

No.	Type of Services	Cut-Off Times	Same Day Service (Submission of application(s) & instruction(s) to Trade Finance Operations before cut-off times)
I: IMPORT			
1.0	Letter of Credit		
1.1	Issuance and Amendment	12:00	*SWIFT LC issued/amended and transmitted/dispatched.
2.0	Bills Receivable		
2.1	Document Checking	12:00	Documents examined and status advised.
2.2	Arrival	13:00	Document arrival notice to customer.
2.3	Acceptance	13:00	Document released to customer.
2.4	Settlement	13:00	Payment executed and document released to customer.
3.0	Bills Collection (DP/DA)		
3.1	Document Checking	12:00	Documents examined and status advised.
3.2	Arrival	13:00	Document arrival notice to customer.
3.3	Acceptance	13:00	Document released to customer.
3.4	Settlement	13:00	Payment executed and document released to customer.
4.0	Shipping Guarantee		
4.1	Issuance	16:00	SG issued and released after stamping via LHDN.
II: EXPORT			
5.0	Letter of Credit		
5.1	Advising and Amendment	13:00	Original LC / Amendment advised.
6.0	Letter of Credit		
6.1	Confirmation	13:00	Subject to availability of credit approval. LC Confirmed.
7.0	Export Bill Negotiation		
7.1	Funding in Ringgit Funding in Foreign Currency	11:00	1. Documents examined, and status advised. 2. Processed and dispatched to Issuing Bank. 3. Funds credited, subject to internal credit control availability.
8.0	Export Bill Collection (Purchased)		
8.1	Funding in Ringgit Funding in Foreign Currency	14:00	Upon receipt of Acceptance Notice from Issuing Bank and subject to internal credit control availability. 1. Funds credited.
9.0	Export Bill Collection		
9.1	Creation - Without LC (DA/DP)	11:00	1. Documents examined, and status advised.
9.2	- With LC		2. Processed and dispatched to Collecting Bank/ Issuing Bank.
9.3	Settlement	15:00	Funds credited.

Note:

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- Table is reflected from Monday to Friday service standard. No processing on Saturdays / Sundays / Public Holidays.
- Same day execution is subject to i) completeness of application and/or documents received by the Bank, ii) internal approvals required, if any. iii) stamping via LHDN, if any.
- For transaction involving RENTAS payment, the cut-off time is 12 noon.

III: Bank Guarantee (BG) / Standby Letter of Credit (SBLC)			
10.0	Issuance/Amendment		
10.1	Pre-approved or Standard format	14:00	
10.2	Non-Standard format	12:00	
IV: Trade Loan			
11.0	Export Credit Refinancing (ECR)	10:30	
	Pre-Shipment		
	Post-Shipment		
12.0	Payables Finance		
12.1	Domestic transaction	Via Comsuite: 16:00	
12.2	Cross Border transaction	2 business days before Purchase Date	
		Via Paper-Based 15:00	
		2 business days before Purchase Date	
13.0	Accounts Receivable Purchase Scheme (ARPS) -NR	15:00	
13.1	Domestic transaction	2 business days before Purchase Date	
13.2	Cross Border transaction		
14.0	Bankers Acceptance (BA)		
15.0	FI Trade Loan	15:00	
16.0	Onshore Foreign Currency Loan (OFCL)	2 business days before Transaction Date	
17.0	Trust Receipt (TR)		

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