

# Trade Finance

## SCHEDULE OF CHARGES



Emirates NBD Trade Finance Tariff	Pricing for Manual Application (Inclusive of VAT calculated at current applicable rate of 5%)	Pricing for Online Application (Inclusive of VAT calculated at current applicable rate of 5%)
<b>IMPORTS</b>		
Import Documentary Credit <sup>(1)</sup>		
Issuance & Amendment Commission <sup>(M)</sup> Amendment charges applicable for increase in amount and / or extension in expiry date.	1.575 % per annum (minimum 3 months) Minimum charge: AED 525 Minimum charge for amendment processing: AED 262.5	1.575 % per annum (minimum 3 months) Minimum charge: AED 157.5 Minimum charge for amendment processing: AED 157.5
Cancellation of DC	AED 315	AED 315
Amendment Processing - Non-Financial <sup>(M)</sup>	AED 262.5	AED 157.5
Providing draft of DC's prior to Issuance	AED 525	AED 525
Reinstatement charge	0.1575% of each reinstatement (Minimum charge: AED525)	NA
Import Bills		
Usance Commission on Import DC Bills (for the tenor of the bill) <sup>(M)</sup>	0.1575% per month Minimum charge: AED 262.50	0.1575% per month Minimum charge: AED 157.50
Discrepancy handling charges (recovered from Exporter / proceeds)	USD 157.5 per set of discrepant documents	USD 157.5 per set of discrepant documents
Import DC Bill Processing Fee	AED 210	NA
Handling commission for Import Collection Bills <sup>(2)</sup>	0.1575 % of bill value (minimum charge AED 262.5)	NA
Amendment of collection instructions	AED 210	NA
Acceptance processing fee of Import Collection Bills <sup>(M)</sup>	AED 262.50	AED 157.50
Co-acceptance (Avalization) by Bank	1.575% per annum in addition to commission recovered at the time of acceptance (minimum charge AED 262.5)	NA

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<b>IMPORTS (Contd...)</b>		
Shipping Guarantees & Delivery Orders		
Issuance of Shipping Guarantee / Delivery Order <sup>(M)</sup>	0.21% per month till receipt of original shipping documents Minimum charge: AED 525	0.21% per month till receipt of original shipping documents Minimum charge: AED 157.5
Import Financing		
Trust Receipt Loan processing charges or Extension of Trust Receipt Loan tenor (per extension) <sup>(M)</sup>	AED 262.5	AED 157.5
Handling fees for 'Our own acceptances discounting'	0.105% of the bill amount (minimum charge AED 525)	NA
Import Loan (Open Account) <sup>(M)</sup>	AED 262.5 for TR values less than or equal to AED 2 Million, AED 525 for TR values greater than AED 2 Million	AED 210 regardless of value
Finance interest	As per arrangement	As per arrangement
Miscellaneous-Imports		
Commission in lieu of exchange <sup>(3)</sup>	0.2625% of the bill value (minimum charge AED 105)	
Safekeeping of documents held unpaid or unaccepted after one month of sight or due date	AED 157.5 per month	AED 157.5 per month
Charges for overdue bills	AED 105	AED 105
Payment / Acceptance chasers	AED 105	AED 105

1) Documentary Credit includes Standard DCs, Revolving DCs, Back-to-Back or Front to Back DCs, Red Clause DCs

2) Handling commission is charged regardless of whether documents are released against payment or acceptance or free of payment

3) Charged when import transactions are settled in whole or in part in the same currency as the relative documents unless such exchange of currency is through Emirates NBD.

M) Additional charge of AED367.50 (inclusive of VAT) applicable for physical applications submitted to the bank.

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<b>EXPORTS</b>		
DC Advising		
DC advising commission	AED 262.5	NA
DC amendment advising commission	AED 210	NA
Advising DC to non-Emirates NBD customers	AED 367.5	NA
Advising DC amendments to non-Emirates NBD customers	AED 262.5	NA
Documentary Credit Transfer		
Transfer Commission & Amendment Commission (If DC value is increased)	0.1575% of the transferred value (or of increased amount) (minimum charge AED 525)	NA
Other amendment commission	AED 262.5	AED 262.5

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<b>EXPORTS (Contd...)</b>		
Export bills <sup>(1)</sup>		
Export bill handling charge <sup>(2)</sup>	0.13125% of bill value (minimum charge of AED 525)	
Discrepancy charges per set of discrepant documents	AED 262.5	
Commission in lieu of exchange <sup>(3)</sup>	0.2625% of the bill proceeds (minimum charge AED 105)	
Handling Fee for revised / additional documents / return of documents / amendments for all export bills <sup>(2)</sup>	AED 157.5	
Pre-examination of copies of documents under a DC and the advising of our observations / suggestions	AED 525	
Assignment fee	AED 525	
Mail tracer to Drawee / Collecting / Issuing Bank	AED 52.5 per tracer	
Export Financing		
Commission (in addition to export bill handing)	0.2625% of the financing value (minimum charge of AED525)	
Extension of tenor in respect of Discounted / Purchased bills and / or Transfer of Risk	AED 525 per bill + Finance cost of extension tenor	

1) In addition to these charges a reimbursement bank fee of AED 262.50 (inclusive of VAT) will be applicable for all cross-border payments. This will be in addition to any correspondent bank charges who may deduct fee of their own from the proceeds.

