

# Trade Services Schedule of Fees

Products	Pricing before VAT	VAT	Pricing including VAT
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## 1- IMPORT DOCUMENTARY CREDIT (LC)

Import LC Issuance Commission	<b>First AED 100 K:</b> 0.125% per month <b>Balance:</b> 0.0625% per month (Min. 3 months) Min. AED 500.00	<b>First AED 100 K:</b> 5% of 0.125% per month <b>Balance:</b> 5% of 0.0625% per month (Min. 3 months) Min. AED 25.00	<b>First AED 100 K:</b> 0.13125% per month <b>Balance:</b> 0.065625% per month (Min. 3 months) Min. AED 525.00
Import LC Amendment Commission (Increase in value / Extend expiry date)	<b>First AED 100 K:</b> 0.125% per month <b>Balance:</b> 0.0625% per month (Min. 3 months) Min. AED 500.00	<b>First AED 100 K:</b> 5% of 0.125% per month <b>Balance:</b> 5% of 0.0625% per month (Min. 3 months) Min. AED 25.00	<b>First AED 100 K:</b> 0.13125% per month <b>Balance:</b> 0.065625% per month (Min. 3 months) Min. AED 525.00
All other amendments	Min AED 250/- + Swift charges	AED 12.50	Min AED 262.50 + Swift charges
Revolving LC Commission - Import	0.125% per month (Min. 3 months) Min AED 500.00	5% of 0.125% per month (Min. 3 months) Min. AED 25.00	0.13125% per month (Min. 3 months) Min AED 525.00
Reinstatement Commission on Revolving LC - Import	0.125% per month of each reinstatement (Min. 3 months) Min AED 500.00	5% of 0.125% per month (Min. 3 months) Min. AED 25.00	0.13125% per month (Min. 3 months) Min AED 525.00
Stand-By LC Issuance Commission - Import	0.125% per month (Min. 3 months) Min AED 500.00	5% of 0.125% pm (Min. 3 months) Min. AED 25.00	0.13125% per month (Min. 3 months) Min AED 525.00
Acceptance Commission - Imports	In addition to the opening commission, where Documentary Credits call for usance drafts, or stipulate deferred payment terms, irrespective of the LC expiry date, 0.125% per month or part thereof, from the date of acceptance to the maturity of the draft or date of payment is applicable. In any event, a minimum of AED 250 will be levied	5% of 0.125% per month or part thereof, from the date of acceptance to the maturity of the draft or date of payment is applicable Min. AED 12.50	In addition to the opening commission, where Documentary Credits call for usance drafts, or stipulate deferred payment terms, irrespective of the LC expiry date, 0.13125% per month or part thereof, from the date of acceptance to the maturity of the draft or date of payment is applicable. In any event, a minimum of AED 262.50 will be levied
Cancellation of Unutilised LC (Full LC value)	AED 500.00	AED 25.00	AED 525.00
Swift Charges Full - LC Amendment	AED 500.00 AED 300.00	AED 25.00 AED 15.00	AED 525.00 AED 315.00

## 2- DOCUMENTS UNDER IMPORT LC

Handling Charges of Discrepant Documents	AED 350.00	AED 17.50	AED 367.50
Documents presented under expired / Closed LC	0.125% of bill value Min AED 500.00	5% of 0.125% of bill value Min. AED 25.00	0.13125% of bill value Min AED 525.00
Reimbursement Commission / Documents Settlement Commission	AED 275.00	AED 13.75	AED 288.75
Excess Drawing	<b>First AED 100 K:</b> 0.125% pm <b>Balance:</b> 0.0625% pm (Min. 3 months) Min. AED 500.00	<b>First AED 100 K:</b> 5% of 0.125% pm <b>Balance:</b> 5% of 0.0625% pm (Min. 3 months) Min. AED 25.00	<b>First AED 100 K:</b> 0.13125% per month <b>Balance:</b> 0.065625% per month (Min. 3 months) Min. AED 525.00
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25% flat of the documents value (Min AED 250.00) where there is no Shari'ah Compliant Hedging contract or alternate conversion of FX made with ADCB - Islamic Banking	5% of 0.25% flat of the documents value AED 12.50	0.2625% flat of the documents value (Min AED 262.50) where there is no Shari'ah Compliant Hedging or alternate conversion of FX made with ADCB - Islamic Banking
Finance against Import LC-TR / FAI	Profit rate as per arrangement+ handling fee of AED 250.00	AED 12.50 on handling fee	Profit rate as per arrangement+ handling fee of AED 262.50
Pre-payment of Own LC	Profit rate as per arrangement + handling fee of AED 250	AED 12.50 on handling fee	Profit rate as per arrangement+ handling fee of AED 262.50
Extension of LC-TR / FAI Tenor	Profit rate as per arrangement + handling fee of AED 250.00	AED 12.50 on handling fee	Profit rate as per arrangement+ handling fee of AED 262.50
Tracer Charges	AED 100 per tracer	AED 5	AED 105.00 per tracer

For more information, please contact your ADCB Relationship Manager or Trade Services Manager.

