure of Account (Within 3 Months of Account Opened)
SAVINGS ACCOUNT :	
. Replacement of Savings Account Passbook - lost of passbook - due to poor handling	. Service charge : RM10.00 . Stamp duty : RM10.00 . Service charge : RM10.00
. Closure of Account (within 3 Months of Account Opening)	. Service charge : RM10.00

Banking Services	Rate per item
DORMANT ACCOUNT (CURRENT & SAVINGS ACCOUNT) :	
. With balance more than RM10.00	. Annual service fee of RM10.00
. With balance less than RM10.00	. Account will be closed and the credit balance is to be absorbed as service charge
FIXED DEPOSIT ACCOUNT :	
. Lost of Fixed Deposit Receipt	. Service charge : RM5.00 . Stamp duty : RM10.00
OUTWARD TELEGRAPHIC TRANSFER/RENTAS :	
. RM payable through RENTAS	. Cable charges - RM4.00 per item
. Foreign currency payable at foreign branch/bank	. RM2.00 plus cable charges of RM30.00
- below RM5,000	. Cable charges of RM30.00
- RM5,000 and above	. Cable charges of RM30.00
. Outward TT Amendment/Cancellation/Enquiry	. Cable charges of RM30.00
OUTWARD DEMAND DRAFT :	
. Issuance of foreign currency drawn on foreign branch/bank	. RM2.00 . Free
- below RM5,000	
- RM5,000 and above	
. Demand Draft reported lost/reissuance	. Service charge : RM10.00 . Stamp duty : RM10.00 . Cable charges : RM30.00 . Agent charges (if any)
. Request to replace/ refund	. Service charge : RM10.00 per draft . Cable charges : RM30.00

Banking Services	Rate per item
INWARD REMITTANCES :	
. Received from local Banks	. RM2.00 service charge
. Rentas	. Free
. Received from overseas banks	. RM5.00 service charge deducted from the proceeds received
. Demand Draft drawn on BOCM	. Free
. Cancellation of payment before any action taken by BOCM	. USD15.00 or its equivalent per item deducted from the proceeds received
. Cancellation of payment after BOCM advise remitting bank regarding payment details	. USD30.00 or its equivalent per item deducted from the proceeds received excluding loss in foreign exchange
. Enquiry (swift) sent out to Remitting bank	. RM30.00 per item deducted from the proceeds
CASHIER'S ORDER :	
. For all types of applications except MIDF/MIH new share issue	. RM2.00 commission & RM0.15 stamp duty
. For MIDF/MIH new share issue application	. RM0.15 stamp duty
. Cashier's order reported lost	. RM10.00 service charge . RM10.00 stamp duty
. Replacing of Cashier's Order	. RM2.00 commission & RM0.15 stamp duty
. Cancellation/Repurchase of Cashier's Order	. RM2.00 service charge
CREDIT CARD ENCASHMENT	
. For Bank of China credit card only	. 1.5% on amount of cash advance, minimum USD2.50 for 长城国际卡 & USD1.75 for 中银信用卡
TRAVELLER'S CHEQUE :	
. Encashment	. Commission : RM5.00 per transaction . Stamp duty : RM0.15 per traveller's cheque . Postage
CLEAN BILL COLLECTION :	
. Clean Bill	. RM5.00 service charge . RM0.15 stamp duty . Postage

Banking Services	Rate per item
FOREIGN CURRENCY ACCOUNT :	
. Outward TT	. USD4.00 or its equivalent service charge . Cable charges of RM30.00 . RM2.00 for amount less than RM5,000
. Inward TT	. USD4.00 or its equivalent service charge
. Outward Demand Draft	. USD4.00 or its equivalent service charge . RM2.00 for amount less than RM5,000
. Transaction Charges	. USD4.00 or its equivalent service charge
LETTER OF REFERENCE REQUESTED BY CUSTOMER	
. In respect of Banker's opinion on the financial capability on the financial capability of the customer to support his child's education overseas	. Service charge RM20.00 per letter
. As reference for customer's application for a travel visa	. Service charge RM20.00 per letter
GREAT WALL PREPAID CARD (GWPPC):	
. Starter Pack Price(Come with a GWPPC with zero value, registration form and Terms & Conditions)	MYR 25.00 per pack
. Annual Card Fee	FREE
. Monthly Maintenance Fee	FREE
. "Top-up" or Reload Fee	FREE
. Dormant Card Fee	FREE
. Cancellation of Card Fee	FREE
. Request for copies of Card Account's Statement(s)	1 st copy: FREE Subsequent copy: RM5.00 per copy
. Request for copies of the sales draft from Merchants (Subject to availability)	MYR20.00 per copy



