

**SCHEDULE OF CHARGES- TRADE FINANCE DEPT. W.E.F 01.04.2026**

**ANNEXURE-I**

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

|          |  | Existing                      | Proposed                      | Existing  | Proposed  |
|----------|--|-------------------------------|-------------------------------|---|---|
| <b>C</b> | <b>LC Acceptance COMMISSION - Usance [Ref Notes -1 ]</b> | Upto USD 200, 000             | Upto USD 200, 000             | USD- 1/16% min<br>USD 110 p.m. or<br>SGD 155 p.m.             | USD- 1/8 % min<br>USD 150 p.m. or<br>SGD 195 p.m.           |
|          |  | USD 200, 001 -<br>USD500, 001 | USD 200, 001 -<br>USD500, 001 | USD 1/16% p.m.<br>min<br>USD 215.00 p.m. or<br>SGD300.00 p.m. | USD 1/8 % p.m. min<br>USD 250.00 p.m. or<br>SGD 325.00 p.m. |
|          |  | USD-500, 001 -, USD<br>1.00mn | USD-500, 001 -<br>USD 1.00mn  | 1/24% p.m. Min.<br>USD-360.00 p.m. /<br>SGD 510.00 p.m.       | 1/16% p.m. Min.<br>USD-400.00 p.m. /<br>SGD 525.00 p.m.     |
|          |  | over 1.00mn                   | over 1.00mn                   | 1/32% p.m. USD-<br>410.00 p.m. / SGD<br>575.00 p.m.           | 1/16% p.m. USD-<br>500.00 p.m. / SGD<br>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>                               |
|          | ➤ <b>TR Collection</b><br>➤ <b>DIF</b> | Up to USD 200,001  | Up to USD 200,001 | USD- 1/16% min<br>USD 110.00 or<br>SGD 155.00  | USD- 1/10% min<br>USD 200.00 or<br>SGD 280.00 |

|  |                                       |                         |                         |                                       |                                       |
|--|---------------------------------------|-------------------------|-------------------------|---------------------------------------|---------------------------------------|
|  | ➤ <b>Collection Import and Export</b> | USD 200,001 - USD500,00 | USD 200,001 - USD500,00 | USD 1/16% min USD 215.00 or SGD300.00 | USD 1/10% 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.<br>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   |

| <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              | USD25.00 / SGD40.00                |
|          | Overseas                                    | USD 25.00 / SGD-35.00            | USD 40.00 / SGD-55.00              |
|          | Lum Service/Hand Delivery                   |                                  |                                    |
| <b>I</b> | <b>HOLDING CHARGES<br/>(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 75.00 / SGD 100.00             |
|          | b) Group B countries                        | USD 80.00 / SGD 115.00           | USD 80.00 / SGD 120.00             |
|          | c) Group C countries                        | USD 100.00 / SGD 140.00          | USD 100.00 / SGD 140.00            |

|          |   | <b>Existing</b>      | <b>Proposed</b>      |
|----------|---|----------------------|----------------------|
| <b>K</b> | <b>IN LIEU OF EXCHANGE (Ref. Notes-II)</b>                          |                      |                      |
|          | Upto USD 200,000  | 1/16% min USD-60.00  | 1/16% min USD-100.00 |
|          | 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 150.00           |

| <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 200/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 100/SGD 140  |
| <b>N</b> | <b>LC ADVISING CHARGES (Non-customer) *</b> |                  |                  |
|          | LC (as first advising Bank)                 | USD 160/SGD-225  | USD 250/SGD-350  |
|          | Amendment                                   | USD 110 /SGD 155 | USD 150 /SGD 200 |
|          | LC (as Second advising Bank)                | USD 110/SGD 155  | USD 110/SGD 155  |
|          | Amendment LC (2nd advising)                 | USD 75/SGD 105   | USD 100/SGD 140  |
| <b>O</b> | <b>RETURN OF DOCUMENTS</b>                  | USD110/SGD155    | USD150/SGD 200   |

**\*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.

**SCHEDULE OF CHARGES- CREDIT DEPARTMENT**

**Annexure II**

| <b>Particulars of Charges</b>             | <b>Existing</b>   | <b>Proposed</b>   |
|---|---|---|
| <p><b>Proposal Processing Charges</b></p> | <p><b><u>New Limits (Only for Trade Finance) :</u></b><br/>                     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><br/>                     0.25% of funded or non-funded Limits subject to minimum SGD / USD 2000.00 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>Term Loans:</u></b><br/>                     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>  | <p>No Change</p>  |
|   | <p><b><u>Review of the facility</u></b><br/>                     For Review existing limit Min-USD/SGD 500 aggregate Limit USD / SGD 1.00 Mn.<br/>                     Limit above USD/SGD 1.00Mn and upto 5.00Mn : USD / SGD 1000.00<br/>                     Aggregate Limit above USD / SGD 5.00 Mn. : USD / SGD 2000.00</p>   | <p><b><u>Review of the facility</u></b><br/>                     For Review existing limit Min-USD/SGD 1000 aggregate Limit USD / SGD 1.00 Mn.<br/>                     Limit above USD/SGD 1.00Mn and upto 5.00Mn: USD / SGD 1500.00<br/>                     Aggregate Limit above USD / SGD 5.00 Mn. : USD / SGD 3000.00</p>   |

|                       |   |   |
|-----------------------|---|---|
|                       |   |   |
|                       | <b>Modification of Sanction Terms</b><br>Flat USD / SGD 100.00 per occasion                                 | <b>Modification of Sanction Terms</b><br>Flat USD / SGD 500.00 per occasion                                 |
|                       | TOL / Adhoc (Other than TOD in Current Account)<br>USD 1000.00 / SGD 1000.00                                | TOL / Adhoc (Other than TOD in Current Account)<br>USD 1500.00 / SGD 1500.00                                |
|                       | <b>Advance secured by 100% cash Collateral</b><br>New accounts: USD /SGD 100.00<br>Review of facility : Nil | <b>Advance secured by 100% cash Collateral</b><br>New accounts: USD /SGD 150.00<br>Review of facility : Nil |
|                       | Staff Loans processing and review charges<br>NIL  | Staff Loans processing and review charges<br>NIL  |
| <b>Other Services</b> | <b>Status Report Charges</b><br>Local Bank : SGD 40.00<br>Overseas Bank : USD 45.00                         | <b>Status Report Charges</b><br>Local Bank: SGD 100.00<br>Overseas Bank: USD 100.00                         |
|                       | <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 USD190.00 and Each unit consumption to be multiplied with USD 90.00                                 |