

## Trade Finance Schedule of Charges

IMPORT LETTERS OF CREDIT (LC)	TARIFF	IMPORT LETTERS OF CREDIT (LC)	TARIFF
Import LC Issuance Commission	(1/6%) per month for "First AED 500,000 from LC value", PLUS (1/12%) per month for "the remaining LC value" (If any) (including tolerance), Minimum 3 months, Minimum AED 500 whichever is Higher	Settlement Commission for Local LCs	(1/8%) flat on documents value, Minimum AED 250
Back-to-Back LC Issuance Commission	Standard LC Issuance Commission PLUS Structuring Commission (as per the credit facility approval)	Administration Charges for safe keeping of documents beyond one month of receipt	AED 300 per month
LC Amendment Commission (only text amendment without involving amount and/or expiry)	AED 350	Re-Activation Charges of LC (after expiry of grace period)	AED 300
LC Amendment Commission (increase in value and/or validity extension)	(1/6%) per month for the increase in LC amount including tolerance (from execution date to LC EXP Date) on increased amount, (Minimum 3 Months), Plus/or (1/6%) per month on LC outstanding balance (from existing expiry date to the new expiry date) Minimum 1 month, Minimum AED 500 whichever is higher	Cancellation of LC Unutilized Commission	AED 100
Revolving LC Issuance Commission	(1/4%) per month Minimum 3 months, Minimum AED 1,000 whichever is higher	Invoice Validation Fees	AED 100 per invoice
Standby LC Issuance Commission	(1/4%) per month Minimum 3 months, Minimum AED 1,000 whichever is higher	<b>EXPORT /INWARD LETTERS OF CREDIT</b>	
Draft LC before Issuance Commission	AED 350	Inward LC Advising Commission	For CBI customers: AED 300 For Non-customers /2nd advising bank: AED 500
Acceptance Commission (for Usance Bills)	(1/6%) per month on accepted bill amount (from date of acceptance to maturity date of the bill/documents) Minimum AED 500	Advising of Inward LC Amendment Commission	For CBI customers: AED 200 For non-customers /2nd advising bank: AED 300
Documents presented under Expired LC - Commission	(1/6%) flat on documents value Minimum AED 500	Charges of Export LC Cancellation "advised" (Prior to LC Expiry)	AED 300
LC Overdrawing Commission	(1/6%) flat on overdrawing LC value, Minimum AED 500	Documents Checking Charges on inward LC	For CBI customers: AED 250 (per presentation) For Non-customers: AED 300 (per presentation)
Commission "in lieu of exchange" for LCs / Bills / Documents settled in same foreign currency in client account	(1/4%) flat on documents amount in foreign currency Minimum AED 150 should be levied except where the foreign exchange obligation has been covered by a Foreign Exchange Contract	Presentation Commission of Inward LC documents	(1/8%) flat on documents value Minimum AED 250
Handling (Legalizing commercial documents) Commission	AED 350 per document If requested, by the Customer	Discounting Commission under Inward LC Documents	(1/4%) on documents value Minimum AED 200 Plus, applicable discount rate
		Risk Switch Fee - Customer risk to Issuing Bank risk	AED 200
		Inward LC documents fees returned by issuing bank	AED 300
		Commission "in lieu of exchange" for LCs / Bills / Documents settled in same foreign currency in client account	(1/4%) flat on documents amount in foreign currency Minimum AED 150 should be levied except where the foreign exchange obligation has been covered by a Foreign Exchange Contract
		Inward LC Confirmation Commission	Based on Country and Counter party risk
		Transfer Inward LC and its amendments commission (including increase in the value).	(1/4%) flat, Minimum AED 500
		Amendment Commission to transfer LC (only text amendment without involving value and/or it is validity)	AED 250