中國銀行

馬來西亞

Reference No. GM/ITSD/011/08

BANK OF CHINA (MALAYSIA) BERHAD

INTERNATIONAL TRADE SERVICES DEPARTMENT (ITSD)

**Standard Charges on
International Trade Services
Operations
(Version 2 : August 2008)**

Note : This revised version of Standard Charges on International Trade Services Operations (i.e. Version 2 : August 2008) shall take effect from 18 May 2009 and is to supersede all the previous Charges on Trade Finance Operations, including any amendment(s) or any specific updates/changes subscribed to thereunder.

Dated : 18 May 2009

Bank of China (Malaysia) Berhad

Standard Charges on International Trade Services Operations

No	Item	Charges
1.0	<u>Export services - Non-L/C Bills</u>	
1.1	Outward Bills for Collection (Non-L/C Bills) (Clean and Documentary Items)	
	(a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500
	(c) Snag bill handling fees	RM150 flat per month (or part thereof)
1.2	<u>Purchase/Discount for Non-L/C Bills/Documents</u>	
	(a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100 Interest charge as per prescribed rate determined by the Bank
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500 Interest charge as per prescribed rate determined by the Bank
2.0	<u>Export services - L/C Bills</u>	
2.1	Advising	
	(a) Letter of Credit	RM80 per advising – customer
	(b) Pre-advise	
	(c) L/C Amendment	RM100 per advising – Non-customer

2.2	<p>Adding our confirmation, i.e. our Bank act as Confirming Bank</p> <p>(The decision as to whether or not to add confirmation is at the absolute discretion of the Bank)</p>	<p>Min 0.1% per month or part thereof or as determined by the Bank subject to the complexity of LC as well as the risk of LC Issuing Bank, Issuing Bank's Country Risk and other risk considerations. (This charges is in addition to advising fees)</p> <p>Min – RM300</p> <p>For usance LC, additional usance commission of min 0.1% per month (or part thereof) or as determined by the Bank for the usance period of the credit.</p>
2.3	<p>Non-Purchase/Discount/Negotiate of bills/documents drawn under L/C i.e. bills/documents sent on "Approval or Payment" basis</p> <p>(a) Foreign Currency (FC)</p>	<p>0.1% flat on bill amount Min - RM50 Max – RM100</p>
	<p>(b) Local Currency (RM)</p>	<p>0.1% flat on bill amount Min - RM50 Max – RM500</p>
2.4	<p>Transferring of L/C including transferring of L/C amendment (full or partial transfer) i.e. our Bank act as Transferring Bank</p> <p>(The decision as to whether or not to transfer the LC or Amendment of LC is at the absolute discretion of the Bank)</p>	<p>Min 0.1% per month (or part thereof) on the face value of the transferring amount or as determined by the Bank subject to the complexity of LC as well as the risk of LC Issuing Bank, Issuing Bank's Country Risk and other risk considerations.</p> <p>Min – RM300</p> <p>For usance LC, additional usance commission of min 0.1% per month (or part thereof) or as determined by the Bank for the usance period of the credit.</p>
2.5	<p>Assignment of Proceeds</p> <p>(The decision as to whether or not to assign of proceeds is at the absolute discretion of the Bank)</p>	<p>Min 0.1% per month (or part thereof) on the amount of assignment</p> <p>Min – RM300</p>

2.6	Purchase/Discount/Negotiate of bills/documents drawn under L/C (a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100 Interest charge as per prescribed rate determined by the Bank
	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500 Interest charge as per prescribed rate determined by the Bank
2.7	Export Credit Refinancing (a) Processing fees	RM5 per set of documents
	(b) ECR Domestic Purchase Order (DPO) charges	0.05% flat on the DPO value Min – RM20 Max – RM500
	(c) ECR Domestic Letter of Credit (DLC) charges	0.05% flat on the DLC value Min – RM20 Max – RM500
	(d) ECR Local Purchase Order (LPO) charges	0.05% flat on the LPO value Min – RM20 Max – RM500
3.0	<u>Import services - Non-L/C Bills</u>	
3.1	Inward Bills for Collection (Non-L/C Bills) (Clean and Documentary Items) (a) Foreign Currency (FC)	0.1% flat on bill amount Min – RM50 Max – RM100 For usance bill or under D/A term, additional handling commission of RM50 per bill.

