

**SCHEDULE OF CHARGES- Trade Finance Dept. W.E.F 01.05.2026**

**ANNEXURE-I**

	Schedule	Range/Description		Charges		
		Existing	Proposed	Existing	Proposed	
<b>A</b>	<b>COMMISSION-Opening</b>  <b>(Ref Notes I (a))</b>	<b>LC</b>	Upto USD 500, 000	Upto USD 500, 000	1/16% P.M. min USD-160.00 SGD-225.00 p.m.	1/8 % P.M. min USD-180.00 SGD-250.00 p.m.
			USD500,001-USD1.00Mn	USD500,001-USD, 1.00Mn	1/24% p.m. min USD 410.00 p.m. SGD 575.00 p.m.	1/8 % p.m. min USD 500.00 p.m. SGD 650.00 p.m.
			Over USD 1.00Mn	Over USD 1.00Mn	1/32% p.m. min USD 610.00 p.m. SGD 855.00 p.m.	1/16% p.m. min USD 700.00 p.m. SGD 910.00 p.m.
<b>B</b>	<b>COMMISSION-Amendment</b>  <b>(Ref Notes I (b))</b>	<b>LC</b>	Upto USD 500, 000	Upto USD 500, 000	1/16% P.M. min USD-160.00 SGD-225.00 p.m.	1/8 % P.M. min USD-200.00 SGD-260.00 p.m.
			USD500,001-USD 1.00Mn	USD500,001-USD, 1.00Mn	1/24% p.m. min USD 410.00 p.m. SGD 575.00 p.m.	1/8 % p.m. min USD 500.00 p.m. SGD 650.00 p.m.
			Over USD 1.00Mn	Over USD 1.00Mn	1/32% p.m. min USD 610.00 p.m. SGD 855.00 p.m.	1/16% p.m. min USD 700.00 p.m. SGD 910.00 p.m.

		<b>Existing</b>	<b>Proposed</b>	<b>Existing</b>	<b>Proposed</b>
<b>C</b>	<b>LC Acceptance COMMISSION - Usance [Ref Notes -1 ]</b>	Upto USD 200, 000	Upto USD 200, 000	USD- 1/16% min USD 110 p.m. or SGD 155 p.m.	USD- 1/8 % min USD 150 p.m. or SGD 195 p.m.
		USD 200, 001 - USD500, 001	USD 200, 001 - USD500, 001	USD 1/16% p.m. min USD 215.00 p.m. or SGD300.00 p.m.	USD 1/8 % p.m. min USD 250.00 p.m. or SGD 325.00 p.m.
		USD-500, 001 -, USD 1.00mn	USD-500, 001 - USD 1.00mn	1/24% p.m. Min. USD-360.00 p.m. / SGD 510.00 p.m.	1/16% p.m. Min. USD-400.00 p.m. / SGD 525.00 p.m.
		over 1.00mn	over 1.00mn	1/32% p.m. USD- 410.00 p.m. / SGD 575.00 p.m.	1/16% p.m. USD- 500.00 p.m. / SGD 650.00 p.m.

<b>D</b>	<b>DISCREPANCY FEE</b>	<b>Existing</b>		<b>Proposed</b>	
	<b>Any discrepancy</b>	USD 160 or Equivalent per drawing		USD 180 or Equivalent per drawing	
	<b>Overdrawn</b>	Commission at the rate as applicable for LC opening (In addition to discrepancy fee)		Commission at the rate as applicable for LC opening (In addition to discrepancy fee)	
<b>E</b>	<b>COMMISSION</b>	<b>Existing</b>	<b>Proposed</b>	<b>Existing</b>	<b>Proposed</b>

<ul style="list-style-type: none"> <li>➤ <b>TR Collection</b></li> <li>➤ <b>DIF</b></li> <li>➤ <b>Collection Import and Export</b></li> </ul>	Up to USD 200,001	Up to USD 200,001	USD- 1/16% min USD 110.00 or SGD 155.00	USD- 1/16% min USD 140.00 or SGD 185.00
	USD 200,001 - USD500,00	USD 200,001 - USD500,00	USD 1/16% min USD 215.00 or SGD300.00	USD 1/16% min USD 250.00 or SGD350.00
	USD-500,001 - 1.00mn.	USD-500,001 - 1.00mn.	1/24%. Min. USD- 310.00/ SGD 435.00	1/24%. Min. USD- 350.00/ SGD 490.00
	over USD 1.00mn	over USD 1.00mn	1/32% USD- 410.00 / SGD 575.00	1/32% USD- 450.00 / SGD 600.00