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<b>EXPORT /INWARD LETTERS OF CREDIT</b>	<b>TARIFF</b>	<b>LETTERS OF GUARANTEE (LGs)</b>	<b>TARIFF</b>
Assignment of Proceeds commission	(1/10%) flat, Minimum AED 600	Labour LG favoring MOHRE Issuance Commission (Labour Guarantee)	100% Cash backed: AED 200 flat, Otherwise, the default Commission
Re-Activation Charges of inward LC (after expiry of grace period)	AED 300	LG Amendment Commission (Increase in value and/or Extension)	(1/8%) per month on LG increased value (from amendment date to LG expiry date), Minimum 1 Month Plus / or (1/8%) per month on LG outstanding balance (from existing expiry date to new expiry date), Minimum 1 month, Minimum AED 500 Whichever is higher
Invoice Validation Fees	AED 50 per invoice		
<b>IMPORT DOCUMENTARY COLLECTION (IDC)</b>			
IDCs hHandling Commission	(1/8%) flat Minimum AED 300	LG Amendment Commission (Text Only)	AED 300
IDCs Amendment Commission (without increase in value)	AED 300	Re-Activation Charges of LG (after expiry of grace period)	AED 300
IDCs Amendments Commission (with increase in value)	(1/8%) flat (on increased amount), Minimum AED 300	LG Execution Commission on Pay or Extend claim from Beneficiary	AED 250 Plus, Extension Commission
Draft Avalization Commission	(1/8%) per month (Minimum 3 months), Minimum AED 400 whichever is higher	LG Advising Commission	For CBI customers: AED 500 For Non-customers /2nd advising bank: AED 1,000
Administration Charges for safe keeping of IDC beyond one month of receipt	AED 150 per month	LG Claim Commission favoring CBI customers	(1%) flat on claim value, Minimum AED 200
Documents Delivered Commission (free of payment)	AED 250	Administration Charges for safe keeping of documents beyond one month of its issuance	AED 300 per month
Invoice Validation Fees	AED 50 per invoice		
<b>EXPORT DOCUMENTARY COLLECTION (EDC)</b>			
EDC's Handling Commission	(1/8%) flat Minimum AED 250	<b>SHIPPING GUARANTEE</b>	
EDC Amendment Commission (without increase in value)	AED 100	Issuance Commission	(1/8%) flat Applied on Invoice value less cash margin held "if any", Minimum AED 300
EDC Amendments Commission (with increase in value)	(1/8%) flat Minimum AED 150	Extension Commission	AED 300 per month after one month of the issuance
"Discounting" Commission under EDCs	(1/8%) flat, Minimum AED 200 Plus, applicable Discount interest rate	<b>IMPORT FINANCING UNDER LCs AND IDCs (TRUST RECEIPT (TR))</b>	
EDC Returned Documents by Presenting/Collecting Bank Commission	AED 250	Issuance/ Amendments/ Extensions Commission	AED 300 Plus, applicable interest rate
EDC Documents dispatch (free of payment) commission	AED 200	Past Due TRs Settlement Commission	AED 100 per month delayed Plus, applicable penal interest rate
Invoice Validation Fees	AED 50 per invoice	<b>OPEN ACCOUNT FINANCING</b>	
<b>LETTERS OF GUARANTEE (LGs)</b>			
LG issuance (except Labor guarantees) Commission	(1/8%) per month (Minimum 3 months), Minimum AED 500 whichever is higher	Financing Commission	(1/5%) flat on invoice value Minimum AED 350 Additional AED 500 applicable for summary of Invoices Plus, applicable Interest Rate
		Finance amendment Commission (Due Date Extension)	AED 250
		Settlement Commission for Past due invoices	AED 100 per delayed month Plus, applicable penal interest rate

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<b>OPEN ACCOUNT FINANCING</b>	<b>TARIFF</b>	<b>POST-DATED CHEQUE (PDC) / LOCAL BILL DISCOUNTING (LBD)</b>	<b>TARIFF</b>
Bulk Invoice Presentation Commission per transaction	AED 100 for every additional 1 to 10 sets of invoices (excluding the first ten invoices)	PDC/LBD Discount interest	As per Credit Approval
Invoice Validation Fees	AED 50 per invoice	PDC/LBD Discounting Commission	(1/4%) flat rate on instrument up to 90 days from discount date, Minimum AED 150 per Instrument and 0.50% flat rate on instrument more than 90 days from discount date Minimum AED 150 per Instrument
<b>INVOICE DISCOUNTING/ FINANCING</b>		<b>REPLACEMENT/WITHDRAWAL</b>	
Invoice Discounting/Financing Commission	(1/8%) flat on invoice value Minimum AED 300 Additional AED 500 applicable for Multiple Invoices Plus, Applicable Discounting/ Interest Rate	Replacement/Withdrawal Commission of discounted Cheque/Bill	AED 250
Invoice Discounting/Financing Amendment Commission (Due date extension)	AED 250	Due Date Extension Commission of discounted Cheque/Bill	AED 250 Plus, applicable interest rate
Settlement commission for Past due invoices	AED 100 per month Plus, applicable penal interest rate	Return Unpaid discounted Cheque/Bill Commission	AED 100
Bulk Invoice Presentation Commission per transaction)	AED 100 for every additional 1 to 10 sets of invoices (excluding the first ten)	<b>MISCELLANEOUS</b>	
Invoice Validation Fees	AED 50 per invoice	Courier Charges (Local)	AED 100
		Courier Charges (Foreign)	AED 250
		Swift Charges (normal message)	AED 100
		Swift Charges for LC or LG Issuance	AED 300

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