# Trade Services Schedule of Fees

Products	Pricing before VAT	VAT	Pricing including VAT
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## 3- INWARD DOCUMENTS FOR COLLECTION

Handling Commission	0.125% flat of bill value Min AED 250.00	5% of 0.125% Min. AED 12.50	0.13125% flat of bill value Min AED 262.50
Amendment of Documents	0.125% flat on increase in bill value + AED 100.00	5% of 0.125% flat on increase in bill value + AED 5.00	0.13125% flat on increase in bill value + AED 105.00
Avalization of Draft	0.125% per month (Min. 3 months) Min AED 500.00	5% of 0.125% (Min. 3 months) Min. AED 25.00	0.13125% per month (Min. 3 months) Min AED 525.00
Documents Transferred to Another Bank	0.125% flat of bill value Min AED 500.00	5% of 0.125% flat of bill value Min. AED 25.00	0.13125% flat of bill value Min AED 525.00
Documents Delivered Free of Payment	0.125% flat of bill value Min AED 500.00	5% of 0.125% flat of bill value Min. AED 25.00	0.13125% flat of bill value Min AED 525.00
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25% flat of the documents value (Min AED 250.00) where there is no Shari'ah Compliant Hedging contract or alternate conversion of FX made with ADCB - Islamic Banking	5% of 0.25% flat of the documents value Min. AED 12.50	0.2625% flat of the documents value (Min AED 262.50) where there is no Shari'ah Compliant Hedging contract or alternate conversion of FX made with ADCB - Islamic Banking
Administrative Fees on documents held unpaid after one month of Sight or Due Date (safe-keeping)	AED 150.00 per month	AED 7.50	AED 157.50 per month
Document if Return Unpaid/ Unaccepted	AED 250.00 + Courier	AED 12.50	AED 262.50 + Courier
Finance against Imports (FAI) / Trust Receipts (TR)	Profit rate as per arrangement + AED 250.00	AED 12.50 on handling fee	Profit rate as per arrangement + handling fee of AED 262.50
Extension of FAI/ TR Tenor	Profit rate as per arrangement + AED 250.00	AED 12.50 on handling fee	Profit rate as per arrangement + handling fee of AED 262.50
Tracer Charges	AED 100.00 each tracer	AED 5	AED 105.00 per tracer

## 4- EXPORT DOCUMENTARY CREDIT (Export LC)

LC Advising Fee	AED 300.00	AED 15	AED 315.00
Amendment Advising Fee	AED 200.00	AED 10	AED 210.00
Assignment of Proceeds	0.125% flat fee of assignment value Min. AED 1,000.00	5% of 0.125% flat fee of assignment value Min. AED 50	0.13125% flat fee of assignment value Min AED 1,050.00
Transfer Commission	1.00% flat on Transferred amount Min. AED 1,000.00	5% of 1.00% flat on Transferred amount Min. AED 50	1.05% flat on Transferred amount Min. AED 1,050.00
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 500.00	Min. AED 25.00	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 525.00

## 5- DOCUMENTS UNDER EXPORT LC

Handling Commission / Negotiation Commission	0.125% flat of bill value Min AED 250.00	5% of 0.125% Min. AED 12.50	0.13125% flat of bill value Min AED 262.50
Amendment of Documents	0.125% flat on increase in bill value + AED 100.00	5% of 0.125% flat on increase in bill value + AED 5.00	0.13125% flat on increase in bill value + AED 105.00
Handling Charges of Discrepant Documents	AED 250.00	AED 12.50	AED 262.50
Bill Settlement Commission	AED 100.00 per payment processing	AED 5	AED 105.00 per payment processing

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## Trade Services Schedule of Fees

PRODUCTS	STANDARD TARIFF	VAT	CHARGES
Commission in Lieu of Exchange (Foreign Currency Bills)	0.25% flat of the documents value (Min AED 250.00) where there is no Shari'ah Compliant Hedging contract or alternate conversion of FX made with ADCB - Islamic Banking	5% of 0.25% flat of the documents value Min. AED 12.50	0.2625% flat of the documents value (Min AED 262.50) where there is no Shari'ah Compliant Hedging contract or alternate conversion of FX made with ADCB
Financing of LC bills	Agreed profit rate + handling commission if not recovered earlier	NA	Agreed profit rate + handling commission if not recovered earlier
Tracer Charges	AED 100.00 each tracer	AED 5.00	AED 105.00 per tracer

