

Trade Finance - Schedule of Charges		
EVENT DESCRIPTION	Charge Currency	Present tariff
Bank Guarantee Issue (non financial Guarantees)	AED	1% P.A. MIN 3 MTHS OR AED.150/- WHICHEVER IS GREATER
Financial, APG & Retention Gtees	AED	1.50% per annum. Min 3 Months or AED 250/- Whichever is higher
Bank Guarantee Invocation	AED	FLAT FEE OF AED.250/-
Bank Guarantee claim by us	AED	FLAT FEE OF AED.250/-
Bank Guarantee Amendment	AED	1% P.A. MIN 3 MTHS OR AED.150/- WHICHEVER IS GREATER (EXTENSION AND INCREASE)
Bank Guarantee other Amendment	AED	FLAT FEE OF AED.150/-
BG Overdue Charges		nil
Certifying chq good for payt	AED	With margin AED.100/-
		No margin - 1.50% p.a. min 3 months or min AED.150/- whichever is greater
DC Advice	AED	AED. 150/-
DC Amend Advice	AED	AED.100/-
DC Transfer	AED	AED.500/-
DC confirmation	AED	1/8% (MIN AED.100/-) FOR EACH 3 MONTHS AND THEREAFTER 1/8% PER MONTH
NEGOTIATION	AED	0.125% ON DOC VALUE MIN AED.100/-+COURIER AED.110/- COURIER CHARGES WITHIN UAE AED.50/- + AED.25/- FOR EACH TRACER
COLLECTION	AED	0.125% ON DOC VALUE MIN AED.100/-+ COURIER AED.110/- COURIER CHARGES WITHIN UAE AED.50/- + AED.25/- FOR EACH TRACER
REIMBURSEMENT CLAIM (SWIFT)	AED	AED.150/-
PDC DISCOUNTED - COMMISSION	AED	0.125% MIN AED.30/- PER CHEQUE + INTEREST
PPC/INVOICE DISCOUNTED	AED	0.125% MIN AED.100/- + INTEREST
DC Issue	AED	1/8% p.m. on first AED.100,000/- plus 1/16% p.m. for amount in excess of AED.100,000/- Min AED.100/- + swift AED.300/- If validity <3months, min 3 months or AED.100/- whichever is greater
Standby DCs issue	AED	1.50% p.a. Min 3 Months
DC Amend increase in value/period	AED	As above Min AED.100/- + SWIFT AED.150/-
DC Amend other amendments	AED	AED.100/- + SWIFT AED.150/-
DC Close		NIL
DC No Bill Utilisation		NIL
DC Reinstatement		SAME AS DC ISSUE. CHARGES TO BE RECOVERED FROM THE DATE OF EXPIRY OF DC TILL NEW EXPIRY MIN AED.100/- + SWIFT AED.150/-
Acceptances		0.125% p.m. FROM LC EXPIRY DATE TILL MATUREY OF BILL Min AED.100/-
Foreign Bill /INLAND BILL Charges	AED	FLAT AED.100/-PER BILL
LEGALISATION CHARGES	AED	AS PER MIN OF FINANCE CHARGE TABLE
Shipping Guarantee	AED	AED.200/-
Delivery Order	AED	AED.200/-
DOC COLLECTION - IMPORTS/DOMESTIC :		
PROCESSING	AED	0.125% ON DOC VALUE MIN AED.100/- + POSTAGE AED.50/- + SWIFT 150/-
ACCEPTANCE	AED	0.125% P.M. MIN AED.100/-
AMENDMENT OF COLL INSTRUCTION	AED	AED.100/-
LEGALISATION CHARGES	AED	AS PER MIN OF FINANCE CHARGE TABLE
DOC DELIVERED FREE OF PAYT	AED	0.125% OF DOC VALUE MIN AED.100/-+ COURIER+SWIFT
DOC RETURNED TO SENDER	AED	AED.100/- + COURIER + SWIFT
COMMUNICATION CHARGES (DOC COLL)		
Postage within UAE	AED	AED.10/-
Postage OUTSIDE UAE	AED	AED.25/-
SWIFT WITHIN UAE	AED	AED.150/-
SWIFT OUTSIDE UAE	AED	AED.300/-
COURIER WITHIN UAE	AED	AED.50/-
COURIER OUTSIDE UAE	AED	AED.110/-
Fwd Contract Booking		NIL
Fwd Contract Cancel		NIL
Fwd Contract Extension		NIL
Fwd Contract General Charges		NIL

All commissions, fee and charges are collected upfront on non-refundable basis.

Above Schedule of charges is effective from 01/01/2008 and is liable to change without prior notice at sole discretion of the bank.