

<b>Emirates NBD Trade Finance Tariff</b>	
<b>IMPORTS</b>	
<b>DC Issuance Commission</b>	
Standard Irrevocable DC Issuance commission	First AED 100,000 - 0.125 % per month (minimum 3 months) Remaining DC value - 0.0625 % per month (minimum 3 months) Minimum charge - AED 500
Reinstatement charge	0.125 % of each reinstatement (minimum charge AED 500)
Revolving DC issuance commission	0.125 % per month (minimum 3 months) (minimum charge AED 500)
Standby DC issuance commission	0.125 % per month (minimum 3 months) (minimum charge AED 500)
<b>Charges for amending DC and Special types of DCs after issuance</b>	
Increase the DC amount or extend the expiry date	Commission payable on the increased amount or extended period according to the scale for issuance of DCs (minimum charge AED 250)
Other amendments processing fee	AED250
<b>Processing and transmission fees - For all types of DCs and amendments</b>	
Processing and transmission fee for DCs by SWIFT	AED 300
Processing and transmission fee for amendments by SWIFT	AED 200
Cancellation of DC	Flat charge of AED 150
<b>Charges for Usance DC bills</b>	
Acceptance of usance bills under DC (from the date of acceptance until maturity of the acceptance or the date of payment whichever is later)	0.15 % per month (minimum charge AED 250)
<b>Payment and Reimbursement Charges</b>	
Payment commission (on documents under our DCs presented direct to us by the beneficiary)	0.125 % of bill value (minimum charge AED 250)
Reimbursement commission (where DC terms require reimbursement by us)	USD 100
<b>Handling charges for discrepant bills</b>	
Discrepancy handling charges (recovered from Exporter / proceeds)	USD 100 per set of discrepant documents
<b>Charges for shipping guarantees, delivery orders</b>	
Issuance of Shipping Guarantee / Delivery Order	0.125 % of invoice amount (minimum charge AED 250)

Shipping Guarantee / Delivery Order outstanding after one month	0.25% on the Invoice value (Min AED 500) (Levied after 30 days and every 30 days thereafter)
<b>Charges for financing import bills</b>	
Trust Receipt Loan processing charges	Flat charge of AED 200
Extension of Trust Receipt Loan tenor	Flat charge of AED 250 at each extension
Handling fees for 'Our own acceptances discounting'	0.1% of the bill amount (minimum charge AED 500)
Import Loan (Open Account)	Flat AED 250 for TR values less than or equal to AED 2 Million, Flat AED 500 for TR values greater than AED 2 Million, (minimum charge AED 250)
Finance interest	As per arrangement
<b>Charges for overdue bills</b>	
Transfer of bills, both sight as well as usance to Past Due	Flat charge of AED 100
<b>Charges for Import Collection bills</b>	
Handling commission at the time of Settlement(D/P Bills) <sup>(1)</sup>	0.125 % of bill value (minimum charge AED 250)
Handling commission at the time of Acceptance(D/A Bills) <sup>(1)</sup>	0.125 % of bill value (minimum charge AED 250)
Co-acceptance (Avalization) by Bank <sup>(1)</sup>	0.125 % per month in addition to commission recovered at the time of acceptance (minimum charge AED 250)
Acceptance processing fee	Flat charge of AED 100
Bills received on D/P terms delivered on 'Free of Payment' basis or Bills returned unpaid <sup>(1)</sup>	0.25 % of bill value (minimum charge AED 250)
Bills received on D/A terms delivered on 'Free of Payment' basis or Accepted BoE returned unpaid <sup>(1)</sup>	0.25 % of bill value (minimum charge AED 250)
Transfer of bills to another bank / party <sup>(1)</sup>	0.25 % of bill value (minimum charge AED 250)
Amendment of collection instructions (increase in collection amount) <sup>(1)</sup>	Flat charge of AED 150
Amendment of collection instructions (others) <sup>(1)</sup>	Flat charge of AED 150
<b>Miscellaneous-Imports</b>	
Commission in lieu of exchange <sup>(2)</sup>	0.25% of the bill value (minimum charge AED 100)
Safekeeping of documents held unpaid or unaccepted after one month of sight or due date	AED 150 per month
Payment / Acceptance chasers	AED 100
Courier fee	International - AED 150 per document Local - AED 70 per document
SWIFT messages	AED 100 per message
<i>All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.</i>	

*1) Emirates NBD reserves the right to charge Handling commission/ Co-acceptance/Avalization fee/Payment commission/Transfer bill charges/Amendment instruction charges @ 0.25 pct of bill value or at a higher rate (Subject to a minimum charge of AED 1000) for certain markets.*