<b>F</b>	<b>GUARANTEES</b>		<b>Existing</b>	<b>Proposed</b>
	<b>Guarantees/Counter Guarantees</b>	Issuance	1.5% p.a, (min for 2 months), min USD 100.00 / SGD140.00	1.5% p.a, (min for 2 months), min USD 150.00 / SGD 200.00
		Extension	1.5% p.a (min for 2 months), min USD 75.00 / SGD 105.00	1.5% p.a (min for 2 months), min USD 150.00 / SGD 200.00
Existing. - For Guarantees with 100% margin-0.50%p.a, min for 2months, Min USD 25.00 / SGD 35.00 for 2 months. Proposed- For Guarantees with 100% margin-0.50%p.a, min for 2months, Min USD 50.00 / SGD 70.00 for 2 months.				
	<b>Shipping Guarantees</b>	Issuance	USD 75.00 / SGD 104.00	USD 100.00 / SGD 140.00
		- If outstanding beyond 1month	1/16%, Min USD 100.00 / SGD 140.00	1/16%, Min USD 100.00 / SGD 140.00

		At the time when the documents are presented	As per schedule E	As per schedule E
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<b>G</b>	<b>SWIFT</b>	<b>Existing</b>	<b>Proposed</b>
	Full Text LC	USD 160.00 / SGD 210.00	USD 180.00 / SGD 250.00
	Amendment (LC)	USD 65.00 / SGD 100.00	USD 90.00 / SGD 130.00
	All others	USD 50.00 / SGD 70.00	USD 70.00 / SGD 100.00

<b>H</b>	<b>POSTAGES</b>	<b>Existing</b>	<b>Proposed</b>
	Local	USD15.00 / SGD20.00	USD15.00 / SGD20.00
	Overseas	USD 25.00 / SGD-35.00	USD 25.00 / SGD-35.00
	Lum Service/Hand Delivery		
<b>I</b>	<b>HOLDING CHARGES (Ref Note No IV)</b>	USD 60/SGD85 per bill, per month	USD 100/SGD130 per bill, per month
<b>J</b>	<b>COURIER CHARGES (Ref Note No V)</b>		
	a) Group A countries	USD 60.00 / SGD 85.00	USD 60.00 / SGD 85.00
	b) Group B countries	USD 80.00 / SGD 115.00	USD 80.00 / SGD 115.00
	c) Group C countries	USD 100.00 / SGD 140.00	USD 100.00 / SGD 140.00

<b>K</b>	<b>IN LIEU OF EXCHANGE (Ref. Notes-II)</b>	<b>Existing</b>	<b>Proposed</b>
	Upto USD 200,000	1/16% min USD-60.00	1/16% min USD-80.00
	USD 200,001 and above	1/16% min USD-360.00	1/16% min USD-380.00

<b>L</b>	<b>LC CANCELLATION CHARGES (Before auto reversal by the system)</b>	USD 110.00	USD 110.00
<b>M</b>	<b>LC ADVISING CHARGES (Customer)</b>	<b>Existing</b>	<b>Proposed</b>
	LC (as first advising Bank)	USD 160/SGD-225	USD 180/SGD-250
	Amendment	USD 110 /SGD 155	USD 125 /SGD 175
	LC (2nd advising)	USD 110/SGD 155	USD 125 /SGD 175
	Amendment (2nd advising)	USD 75/SGD 105	USD 90/SGD 120
<b>N</b>	<b>LC ADVISING CHARGES (Non-customer) *</b>		
	LC (as first advising Bank)	USD 160/SGD-225	USD 160/SGD-225
	Amendment	USD 110 /SGD 155	USD 110 /SGD 155
	LC (as Second advising Bank)	USD 110/SGD 155	USD 110/SGD 155
	Amendment LC (2nd advising)	USD 75/SGD 105	USD 75/SGD 105
<b>O</b>	<b>RETURN OF DOCUMENTS</b>	USD110/SGD155	USD130/SGD185

**\*Chief Executive of the centre can approve all in all pricing for the non-customer transactions.**

**NOTES:**

**I) COMMISSION:**

**a) LC Opening** - Commission as per Schedule A.

**b) LC Amendment-** For amendments in respect of **increase in amount** and **extension of the period of validity**, commission as per Schedule B to be recovered. **c) Usance Commission** - In case of Usance LCs, additional commission as per Schedule C to be charged at the time of acceptance.

