



TRADE SERVICES SCHEDULE OF FEES

PRODUCTS	CHARGES
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1 IMPORT LC

Import LC Issuance Commission	First AED 100K: 0.125% pm Balance: 0.0625% pm (Min. 3 months) Min. AED 400.00
Import LC Amendment Commission + For amendments not involving value and tenor Min AED 250/-+ Swift charges	First AED 100K: 0.125% pm Balance: 0.0625% pm (Min. 3 months) Min. AED 400.00
Revolving LC Commission - Import	0.125% pm (Min. 3 months) Min. AED 400.00
Reinstatement Commission on Revolving LC - Import	0.125% pm of each reinstatement (Min. 3 months) Min. AED 400.00
Stand-By LC Issuance Commission - Import	0.125% pm (Min. 3 months) Min. AED 400.00
Acceptance Commission - Imports	In addition to the opening commission, where Documentary Credits call for usage drafts, or stipulate deferred payment terms and where the maturity falls beyond the expiry date, 0.125% per month or part thereof, from the date of expiry of the Credit to the maturity of the draft or date of payment is applicable. In any event, a minimum of AED 200 will be levied.
Administrative Fee on documents held Unpaid after one month of Sight or Due Date	AED 250.00 pm
Documents if Return Unpaid/Unaccepted	AED 200.00 + Courier
Cancellation of LC	AED 250.00
Handling Charges of Discrepant Documents	AED 250.00
Pre-Advice/Amendments Full Details - Overseas Full Details - Local	AED 200.00 AED 300.00 AED 200.00
Reimbursement Commission	AED 275.00

2 SHIPPING GUARANTEES / DELIVERY ORDER

Issuance Commission	With 100% Margin: AED 250.00 Without Margin: 0.125% of Invoice Value Min AED 250.00
Redeemed After One Month of Issuance	0.125% pm of "Invoice Value less Margin Held" (Min AED 250.00) + Postage AED 75.00 (if applicable)

3 INWARD DOCUMENTARY BILLS FOR COLLECTION

Handling Commission	0.125% Min AED 250.00
Documents Delivered Free of Payment	0.125% Min AED 250.00
Administrative Fees on documents held Unpaid after one month of Sight or Due Date	AED 150.00 pm
Amendment of Bills	0.125% on Increase in Bill Value + AED 100.00
Documents Transferred to Another Bank	0.125% flat Min AED 250.00
Wakala/Murabaha against Direct Imports/ Local Purchases	AED 150.00



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4 SETTLEMENT OF BILLS UNDER DOCUMENTARY CREDITS

Commission in Lieu of Exchange (Foreign Currency Bills)	0.25% of the bill value (Min AED 200.00) where there is no Forward Contract
Excess Drawing	First AED 100K: 0.125% pm Balance: 0.0625% pm (Min. 3 months) Min. AED 400.00

5 EXPORT LC/ OUTWARD DOCUMENTARY BILLS FOR COLLECTION

LC Advising Fee	AED 250.00
Amendment Advising Fee	AED 150.00
Assignment of Proceeds	AED 350.00 flat fee per assignment
Transfer Commission	0.15% flat (min AED 500/-)
Pre-Advice Fees	AED 150.00
Handling Charges on Documents under Export LC	0.125% Min. AED 250.00
Handling Charges of Discrepant Documents	AED 250.00
Confirmation of Documentary Credits opened by other Banks	Confirmation of Credits is based on the Bank/ Country Risk considerations and will be charged upfront on the face value of the Credit for each three-month period or part thereof, subject to a minimum of AED 500/-.
Handling Charges on Outward Documentary Bills for Collection	0.125% Min. AED 250.00
Amendment of Bills	AED 100.00
Documents Returned Unpaid	AED 100.00 + Collecting Bank charges
Payment	AED 50/- per payment processing

6 GUARANTEES

Issuance Commission	0.125% per month (min 3 months) Min AED 300
Issuance against Counter Guarantee of Correspondent Banks	Bank risk commission as per arrangement + Min. AED 250.00
Guarantees Advised through a Correspondent Bank	0.15% pm (Min. 3 months) Min. AED 300 + Correspondent Bank Charges
Re-Issuance	AED 200.00
Amendments other than VALUE & EXPIRY	AED 250.00
Amendments on VALUE & EXPIRY	0.125% per month (min 3 months) Min AED 300
Advising Other Bank's Guarantees	AED 250.00

7 OTHER TRADE RELATED CHARGES

SWIFT/TELEX	AED 100.00
Courier: International Local	AED 200.00 AED 75.00
Postage: International Local	AED 100.00 AED 50.00
Retrieval of Old Records: Within 1 Year Over 1 Year	AED 50.00 per document AED 100.00 Min per document
Provision of any MIS information as per client's request	AED 100/- per set of information or on a case to case basis depending on the nature of the information sought
Invoice financing (Import & Export) - Processing Fee	0.125% of the Invoice value + applicable Profit rate as per arrangement