*2) 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.*

<b>Emirates NBD Trade Finance Tariff</b>	
<b>EXPORTS</b>	
<b>DC Advising</b>	
DC advising commission	AED 250
DC amendment advising commission	AED 200
Advising DC to non Emirates NBD customers	AED 350
Advising DC amendments to non Emirates NBD customers	AED 250
<b>Confirmation of export DCs</b>	
DC confirmation commission	The pricing for confirmation of export DCs will be based on the bank / country risk. Your Relationship Manager will be able to provide you with such information on request.
<b>Assignment of export DC proceeds</b>	
Assignment fee	AED 500
<b>Charges for transferring DCs</b>	
Transfer of DC	0.125 % of the transferred value (minimum charge AED 500)
Transferable DC transmission fee <sup>(3)</sup>	AED 300
Transferable DC amendment transmission fee <sup>(3)</sup>	AED 125
Processing amendments for transferred DC	0.125 % of the incremental transferred DC value (if the DC value is increasing) (minimum charge AED 500)
Processing general amendments for transferred DC	Flat charge of AED 250
<b>Export bills under DC</b>	
Export bill handling charge <sup>(4)</sup>	0.125 % of bill value (minimum charge of AED 250)
Discrepancy charges per set of discrepant documents	AED 250
<b>Export bills for collection</b>	
Handling commission <sup>(4)</sup>	0.125 % of bill value (minimum charge of AED 250)
<b>Other charges</b>	
Export bill amendment fee <sup>(4)</sup>	Flat charge of AED 100
Handling and dispatch of revised / additional documents both under L/C as well as Collection	Flat charge of AED 250
<b>Charges for financing exports</b>	
Commission for Discounting / Purchase of bills denominated in FCY / LCY	0.25% of the Discount / Purchase value (min. AED 500)
Extension of tenor in respect of Discounted / Purchased bills and / or Transfer of Risk	Flat charge of AED 250
Finance interest	As per arrangement

Pre-examination of copies of documents under a DC and the advising of our observations / suggestions	AED 250
<b>Reimbursement Charges</b>	
Where Emirates NBD is the Reimbursing Bank or also a Reimbursing bank <sup>(4)</sup>	Flat fee of USD 100
<b>Miscellaneous- Exports</b>	
Commission in lieu of exchange <sup>(5)</sup>	0.25% of the bill proceeds (minimum charge AED 100)
Courier fee (for sending documents to issuing / collecting bank)	International - AED 150 per document Local - AED 70 per document
SWIFT messages	AED 100 per message
Mail Tracer to Drawer & Collecting Bank	AED 25 per tracer
<i>All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.</i>	
<i>3) The said charges are applicable for DCs/Amendments transmitted by SWIFT. For DCs/Amendments transmitted other than by SWIFT, Emirates NBD reserves the right to levy additional transmission fees.</i>	
<i>4) Emirates NBD reserves the right to charge Negotiation commission/Discrepant Export Bill handling charges/Handling commission/Assignment fee @ 0.25 pct of bill value or at a higher rate(Subject to minimum charge of AED 1000) for certain markets.</i>	
<i>5) Charged on FCY payments not involving foreign exchange.</i>	
<i>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".</i>	

<b>Emirates NBD Trade Finance Tariff</b>	
<b>GUARANTEES</b>	
<b>Guarantee Issuance Commissions</b>	
Guarantee issuance	1.5 % per annum, minimum for 3 months (minimum charge AED 500)
Issuance of Counter Guarantees <sup>(6)</sup>	1.5 % per annum, minimum for 3 months (minimum charge AED 500)
Issuance of Labour Guarantees <sup>(7)</sup>	2 % per annum (minimum charge AED 500)
<b>Guarantee amendments and other expenses</b>	
Guarantee Extensions / Enhancements in amount of the Guarantee	1.5 % per annum, minimum for 3 months in case of enhancement in value of the guarantee and 1 month in case of extension (minimum charge AED 250)
General Amendments	Flat charge of AED 250
Reinstatement of Expired Guarantees	1.5 % per annum, minimum for 3 months (minimum charge AED 250)
Settlement of Guarantee claims	Flat charge of AED 250
Handling of third party Guarantee claims	Flat charge of AED 250
Processing and transmission fee for Guarantees by SWIFT	AED 300
Processing and transmission fee for Guarantee Amendment by SWIFT	AED 200
Advising Correspondent Bank Guarantees & Amendments	AED 250 for ENBD Clients, AED 350 for non-clients
Re-issuance of guarantees	Flat charge of AED 250
<b>Miscellaneous- Guarantees</b>	
SWIFT charges	AED 100
Courier fees	International - AED 150 per document Local - AED 70 per document
<i>All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.</i>	
<i>6) Correspondent Guarantee Issuing Bank's charges are charged at actuals</i>	
<i>7) Additional charge of AED10 is levied for eRegistration.</i>	

<b>Emirates NBD Trade Finance Tariff</b>	
<b>Factoring and Invoice Discounting</b>	
<b>Domestic &amp; Export Factoring</b>	
Factoring Handling Charges	<p><u>With Recourse:</u> 0.125% flat on the invoice value presented</p> <p><u>Without recourse:</u> <u>Client held policy :</u> 0.125% flat on the Invoice value presented <u>Bank held policy :</u> 0.15% flat on the Invoice value presented</p>
Factoring Service Charges	<p>ENBD offers a range of Factoring services. The charges are customisable depending on services chosen. Indicative range 0.5-1.5% flat on invoice value.</p> <p>A full service Factoring would include ledger management, collection services and risk protection services.</p>
<b>Invoice Discounting</b>	
Commission on Invoice Discounting	0.125% flat on the Invoice value presented.
<i>All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.</i>	

<b>Online channel processing charges</b>		
<b>Trade Services**</b>	<b>Bank Counter</b>	<b>SmartBusiness Channel</b>
LC Issuance	AED 300/-	AED 50/-
LC Amendment	AED 250/-	AED 25/-
Guarantee Issuance	AED 300/-	AED 50/-
Guarantee Amendment	AED 250/-	AED 25/-
<i>All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.</i>		
<i>** Trade charges mentioned are for swift processing, Refer to the full trade tariff for other charges</i>		