2) Emirates NBD reserves the right to charge Negotiation commission/Discrepant Export Bill handling charges/Handling commission/Assignment fee @ 0.2625 pct (inclusive VAT) of bill value or at a higher rate (Subject to minimum charge of AED 1050 inclusive VAT) for certain markets.

3) Charged on FCY payments not involving foreign exchange. In addition to our charges, correspondent banks may deduct fees of their own from bill proceeds. These may be indicated to you as "other bank charges".

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<b>GUARANTEES &amp; STANDBY DOCUMENTARY CREDIT</b>		
Guarantee Issuance & Amendment Commissions <sup>(1)</sup>		
Guarantee / Standby Documentary Credit issuance & Amendment <sup>(M)</sup> Amendment charges would be applicable for increase in expiry in amount and / or extension in expiry date.	1.575% per annum (minimum for 3 months) Minimum issuance charge: AED 525 Minimum amendment: AED 262.5	1.575% per annum + VAT, minimum for 3 months Minimum issuance charge: AED 157.5 Minimum amendment charge: AED 157.5
General Amendments <sup>(M)</sup>	AED 262.5	AED 157.5
Settlement of Guarantee claims	AED 262.5	NA
Reinstatement of expired guarantees	0.1575% per reinstatement (Minimum charge: AED525)	NA
Guarantees Inward		
Advising LG's	AED 262.5	NA
Advising LG Amendment	AED 157.5	NA
Reduction / Cancellation request	AED 78.75	
Commission on settlement of LG Claims	AED 262.5	
Handling commission on third party LG claims	AED 1050	

1) Correspondent Guarantee Issuing Bank's charges are charged at actuals. Additional 0.525% per annum for issuance and additional charges covering Ministry of Labour charges for issuance of Labour Guarantees

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<b>FACTORING AND INVOICE DISCOUNTING</b>		
Factoring Handling Charges	With Recourse: 0.13125% flat on the invoice value presented Without recourse: Client held policy: 0.13125% flat on the invoice value presented Bank held policy: 0.1575% flat on the Invoice value presented	NA
Import Factoring Charges	Handling charge of USD 7.35 (or equivalent) per invoice for Import Factoring collection services (Besides, Service charge at 0.2625% flat)	NA
Invoice Processing Charges <sup>(1)</sup>	AED 31.5	NA
Commission on Invoice Discounting	0.13125% flat on the Invoice value presented	NA
1) Applicable on invoices handled regardless of discounting		
<b>CHEQUE DISCOUNTING</b>		
Commission	0.13125% flat on cheque value (minimum of AED 52.5)	NA
Return Cheque Charges	AED 105 per cheque	NA
Pre-settlement charges	1.05% flat on cheque value	NA
<b>BORROWING BASE</b>		
Handling Charge	0.13125% Flat on the total value of Borrowing Base Certificate	NA

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<b>TRADITIONAL SUPPLY CHAIN FINANCE</b>		
Handling Charges (On Supplier)	Without Recourse to Suppliers Program: Nil	Without Recourse to Suppliers Program: Nil
	With Recourse to Suppliers Program: 0.2625% flat on invoice value discounted	With Recourse to Suppliers Program: 0.13125% flat on invoice value discounted
<b>DYNAMIC DISCOUNTING</b>		
Platform Usage Fees (Buyer)	NA	0.2625% flat on invoice value discounted
<b>OTHER CHARGES</b>		
Misc letter for confirmation of customer information	AED 262.5	AED 105
SWIFT charges	AED 525 for Issuance of DC/Guarantee/Standby DC AED 210 for Amendment of DC/Guarantee/Standby DC AED 105 for other swift	AED 262.50 for Issuance of DC/Guarantee/Standby DC AED 105 for Amendment of DC/Guarantee/Standby DC AED 105 for other swift
Courier fee (for sending documents to issuing/collecting bank)	International - AED 210 per document Local - AED 105 per document	International - AED 157.5 per document Local - AED 73.5 per document
Reimbursement charges where ENBD is the reimbursing bank	USD105.00	NA
smartTRADE Activation charges	AED1050	NA
Legalization processing charges in addition to the ministry tariff, when documents are not handled by ENBD	AED105	NA