

GLOBAL TRANSACTION BANKING
Trade Product Standard Pricing Tariff

PRODUCTS	CHARGES
IMPORTS	
Import Letter of Credit Issuance (LC)	
Irrevocable Documentary Letter of Credit - Issuance	1/4% on first SAR400,000 (or equivalent) for 3 months (or part thereof) 1/8% on additional amounts above SAR400,000(or equivalent) for 3 months (or part thereof) 1/16% per month after 3 months (or part thereof) (Min SAR500)
Standby LC issuance Commission	1/4% on first SAR400,000 (or equivalent) for 3 months (or part thereof) 1/8% on additional amounts above SAR400,000(or equivalent) for 3 months (or part thereof) 1/16% per month after 3 months (or part thereof) (Min SAR500)
Back to Back LC issuance Commission	1/4% on first SAR400,000 (or equivalent) for 3 months (or part thereof) 1/8% on additional amounts above SAR400,000(or equivalent) for 3 months (or part thereof) 1/16% per month after 3 months (or part thereof) (Min SAR500)
Revolving LC issuance Commission	1/4% on first SAR400,000 (or equivalent) for 3 months (or part thereof) 1/8% on additional amounts above SAR400,000(or equivalent) for 3 months (or part thereof) 1/16% per month after 3 months (or part thereof) (Min SAR500)
Amendments to Documentary Credit	
Commission for increase in value	As calculated for issuance of LC (Min SAR250)
Commission for extension of the expiry date	As calculated for issuance of LC (Min SAR250)
Amendments to LCs (other than in value or expiry date)	SAR25 (Variable charges extra)
Cancellation	
Cancellation fee for unexpired Documentary Credit	Nil
<i>Note - LC Commission is calculated for the number of months between the issue date and the expiry date of the LC, rounded off to the next higher month</i>	
SWIFT charges relating to LCs	
Pre-advice	SAR100
Issuance	SAR500
Amendments	SAR200
Courier charges relating to LCs	
Domestic	SAR200
International	SAR350
Others	
Draft of LC prior to release	SAR500

PRODUCTS	CHARGES
Import Bills under LC	
Bill processing fee for Sight and Usance bills	SAR100
Acceptance commission (for each bill drawn under Usance LC)	1/4% on first SAR400,000 (or equivalent) for 3 months (or part thereof) 1/8% on additional amounts above SAR400,000(or equivalent) for 3 months (or part thereof) 1/16% per month after 3 months (or parth thereof) (Min SAR500)
Discrepancy fee (on each set of documents received with any Discrepancy)	USD150 or equivalent per set of discrepant bill (levied as specific in LC terms)
Reimbursement fee (FCY LCs)	USD150 or equivalent per bill
Reimbursement fee (LCY LCs)	SAR275
Commission on the bills presented under expired LCs	As calculated for issuance of LC (Min SAR250)
Commission on the bills presented which exceeds LC value	As calculated for issuance of LC (Min SAR250)
Fee for issuance of managers cheque for agents commission	Not Applicable
Fee for safe keeping of documents (after 1 month from the date of presentation)	SAR200 per document per month
Documents if returned Unpaid/Unaccepted	SAR500 flat (variable charges extra)
Commission in lieu of Exchange	Nil
Import Bills under Collection (Documentary/Clean)	
Documents handling/processing fee	Nil
Handling Commission	1 per thousand (Min SAR10; Max SAR100)
Acceptance Processing Fees (in addition to the handling commission)	Nil
Avalization Commission	As per arrangement with the customer (Min 3 months or SAR1,000 whichever is higher) for the full Usance period of the bill
Avalization financing fee	SAR400 per bill plus finance cost
Reimbursement fee (FCY Bill)	USD150 or equivalent per bill
Reimbursement fee (LCY Bill)	SAR275
Processing fee for amendment of instructions from remitting bank	SAR100 per amendment for each bill
Commission on bills to be delivered free of payment	0.25% flat, min SAR250. Variable charges extra
Documents if returned Unpaid/Unaccepted	0.25% flat, min SAR250. Variable charges extra
Commission on transfer of bill to a third bank	0.25% flat, min SAR250. Variable charges extra
Fee for safe keeping of bills DP Bills - after 1 month from date of presentation DA Bills - after 1 month from due date	SAR200 per document per month
Pre/Part settlement fee	SAR100 for each settlement
Commission in lieu of Exchange	Nil

