

Trade Finance Schedule of Charges

IMPORT LETTERS OF CREDIT (LC)	TARIFF (Inclusive of VAT @ 5%)	IMPORT LETTERS OF CREDIT (LC)	TARIFF (Inclusive of VAT @ 5%)
Import LC Issuance Commission	0.175% per month for "First AED 500,000 from LC value", PLUS 0.0875% per month for "the remaining LC value" (If any) (including tolerance), Minimum 3 months, Minimum AED 525 whichever is Higher	Settlement Commission for Local LCs	0.13125% flat on documents value, Minimum AED 262.5
Back-to-Back LC Issuance Commission	Standard LC issuance Commission PLUS Structuring Commission (as per the credit facility approval) Minimum AED 525 per transaction	Sight/Accepted bills not settled in agreed time frame	AED 105 per bill
LC Amendment Commission (only text amendment without involving amount and/or expiry)	AED 367.5	Administration Charges for safe keeping of documents beyond one month of receipt	AED 315 per month
LC Amendment Commission (increase in value and/or validity extension)	0.175% 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 0.175% per month on LC outstanding balance (from existing expiry date to the new expiry date) Minimum 1 month, Minimum AED 525 whichever is higher	Re-Activation Charges of LC (after expiry of grace period)	AED 315
Revolving LC Issuance Commission	0.2625% per month Minimum 3 months, Minimum AED 1,050 whichever is higher	Cancellation of LC Unutilized Commission	AED 105
Standby LC Issuance Commission	0.2625% per month Minimum 3 months, Minimum AED 1,050 whichever is higher	Invoice Validation Fees	AED 105 per invoice
Draft LC before Issuance Commission	AED 367.5	EXPORT /INWARD LETTERS OF CREDIT	
Acceptance Commission (for Usance Bills)	0.175% per month on accepted bill amount (from date of acceptance to maturity date of the bill/documents) Minimum AED 525	Inward LC Advising Commission	For CBI customers: AED 315 For Non-customers /2nd advising bank: AED 525
Documents presented under Expired LC - Commission	0.175% flat on documents value Minimum AED 525	Advising of Inward LC Amendment Commission	For CBI customers: AED 210 For non-customers /2nd advising bank: AED 315
LC Overdrawing Commission	0.175% flat on overdrawing LC value, Minimum AED 525	Charges of Export LC Cancellation "advised" (Prior to LC Expiry)	AED 315
Prepayment commission under Inward LC Documents	0.2625% on documents value, Minimum AED 210 Plus, applicable prepayment rate.	Documents Checking Charges on inward LC	For CBI customers: AED 262.5 (per presentation) For Non-customers: AED 315 (per presentation)
Commission "in lieu of exchange" for LCs / Bills / Documents settled in same foreign currency in client account	0.2625% flat on documents amount in foreign currency Minimum AED 157.5 should be levied except where the foreign exchange obligation has been covered by a Foreign Exchange Contract	Presentation Commission of Inward LC documents	0.13125% flat on documents value, Minimum AED 262.5
Handling (Legalizing commercial documents) Commission	AED 367.5 per document If requested, by the Customer	Discounting Commission under Inward LC Documents	0.2625% on documents value Minimum AED 210 Plus, applicable discount rate
		Risk Switch Fee - Customer risk to Issuing Bank risk	AED 210
		Inward LC documents fees returned by issuing bank	AED 315
		Commission "in lieu of exchange" for LCs / Bills / Documents settled in same foreign currency in client account	0.2625% flat on documents amount in foreign currency Minimum AED 157.5 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 Minimum of AED 525 per transaction
		Transfer Inward LC and its amendments commission (including increase in the value).	0.2625% Minimum AED 525
		Amendment Commission to transfer LC (only text amendment without involving value and/or it is validity)	AED 262.5

