

# KFH MALAYSIA FEES & CHARGES

## FINANCING

HOME & PROPERTY FINANCING-i	
<p><b>Processing Fees</b> Applicable for all KFH Malaysia's Home &amp; Property Financing products;</p> <ul style="list-style-type: none"> <li>Ijarah and Musyarakah Mutanaqisah products - Fees incorporated as part of the 1<sup>st</sup> lease rental.</li> <li>Murabahah and Istisna' products - Fees incorporated as part of the bank's selling price.</li> </ul>	<p><b>Home Financing-i</b> RM200.00 per application</p> <p><b>Property Financing-i</b></p> <ul style="list-style-type: none"> <li>RM500.00 per property &lt; RM5.0 million</li> <li>RM1,000.00 per property ≥ RM5.0 million and &lt; RM10.0 million</li> <li>RM2,000.00 per property ≥ RM10.0 million</li> </ul>
Compensation charges on late payment	1% per annum on the overdue installments
Redemption Statement	RM50.00
Retrieval of Security Documents	RM10.00 per document
Financing Statement Request	RM5.00 per statement
Restructuring and Rescheduling	No Charges
Confirmation Letter to EPF	RM20.00 per account per request
<p><b>Other Documents:</b></p> <ul style="list-style-type: none"> <li>Single page letter of confirmation on credit matters</li> <li>Banker's Inquiry Confirmation of accounts or balances</li> <li>Listing / confirmation of monthly profit payment on financing and advances</li> <li>Other Confirmation</li> </ul>	<ul style="list-style-type: none"> <li>Up to 1 year - RM10.00 per document</li> <li>More than 1 year - RM20.00 per document</li> </ul>
AUTOMOBILE IJARAH-i	
Processing Fee	No Charges
Registration Fees (new cars) / Transfer Fees (used cars)	RM150.00
Runner Service Fee	RM130.00
Compensation Fee (Late Payment)	1% on the installment amount due
Repossession Fee	RM500.00
Storeyard Fee	RM5.00 per day
Stamp Duty	<ul style="list-style-type: none"> <li>RM10.00 per set for guarantee</li> <li>RM10.00 per set for JPJ certification Form</li> </ul>
Ownership Claim	RM50.00
TRADE FACILITY	
<p><b>IMPORT</b> <b>Import Letter of Credit</b></p> <ul style="list-style-type: none"> <li>Issuance</li> <li>Amendment</li> <li>Cost of SWIFT</li> <li>Other Charges:                             <ul style="list-style-type: none"> <li>Stamp Duty</li> <li>Postage</li> <li>Courier</li> </ul> </li> </ul> <p><b>Import Bill Collection</b></p> <ul style="list-style-type: none"> <li>Service Charge (Commission)</li> <li>Cost of SWIFT</li> <li>Courier</li> </ul>	<p>0.1% per month or part thereof with a minimum fee of RM100.00</p> <p>RM100.00 RM35.00</p> <p>RM10.00 RM15.00 Actual courier rates</p> <p>RM100.00 (Foreign Bill) RM500.00 (Local Bills) RM35.00 Actual courier rates</p>

TRADE FACILITY	
<b>EXPORT</b> <b>Export Letter of Credit</b> <ul style="list-style-type: none"> <li>• Confirmation</li>   <li>• Cost of SWIFT</li> <li>• Service Charges (Advising Fee)</li> <li>• Other Charges: <ul style="list-style-type: none"> <li>- Stamp Duty</li> <li>- Postage</li> <li>- Courier</li> </ul> </li>   <li><b>Outward Bill Collection</b> <ul style="list-style-type: none"> <li>• Service Charges (Commission)</li>   <li>• Checking Fee</li> <li>• Cost of SWIFT</li> <li>• Postage</li> <li>• Courier</li> </ul> </li> </ul>	0.1% per month or part thereof with a minimum fee of RM100.00  RM35.00 RM50.00  RM10.00 RM15.00 Actual Courier Rates  RM100.00(Foreign Bill) RM500.00 (Local Bills) RM100.00 RM35.00 RM15.00 Actual Courier Rates
<b>Bank Guarantee (BG)</b>	BG Fees (depends on the type of facility-secured or unsecured)