



FEES AND CHARGES BOOKLET

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FEES AND CHARGES

Note: *Fee charged to Corporate/Small and Medium-Size Enterprise (SME) Clients shall be in accordance with the applicable guidelines issued by Bank Negara Malaysia.*

1.1 Processing Fee

- (a) The Bank levies a minimum processing fee at 0.25% of the facility amount, unless exempted/reduced/varied by the Approving Authority (including Shariah Committee). The mode of payment of the said fee is to be determined on a case to case basis.
- (b) Processing fee is exempted in cases where the fund provider has imposed that no processing fee is to be charged when utilizing its fund.
- (c) The earnest deposit shall not be imposed on Client.
- (d) The calculation of processing fee shall exclude the financing amount of profit during grace period (during moratorium or part payment of profit).

The processing fee is subject to taxes, where applicable.

** NOTE : This fee is not applicable to SME Clients.*

1.2 Letter of Support Fee

For the issuance of Letter of Support by BPMB, the Bank charges up to RM500.00 per letter.

The fee is subject to taxes, where applicable.

** NOTE : This fee is not applicable to SME Clients.*

1.3 Bank Guarantee-i (BG-i) Fee

The Bank may issue guarantee as a facility and the fee to be levied is payable in advance at 1.50 % per annum or 0.125% per month or apart on the guaranteed amount for the duration guaranteed, unless varied by the Approving Authority (including Shariah Committee).

The fee is subject to taxes, where applicable.

1.4 Letter of Credit-i (LC-i) Fee

For the issuance of LC-i by BPMB's banker on behalf of BPMB's Client, the Bank charges shall be charged at the following rate:-

- (a) 0.10% per month on the amount of LC-i or minimum of RM100.00.
- (b) RM100.00 for processing fee of LC-i.

- (c) RM100.00 fee for utilization of Foreign Exchange Line.
- (d) Other administrative/incidental costs charged by the Issuing Bank.
- (e) 0.20% per month on the amount of Shipping Guarantee for the period of three (3) months or a minimum of RM10.00 and additional 0.10% per annum if the Shipping Guarantee is not returned to the Bank after three (3) months.
- (f) RM50.00 on every request for changes to terms of LC-i (if any).

The above fees (a), (b) and (c) to be paid in advance prior to the issuance of LC-i. The LC-i fees are subject to taxes, where applicable.

1.5 Fee for Tawarruq Financing

- (a) Transaction fee of RM15.00 per RM1,000,000.00 or any other rate imposed by appointed commodity supplier is to be paid by Client.

** NOTE : The quoted transaction fee to the Client shall be in absolute amount (based on the approved financing amount) and remaining balance if any, after taking account the actual disbursement made, is not refundable to the Client.*

- (b) *Wakalah* (agency) fee of RM5,000.00 to be charged to "*Muwakkil (Principal)*" e.g. Syndicated Bank or any other party that appoints BPMB as an agent to purchase the commodity from commodity supplier.
- (c) *Wakalah* (sub-agent) fee of RM5,000.00 to be charged to "*Muwakkil (Principal)*" e.g. Syndicated Bank or any other party that appoints BPMB as a sub-agent to sell the commodity to commodity supplier.

The fees for Tawarruq Financing items (b) & (c) are only applicable for club deals or syndicated financing and are not applicable to SME Clients, subject to taxes, where applicable.

1.6 Administrative Fee

- (a) Request for Variation in the Terms and Conditions / Rescheduling / Restructuring of facility.
 - i) A minimum fee of RM10,000.00 per request will be charged upon approval.
 - ii) The variations may include but not limited to the changes in specified machinery and equipment, reduction in facility amount, extension of period for execution of facility documents or extension of time for fulfillment of conditions precedent or extension of the availability period.
 - iii) The Bank may at its sole discretion waive the charges if the changes arise from circumstances beyond the Client's control.

- (b) Cheque Returned.

A fee of RM100.00 per cheque returned will be charged on all cheques returned.

The administrative fee is subject to taxes, where applicable.

** NOTE : This fee is not applicable to SME Clients.*

1.7 Advance Payment

Types of advance payment are:-

- (a) Advance Payment for third party fees such as Legal Fees, Independent Checking Engineer Fees, Takaful/Insurance Contribution/Premium, Letter of Credit Fee to Issuer Bank, Quit Rent and other fees.

The Bank may charge compensation of late payment (*Ta'widh*) and penalty (*Gharamah*) on advance payment when due and payable as explained per item 1.8 below.

1.8 Late Payment Charges

The Bank may charge compensation of late payment (*Ta'widh*) and penalty (*Gharamah*) at the following rate:-

- (a) *Ta'widh* at 1.00% per annum on the overdue instalment during the tenure of the facility; and/or
- (b) *Ta'widh* at 1.00% per annum or at the prevailing daily overnight of Islamic Interbank Money Market (IIMM) Rates whichever is lower or other rate that Bank Negara Malaysia may specify against the outstanding selling price (subject to *Ibra'if* applicable) if the overdue payment continues beyond the maturity date of the facility.
- (c) *Ta'widh* on Advance Payment shall be at 1.00% per annum or other rate that Bank Negara Malaysia may specify against the amount due commencing from the next day after 1 day of grace period until full payment of such amount is made.
- (d) *Gharamah* at the rate of 0.00%.

1.9 Other Fees

- (a) **Project Agent Fee**

The Bank may charge project agent fee of up to RM70,000.00 per annum.

- (b) **Facility Agent Fee**

The Bank may charge facility agent fee of up to RM70,000.00 per annum.

- (c) **Security Agent Fee**

The Bank may charge security agent fee of up to RM70,000.00 per annum.

(d) **Participation Fee**

The Bank may charge participation fee based on the amount quoted by Facility Agent.

- The fees for items (a), (b) and (c) can be exempted/reduced/varied by the Approving Authority (including Shariah Committee).
- Items (a), (b), (c) & (d) are only applicable for club deals or syndicated financing and are not applicable to SME Clients, subject to taxes, where applicable.