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EXPORT /INWARD LETTERS OF CREDIT	TARIFF (Inclusive of VAT @ 5%)	EXPORT DOCUMENTARY COLLECTION (EDC)	TARIFF (Inclusive of VAT @ 5%)
Assignment of Proceeds commission	0.105% flat, Minimum AED 630	EDC Documents dispatch (free of payment) commission	AED 210
Re-Activation Charges of inward LC (after expiry of grace period)	AED 315	Invoice Validation Fees	AED 52.5 per invoice
Invoice Validation Fees	AED 52.5 per invoice	LETTERS OF GUARANTEE (LGs)	
IMPORT DOCUMENTARY COLLECTION (IDC)		LG issuance (except Labor guarantees) Commission	0.13125% per month (Minimum 3 months), Minimum AED 525 whichever is higher
IDCs hHandling Commission	0.13125% flat Minimum AED 315	Labour LG favoring MOHRE Issuance Commission (Labour Guarantee)	100% Cash backed: AED 210 flat, otherwise, the default Commission
IDCs Amendment Commission (without increase in value)	AED 315	LG Amendment Commission (Increase in value and/or Extension)	0.13125% per month on LG increased value (from amendment date to LG expiry date), Minimum 1 Month Plus / or 0.13125% per month on LG outstanding balance (from existing expiry date to new expiry date), Minimum 1 month, Minimum AED 525 Whichever is higher
IDCs Amendments Commission (with increase in value)	0.13125% flat (on increased amount), Minimum AED 315	LG Amendment Commission (Text Only)	AED 315
Draft Avalization Commission	0.13125% per month (Minimum 3 months), Minimum AED 420 whichever is higher	Re-Activation Charges of LG (after expiry of grace period)	AED 315
Commission "in lieu of exchange" for Doc collections / Bills / Documents settled in same foreign currency in client account	0.2625% flat on documents amount in foreign currency Minimum AED 157.5 should be levied except where the foreign exchange obligation has been covered by a Foreign Exchange Contract	LG Execution Commission on Pay or Extend claim from Beneficiary	AED 262.5 Plus, Extension Commission
Administration Charges for safe keeping of IDC beyond one month of receipt	AED 157.5 per month	LG Advising Commission	For CBI customers: AED 525 For Non-customers /2nd advising bank: AED 1,050
Documents Delivered Commission (free of payment)	AED 262.5	LG Claim Commission favoring CBI customers	1.05% flat on claim value, Minimum AED 210
Invoice Validation Fees	AED 52.5 per invoice	Administration Charges for safe keeping of documents beyond one month of its issuance	AED 315 per month
EXPORT DOCUMENTARY COLLECTION (EDC)		SHIPPING GUARANTEE	
EDC's Handling Commission	0.13125% flat Minimum AED 262.5	Issuance Commission	0.13125% flat Applied on Invoice value less cash margin held "if any", Minimum AED 315
EDC Amendment Commission (without increase in value)	AED 105	Extension Commission	AED 315 per month after one month of the issuance
EDC Amendments Commission (with increase in value)	0.13125% flat Minimum AED 157.5		
"Discounting" Commission under EDCs	0.13125% flat Minimum AED 210 Plus, applicable Discount interest rate		
EDC Returned Documents by Presenting/Collecting Bank Commission	AED 262.5		
Commission "in lieu of exchange" for Doc collections / Bills / Documents settled in same foreign currency in client account	0.2625% flat on documents amount in foreign currency Minimum AED 157.5 should be levied except where the foreign exchange obligation has been covered by a Foreign Exchange Contract		

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IMPORT FINANCING UNDER LCs AND IDCs (TRUST RECEIPT (TR))	TARIFF (Inclusive of VAT @ 5%)	FACTORING (WITH RECOURSE)	TARIFF (Inclusive of VAT @ 5%)
Issuance/ Amendments/ Extensions Commission	AED 315 Plus, applicable interest rate	Factoring / Financing Interest rate	As per credit approval
Past Due TRs Settlement Commission	AED 105 per month delayed Plus, applicable penal interest rate	Factoring / Financing handling charges	0.13125% flat on invoice value, Minimum AED 262.5 per batch
OPEN ACCOUNT FINANCING		Factoring / Financing Amendment Commission (Due date extension)	AED 262.5
	Financing Commission	Invoice Validation fees	AED 52.5 per invoice
		POST-DATED CHEQUE (PDC) / LOCAL BILL DISCOUNTING (LBD)	
	Finance amendment Commission (Due Date Extension)		
	Settlement Commission for Past due invoices		
Bulk Invoice Presentation Commission per transaction	AED 105 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 52.5 per invoice	PDC/LBD Discounting Commission	0.2625% flat rate on instrument up to 90 days from discount date, Minimum AED 157.5 per Instrument and 0.525% flat rate on instrument more than 90 days from discount date Minimum AED 157.5 per Instrument
INVOICE DISCOUNTING/ FINANCING		Replacement/Withdrawal Commission of discounted Cheque/Bill	AED 262.5
	Invoice Discounting/Financing Commission	Due Date Extension Commission of discounted Cheque/Bill	AED 262.5 Plus, applicable interest rate
		Return Unpaid discounted Cheque/Bill Commission	AED 105
		MISCELLANEOUS	
	Invoice Discounting/Financing Amendment Commission (Due date extension)		
Settlement commission for Past due invoices	AED 105 per month Plus, applicable penal interest rate		
Bulk Invoice Presentation Commission per transaction)	AED 105 for every additional 1 to 10 sets of invoices (excluding the first ten)	Courier Charges (Local)	AED 105
Invoice Validation Fees	AED 52.5 per invoice	Courier Charges (Foreign)	AED 262.5
		Swift Charges (normal message)	AED 105
		Swift Charges for LC or LG Issuance	AED 315
		Photocopy charges	AED 52.5 per presentation
		Marine Verifications fees, where applicable	AED 105 per bill of lading

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