	(b) Local Currency (RM)	0.1% flat on bill amount Min – RM50 Max – RM500 For usance bill or under D/A term, additional handling commission of RM50 per bill.
3.2	Snag bill handling fees (a) Unpaid item (Dishonor) i.e. dishonored after the arrival of the goods or presentation after due date	RM150 flat per month (or part thereof)
	(b) Direct settlement charge i.e. documents release free of payment and such other request in similar effect	0.1% flat on bill amount Min – RM50 Max – RM200
	(c) Direct settlement charges i.e. documents transferred to another bank as requested or such other request in similar effect	0.1% flat on bill amount Min – RM50 Max – RM200
	(d) Direct settlement charges i.e. documents returned to the presenter as requested or such other request in similar effect	0.1% flat on bill amount Min – RM50 Max – RM200
3.3	Noting / Protesting (The decision as to whether or not to act on the instruction to perform noting/protesting is at the absolute discretion of the Bank)	Actual legal charges plus all charges/fees/out-of-pocket expenses in connection with Noting/Protesting
4.0	<u>Import services - L/C Bills</u>	
4.1	Issuance of L/C	0.1% per month (or part thereof) on the L/C amount. Min – RM50 For usance LC, additional usance commission of 0.1% per month (or part thereof) for the usance period of the credit.

4.2	(a) L/C Amendment (This commission charged is only applicable to amendment in respect of increase in amount and/or extension of validity of L/C)	0.1% per month (or part thereof) on the L/C amount. Min – RM50
	(b) Other amendments (i.e. without any amendment in respect of increase in amount and/or extension of validity of L/C)	RM50 per amendment.
4.3	L/C Cancellation fees (i.e. LC cancelled without any presentation of documents including cancellation of expired LC without any or zero utilization)	RM100 per LC
4.4	Endorsement of transport documents received direct by customer (a) Under L/C	0.1% flat on the invoice amount. Min - RM100
	(b) Under Collection (i.e. Non-L/C)	0.1% flat on the invoice amount. Min - RM100
4.5	Receipt of Incoming Documents Drawn Under Our Own LC (a) Drawings against expired LC, i.e. drawings presented after the LC expiry date	0.1% per month (or part thereof) on LC amount or drawing amount (whichever is applicable) from original LC expiry date to LC drawing date Min – RM100
	(b) Drawings exceed the LC amount, i.e. LC amount is overdrawn	0.1% per month (or part thereof) on the excess amount from the original LC expiry date to LC drawing date Min – RM100
	(c) Discrepant documents presented, i.e. documents presented are not conformed with our LC terms (Note : These Charges will be borne and paid by LC Beneficiary)	Foreign LC – USD150 (per presentation of documents) Local LC- RM100 (per presentation of documents)

4.6	Transit Interest under Import Bills receivable i.e. Bills drawn under a L/C of this Bank: Interest will be charged at the prevailing rate for the foreign currency in question from the date of negotiation by the remitting bank until the date of payment or conversion to trade financing by the customer.	Interest charge as per prescribed rate determined by the Bank
5.0	<u>Guarantee [the same applies to Standby Letter of Credit (SBLC)]</u>	Varies from 0.03% to 0.10% per month (or part thereof) or as determined by the Bank
5.1	If B/G issuance / amendment is fully secured by cash deposits or fixed deposit receipts or counter guarantees acceptable to the Bank.	Min – RM100
5.2	If B/G issuance / amendment is on clean basis or partially / fully secured against assets e.g. landed properties, shares etc.	Varies from 0.1% to 0.15% per month (or part thereof) or as determined by the Bank Min – RM100
5.3	(a) B/Gs with a claim period	Commission charged should include the claim period, e.g., if B/G is for a period of 3 months with a claim period of 30 days, then, the commission charges will be computed/charged as 4 months.
	(b) If claim period is less than 30 days	Commission charge should be computed/charged as 1 month <i>Note :</i> For B/G issued to Tenaga Nasional Bhd using their form LLN 190, the period of 60 days is to be included in calculating the total commission charges for the B/G
	(c) Where the B/G with a claim period is renewed for a further like period or extended	Commission charged should only be for the period of the B/G renewal / extension without the claim period. This is to avoid overlapping of commission charged on the renewal / extension of the B/G.

