

Trade Services Schedule of Fees

PRODUCTS	CHARGES
1- IMPORT DOCUMENTARY CREDIT (LC)	
Import LC Issuance Commission	First AED 100K: 0.125% per month Balance: 0.0625% per month (Min. 3 months) Min. AED 500.00
Import LC Amendment Commission (Increase in value / Extend expiry date)	First AED 100K: 0.125% per month Balance: 0.0625% per month (Min. 3 months) Min. AED 500.00
All other amendments	Min. AED 250/- + Swift charges
Revolving LC Commission - Import	0.125% per month (Min. 3 months) Min. AED 500.00
Reinstatement Commission on Revolving LC - Import	0.125% per month of each reinstatement (Min. 3 months) Min. AED 500.00
Stand-By LC Issuance Commission - Import	0.125% per month (Min. 3 months) Min. AED 500.00
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 200 will be levied.
Cancellation of Unutilised LC (Full LC value)	AED 500.00
Swift Charges Full - LC Amendment	AED 500.00 AED 300.00
2- DOCUMENTS UNDER IMPORT LC	
Handling Charges of Discrepant Documents	AED 350.00
Documents presented under expired / Closed LC	0.125% flat of bill value Min AED 500.00
Reimbursement Commission / Documents Settlement Commission	AED 275.00
Excess Drawing	First AED 100K: 0.125% per month Balance: 0.0625% per month (Min. 3 months) Min. AED 500.00
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25% of the documents value (Min. AED 250.00) where there is no forward contract or alternate conversion of FX made with ADCB.
Loan against Import LC-TR / LAI	Interest rate as per arrangement + handling fee of AED 250.00
Pre-payment of Own LC	Interest rate as per arrangement + handling fee of AED 250.00
Extension of LC-TR / LAI Tenor	Interest rate as per arrangement + handling fee of AED 250.00
Tracer Charges	AED 100.00 per tracer
3- INWARD DOCUMENTS FOR COLLECTION	
Handling Commission	0.125% flat of bill value Min. AED 250.00
Amendment of Documents	0.125% flat on Increase in bill value + AED 100.00
Avalization of Draft	0.125% per month of draft value (Min. 3 months) Min. AED 500.00

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

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Documents Transferred to Another Bank	0.125% flat of bill value Min. AED 500.00
Documents Delivered Free of Payment	0.125% flat of bill value Min. AED 500.00
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25% flat of the documents value (Min. AED 250.00) where there is no forward contract or alternate conversion of FX made with ADCB
Administrative Fees on documents held unpaid after one month of Sight or Due Date (safe-keeping)	AED 150.00 per month
Document if Return Unpaid/Unaccepted	AED 250.00 + courier
Loan against Imports (LAI) / Trust Receipts (TR)	Interest rate as per arrangement + AED 250.00
Extension of LAI / TR Tenor	Interest rate as per arrangement + AED 250.00
Tracer Charges	AED 100.00 per tracer

4- EXPORT DOCUMENTARY CREDIT (Export LC)

LC Advising Fee	AED 300.00
Amendment Advising Fee	AED 200.00
Assignment of Proceeds	0.125% flat of assignment value Min. AED 1,000.00
Transfer Commission	1.00% flat on transferred amount Min. AED 1,000.00
Confirmation of Documentary Credits opened by other Banks	Confirmation of Credits is based on the Bank / Country Risk consideration 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/-

5- DOCUMENTS UNDER EXPORT LC

Handling Commission / Negotiation Commission	0.125% flat of bill value Min. AED 250.00
Amendment of Documents	0.125% flat on increase in bill value + AED 100.00
Handling Charges of Discrepant Documents	AED 250.00
Bill Settlement Commission	AED 100.00 per payment processing
Commission in Lieu of Exchange (Foreign Currency Bills)	0.25% flat of the documents value (Min. AED 250.00) where there is no forward contract or alternate FX conversion made with ADCB.
Discounting of LC Bills	Agreed interest rate + handling commission (if not recovered earlier).
Tracer Charges	AED 100.00 per tracer

6- OUTWARD DOCUMENTS FOR COLLECTION

Handling Commission	0.125% flat of bill value Min. AED 250.00
Amendment of Documents	0.125% flat on increase in bill value + AED 100.00
Documents Returned Unpaid	AED 100.00 + Collecting Bank Charges
Document Settlement Commission	AED 100.00

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PRODUCTS	CHARGES
Discounting under Client Risk	Applicable interest rate + handling commission (if not recovered earlier).
Discounting of Bills availed by other Bank	Applicable interest rate + flat fee of AED 500.00
Commission in Lieu of Exchange (Foreign Currency Bills)	0.25% flat of the documents value (Min. AED 250.00) where there is no forward contract or alternate FX conversion made with ADCB
Tracer Charges	AED 100.00 per tracer

7 - GUARANTEES

Issuance Commission	0.125% per month (min. 3 months) Min. AED 400.00
Issuance against Counter Guarantee of Correspondent Banks	Bank risk commission as per arrangement Min. AED 500.00
Amendment of VALUE & EXPIRY against Counter Guarantee of Correspondent Banks	Bank risk commission as per arrangement Min. AED 150.00
Guarantees Advised through a Correspondent Bank	0.15% per month (Min. 3 months) Min. AED 400.00 + Correspondent Bank Charges
Re-Issuance	AED 200.00
Amendments on VALUE & EXPIRY	0.125% per month (Min. 3 months) Min. AED 400.00
Amendments other than VALUE & EXPIRY	AED 250.00
Advising Other Bank's Guarantees	AED 250.00

8- SHIPPING GUARANTEES / DELIVERY ORDERS

Issuance Commission	With 100% Margin AED 500.00 Without Margin 0.125% flat of invoice value Min. AED 500.00
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)

9- INVOICE FINANCING - PURCHASE & SALES

Handling Commission	0.125% flat of the invoice value (Min. 250.00 AED) + interest rate as per arrangement
Extension of Purchase or Sales Invoice Financing	Applicable interest rate + AED 250.00

10 - OTHER TRADE RELATED CHARGES

SWIFT	AED 100.00
COURIER International Local	AED 200.00 AED 100.00
Over-due Charges - applicable for all Funded Trade Exposures not settled on respective due dates.	5.00% above agreed interest rate for delayed period until settlement or as per arrangement.
Retrieval of Old Records Within 1 Year Over 1 Year	AED 100.00 per document AED 200.00 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.

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