### 6- OUTWARD DOCUMENTS FOR COLLECTION

Handling Commission	0.125% flat of bill value Min AED 250.00	5% of 0.125% Min. AED 12.50	0.13125% flat of bill value Min AED 262.50
Amendment of Documents	0.125% flat on increase in bill value + AED 100.00	5% of 0.125% flat on increase in bill value + AED 5.00	0.13125% flat on increase in bill value + AED 105.00
Documents Returned Unpaid	AED 100.00 + Collecting Bank charges	AED 5.00	AED 105.00 + Collecting Bank charges
Document Settlement Commission	AED 100.00	AED 5.00	AED 105.00
Financing under Client Risk	Applicable profit rate + handling commission if not recovered earlier	NA	Applicable profit rate + handling commission if not recovered earlier
Financing of Bills avalised by other Bank	Applicable profit rate + Flat fee of AED 500.00	Min. AED 25.00	Applicable profit rate + Flat fee of AED 525.00
Commission in Lieu of Exchange (Foreign Currency Bills)	0.25% flat of the documents value (Min AED 250.00) where there is no Shari'ah Compliant Hedging contract or alternate conversion of FX made with ADCB - Islamic Banking	5% of 0.25% flat of the documents value Min. AED 12.50	0.2625% flat of the documents value (Min AED 262.50) where there is no Shari'ah Compliant Hedging contract or alternate conversion of FX made with ADCB
Tracer Charges	AED 100.00 each tracer	AED 5.00	AED 105.00 per tracer

### 7- GUARANTEES

Issuance Commission	0.125% per month (min 3 months) Min AED 400	5% of 0.125% per month (Min. 3 months) Min. AED 20.00	0.13125% per month (Min. 3 months) Min AED 420.00
Issuance against Counter Guarantee of Correspondent Banks	Bank risk commission as per arrangement + Min AED 500.00	Min. AED 25.00	Bank risk commission as per arrangement + Min AED 525.00
Amendment of VALUE & EXPIRY against Counter Guarantee of Correspondent Banks	Bank risk commission as per arrangement Min. AED 150.00	Min. AED 7.50	Bank risk commission as per arrangement Min. AED 157.50
Guarantees Advised through a Correspondent Bank	0.15% per month (Min. 3 months) Min AED 400.00 + Correspondent Bank Charges	5% of 0.15% per month (Min. 3 months) Min. AED 20	0.1575% per month (Min. 3 months) Min AED 420.00 + Correspondent Bank Charges
Re-Issuance	AED 200.00	AED 10	AED 210.00
Amendments on VALUE & EXPIRY	0.125% per month (min 3 months) Min AED 400	5% of 0.125% per month (min 3 months) Min AED 20.00	0.13125% per month (min 3 months) Min AED 425.00
Amendments other than VALUE & EXPIRY	AED 250.00	AED 12.50	AED 262.50
Advising Other Bank's Guarantees	AED 250.00	AED 12.50	AED 262.50

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## Trade Services Schedule of Fees

PRODUCTS	STANDARD TARIFF	VAT	CHARGES
<b>8- SHIPPING GUARANTEES / DELIVERY ORDERS</b>			
Issuance Commission	<b>With 100% Margin:</b> AED 500.00 <b>Without Margin:</b> 0.125% of Invoice Value Min AED 500.00	<b>With 100% Margin:</b> AED 25.00 <b>Without Margin:</b> 5% of 0.125% of Invoice Value Min. AED 25.00	<b>With 100% Margin:</b> AED 525.00 <b>Without Margin:</b> 0.13125% of Invoice Value Min AED 525.00
Redeemed After One Month of Issuance	0.125% flat of "invoice value less margin held" (Min AED 250.00) + Postage AED 75.00 (if applicable)	5% of 0.125% flat of "invoice value less margin held" (Min AED 12.50) + Postage AED 3.75 (if applicable)	Without Margin 0.13125% flat of "invoice value less margin held" (Min AED 262.50) + Postage AED 78.75 (if applicable)
<b>9- INVOICE FINANCING - PURCHASE &amp; SALES</b>			
Handling Commission	0.125% flat of the Invoice value (Min AED 250) + profit rate as per arrangement	5% of 0.125% flat of the Invoice value Min. AED 12.50 + profit rate as per arrangement	0.13125% flat of the Invoice value (Min AED 262.50) + profit rate as per arrangement
Extension of Purchase or Sales Invoice Financing	AED 250.00 + Applicable Profit Rate	AED 12.50	AED 262.50 + Applicable Profit Rate
<b>10 - OTHER TRADE RELATED CHARGES</b>			
SWIFT	AED 100.00	AED 5.00	AED 105.00
<b>Courier</b> International Local	AED 200.00 AED 100.00	AED 10.00 AED 5.00	AED 210.00 AED 105.00
Over-due Charges - applicable for all Funded Trade Exposures not settled on respective due dates	5.00% above agreed profit rate for delayed period until settlement or as per arrangement	NA	5.00% above agreed profit rate for delayed period until settlement or as per arrangement.
<b>Retrieval of Old Records</b> Within 1 Year Over 1 Year	AED 100.00 per document AED 200.00 per document	AED 5.00 per document AED 10.00 per document	AED 105.00 per document AED 210.00 per document
Provision of any historical MIS / information as per client's request on case to case basis	AED 1,000.00 per set of information	AED 50.00 per set of information	AED 1,050.00 per set of information

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