**II) IN LIEU OF EXCHANGE**

In lieu of exchange is charged where the payment is made in the same currency, other than Singapore Dollars. **In lieu of exchange will be charged on one leg either import or export of the transaction.**

### **III) HOLDING CHARGES**

All documentary bills whether received or sent out for collection shall have to be disposed-off within 2 months from the date of presentation or from due date as the case may be. Where the bank agrees to hold the documents for further period, holding charges as per schedule to be charged. In case of discrepant documents received under import LC, documents should be disposed off within 21 days from the date of receipt and thereafter holding charges to be levied.

### **IV) COURIER CHARGES**

Group A- Australia, Bangkok, Brunei, China, Hongkong, Indonesia, Japan, Korea, Malaysia, Macau, Philippines, Taiwan and Thailand

Group B - Bhutan, Canada, Fiji, Ireland, Cook Island, India, Maldives, Nepal, New Zealand, Srilanka, U.K, U.S.A, Europe, Italy, Switzerland, Spain, Paris, Greece, Portugal, Belgium, Geneva

Group C - All other countries

If more than one bill is being sent to the same Bank, then the first bill will be charged at the full rate and all the subsequent bills will be charged at 50% of the applicable rate.

### **V) INTEREST ON BRC**

Penal interest @2% over the applicable rate will be charged from the date our account with the correspondent is debited till retirement.

## Annexure II Credit Department

Particulars of Charges	Existing	Proposed
<b>Proposal Processing Charges</b>	<p><b><u>New Limits (Only for Trade Finance) :</u></b>                      0.25% of funded or non-funded Limits subject to minimum SGD / USD 1000.00 and maximum SGD / USD 20,000.00 depending upon the currency of facility sanctioned. This is also applicable for additional portion of funded / Non Funded aggregate limits.</p> <p>However, it will not be applicable for enhancement of one or more facilities within the overall aggregate limit.</p>	<p><b><u>New Limits (Only for Trade Finance) :</u></b>                      0.25% of funded or non-funded Limits subject to minimum SGD / USD <b>1500.00</b> and maximum SGD / USD 20,000.00 depending upon the currency of facility sanctioned. This is also applicable for additional portion of funded / Non Funded aggregate limits.</p> <p>However, it will not be applicable for enhancement of one or more facilities within the overall aggregate limit.</p>
	<p><b><u>Term Loans:</u></b>                      0.50% of loan amount subject to minimum USD 1500.00 and Maximum USD15000.00.</p> <p>In case term loans under syndication, charges will be as per common terms agreed by MLA.</p>	No Change
	<p><b><u>Review of the facility</u></b>                      For Review existing limit Min-USD/SGD 500 aggregate Limit USD / SGD 1.00 Mn.</p>	<p><b><u>Review of the facility</u></b>                      For Review existing limit Min-USD/SGD <b>1000</b> aggregate Limit USD / SGD 1.00 Mn.</p>

	Limit above USD/SGD 1.00Mn and upto 5.00Mn : USD / SGD 1000.00 Aggregate Limit above USD / SGD 5.00 Mn. : USD / SGD 2000.00	Limit above USD/SGD 1.00Mn and upto 5.00Mn : USD / SGD <b>1500.00</b> Aggregate Limit above USD / SGD 5.00 Mn. : USD / SGD <b>3000.00</b>
	<b>Modification of Sanction Terms</b> Flat USD / SGD 100.00 per occasion	<b>Modification of Sanction Terms</b> Flat USD / SGD <b>500.00 per occasion</b>
	TOL / Adhoc (Other than TOD in Current Account) USD 1000.00 / SGD 1000.00	TOL / Adhoc (Other than TOD in Current Account) USD <b>1500.00 / SGD 1500.00</b>
	<b>Advance secured by 100% cash Collateral</b> New accounts: USD /SGD 100.00 Review of facility : Nil	<b>Advance secured by 100% cash Collateral</b> New accounts: USD /SGD <b>150.00</b> Review of facility : Nil
	Staff Loans processing and review charges NIL	Staff Loans processing and review charges NIL
<b>Other Services</b>	<b>Status Report Charges</b> Local Bank : SGD 40.00 Overseas Bank : USD 45.00	<b>Status Report Charges</b> Local Bank : SGD <b>100.00</b> <b>Overseas Bank : USD 100.00</b>
	<b>ROC / ACRA Report</b> : SGD 45.00	No Change
	<b>D&amp;B report Charges-</b> As per D&B report renewal contract charges.	Minimum USD175.00 and Each unit consumption to be multiplied with USD 80.00