5.4	Issuance of Shipping Guarantee	0.1% on invoice amount Min – RM100 <i>Note: If the shipping guarantee is not returned within 3 months from the date of issue, an additional 0.5% p.a. of the amount of the invoice shall be charged up to the date of return of the guarantee.</i> Min – RM100
5.5	Advising of Guarantee, including advising of Guarantee amendment	RM100 per advising of Guarantee RM100 per advising of Guarantee Amendment
6.0	<u>Miscellaneous charges</u>	
6.1	Commission-in-lieu of Exchange (where bank does not earn foreign exchange)	0.1% on invoice amount Min – RM50 Max – RM200
6.2	Postage	RM5
6.3	Cable Charges (Swift)	(a) RM 30 flat for MT103 / 199 / 202 / 405 / 410 / 412 / 416 420 / 422 / 430 / 498 / 499 / 705 / 730 / 732 / 740 / 742 / 747 / 799 / 999 e.t.c. (b) RM100 flat for / 700 / 701 / 707 / 710 / 711 / 720 / 721 / 734 / 750 / 752 / 754 / 756 / 760 / 767 768 / 769.
6.4	Handling Charges	RM50 per bill or per transaction Except RM150 per bill or transaction (one-off) shall be levied on past due/overdue bills
6.5	Courier (within Malaysia)	RM 15.00 (Within Peninsular) RM 25.00 (Sabah, Sarawak) (Note : This charges includes the Fuel Charge or Surcharge or other charges in similar nature levied/imposed by GDEX Courier or any other courier company (where applicable), including subsequent revisions/changes/updates which will come into force from time to time, if any.)

6.6	<p>Courier (0.5kg)*</p> <p>Zone A : Singapore Zone B : Asia I Zone C : Asia II Zone D : Japan Zone E : USA Zone F : Europe I Zone G : Europe II Zone H : Rest of the world</p> <p>*Additional charges will be levied in accordance with DHL rates or any other courier company (where applicable), if the items to be couriered exceed 0.5kg.</p> <p>**As per attached DHL tariff zones schedule or any subsequent revisions/changes/updates of the same applicable to DHL Courier charges from time to time.</p>	<p><i>Current rates on DHL tariff effective 1st May 2006</i></p> <p>RM 26.70 RM 43.30 RM 49.50 RM 50.20 RM 50.50 RM 72.40 RM 88.00 RM 134.70</p> <p>(Note: In respect to Charges of Trade Finance Operation - Charges for Courier will be added with our Standard Charges of RM5-00 plus the actual cost of Courier incurred to/billed by DHL or any other courier company (where applicable), this includes the Fuel Charge or Surcharge or other charges in similar nature levied/imposed by DHL Courier or any other courier company (where applicable), from time to time, if any. In this Annexure, Courier Charges levied by DHL is to be added with additional 12% Fuel Charge which is currently imposed by DHL), including subsequent revisions/changes/updates which will come into force from time to time, if any.</p>
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TYPES, AMOUNTS, RATES OF COMMISSIONS AND BANK CHARGES LEVIED FOR THE CUSTOMERS SERVICES OFFERED ON CREDIT/ LOAN

TYPES OF SERVICES	AMOUNT / RATE
AUDIT & OTHER CONFIRMATION	SERVICE CHARGE RM30.00 PER REQUEST
BANKER'S REFERENCE	SERVICE CHARGE RM50.00 PER REQUEST
LEGAL DOCUMENT	DOCUMENT FEE RM10.00 - RM15.00 PER COPY
REDEMPTION OF LOAN	SERVICE CHARGE RM100.00 PER REQUEST AND RM100.00 FOR EVERY SUBSEQUENT REDEMPTION STATEMENT TO BE ISSUED
PROCESSING FEE (a) HOUSING LOAN (b) AD-HOC REQUESTS	RANGE FROM RM100.00 TO RM300.00 PER APPLICATION (EXCEPT FOR SPECIAL HOUSING LOAN) RANGE FROM RM100.00 TO RM300.00 PER APPLICATION
ADDITIONAL LOAN STATEMENT (ON AD HOC REQUEST)	RM10.00 PER ONE MONTH STATEMENT RM20.00 PER DUPLICATE STATEMENT
PRINTING / PHOTOCOPYING/ CERTIFICATION OF DOCUMENTS CHARGES	RM1.00 PER PIECE SUBJECT TO MINIMUM OF RM10.00
CONFIRMATION FOR EPF WITHDRAWAL	RM20.00 PER REQUEST