PRODUCTS	CHARGES
Shipping Guarantees / Delivery Orders	
Commission on issuance under LC or Collection	0.125% of the invoice value (MinSAR250)
Commission on the outstanding item beyond one month	0.25% on the invoice value (Min SAR500) (Levied after 30 days from the date of issuance and every 30 days thereafter)
Others	
Processing fee for payment of legalization fee on special request	Not Applicable
Import Financing - Trust Receipt (TR) Loan	
TR processing fee for bills under LC or Collection	SAR250 per bill + Finance cost
TR processing fee for bills under Open Account basis	0.125% on the bill value or min SAR250 per bill + Finance cost
TR extension fee	SAR500 per bill + Finance cost for extension tenor
TR Pre/Part settlement fees	Breakage Charges
EXPORTS	
Export LC Advising Charges	
Customers	SAR250
Non customers	SAR350
Advising attachments under LC	SAR100
Export LC Amendment advising charges	
Customer	SAR 200
Non Customer	SAR 300
Export LC - Confirmation commission	
Risk based pricing	Min SAR1000
Export LC - Transfer charges on full or part LC	
Customer	0.50% flat on the transferred value of the LC (MinSAR2500)
Non Customer	0.50% flat on the transferred value of the LC (Min SAR5000)
Export LC - Amendment charges to Transferred LC	
Customer	0.05% flat on the increased value of the LC (Min SAR1250) Non-financial amendment- Min SAR 300
Non Customer	0.50% flat on the increased value of the LC (Min SAR2500) Non-financial amendment- Min SAR 500
Export LC - Assignment of Proceeds	
Commission	0.125% flat (minimum of SAR1000)
Other charges relating to Export LC advising	
Reimbursement claim	SAR200
Advising LC/Amendment to another bank (SWIFT/Post)	Domestic - SAR150
	International – SAR300

PRODUCTS	CHARGES
Export Bills under LCs and Collection (Documentary/Clean)	
Processing fee for checking documents under LC	SAR250
Commission for handling a bill under Export LCs	0.125% flat (Min SAR500)
Commission for handling a bill under Collection	1 per thousand (Min SAR10; Max SAR100)
Commission for discounting a bill	SAR400 per bill + Finance Cost
Part settlement of collection bill	SAR100
Commission for receiving any amendments	SAR100
Charges for tracers/reminders sent on unpaid bills (upon customer request)	SAR 200
Commission on bills released free of payment	0.25% flat (min SAR500). Variable charges extra
Commission in lieu of Exchange	Nil
Other charges relating to Export Bills under LCs and Collection	
Courier	Domestic – SAR200
	International – SAR350
Export Invoice Financing	
Commission for handling the bill	0.125% on the invoice value (Min SAR250) + Finance cost
Tenor extension fee	SAR500 per bill + Finance cost for extension tenor
Part/Pre settlement	Breakage Charges
Local Bills Discounted (Cheques)	
Commission	0.125% on the cheque value (Min SAR35) + Finance cost
GUARANTEES	
Letters of Guarantee (LG) Outward	
Issuance Commission (charged upfront) a) Fixed ended Guarantee b) Open ended Guarantee	a) 1/4% on the first SAR10 Million;1/8% on additional amount (per annum) - Min SAR500 b) 1/4% on the first SAR10 Million;1/8% on additional amount (per annum) - Min SAR500
Amendment Commission a) Increase in value b) Extension of expiry date c) All other amendments	a) As calculated for issuance of LG - Min SAR200 Where commissions are recovered periodically, amendment commission shall be computed from the date of increase in value until the next scheduled recovery date, for actual number of days rounded up to the nearest month (subject to minimum charges) b) As calculated for issuance of LG - Min SAR200 Where an amendment increases the value as well as extends the expiry, it shall be treated as two separate amendments for application of the minimum commission c) SAR200

PRODUCTS	CHARGES
Letters of Guarantee (LG) Inward	
Issuance Commission (charged upfront)	Risk based pricing Min USD300
Amendment Commission	As calculated for issuance of LG, Min SAR200
Advising LGs	SAR250
Advising LG Amendment	SAR150
Commission on settlement of LG claims	SAR250
Handling commission on third party LG claims	SAR1000
Other charges relating to LGs	
Issuance by SWIFT	SAR250
Amendment by SWIFT	SAR100
Reissuance of LG	SAR200
GENERAL CHARGES	
Swift : Domestic or International (per message)	SAR200
Courier : Domestic (per document)	SAR200
Courier : International (per document)	SAR350
Postage	SAR50

Please note the following:

- a) All charges are per transaction processed.
- b) Other bank charges, wherever applicable, will be levied in actual as per their claim on us.
- c) Enquiries charges not applicable in case of error on part of bank/correspondents.
- d) These are First Abu Dhabi Bank PJSC, KSA charges only.
- e) FAB reserves the right to levy additional charges for services provided at our sole discretion. This schedule of service charges may change without prior notice.
- f) Rates of interest charged on bills financed and loans are subject to prior arrangement and are applicable from the date of financing until the date of settlement.
- g) Wherever exchange rate is applicable, FAB reserves the right to apply the cross currency rates and value date as determined by the bank.
- h) The pricing tariffs contained in this standard trade product tariff are exclusive of any Value Added Tax ("VAT"). To the extent that VAT is applicable to the charges, FAB will charge this in addition to the fees outlined above.