

GLOBAL TRANSACTION BANKING

Trade Product Standard Pricing Tariff

PRODUCTS	CHARGES
IMPORTS	
Import Letter of Credit Issuance (LC)	
Irrevocable Documentary Letter of Credit - Issuance	As per arrangement with customer
Standby LC issuance Commission	As per arrangement with customer
Back to Back LC issuance Commission	As per arrangement with customer
Revolving LC issuance Commission	As per arrangement with customer
Amendments to Documentary Credit	
Commission for increase in value	As calculated for issuance of LC (Min AED250)
Commission for extension of the expiry date	As calculated for issuance of LC (Min AED250)
Amendments to LCs (other than in value or expiry date)	AED250
Cancellation	
Cancellation fee for unexpired Documentary Credit	AED250
<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	AED100
Issuance	AED500
Amendments	AED200
Courier charges relating to LCs	
Domestic	AED150
International	AED250
Others	
Draft of LC prior to release	AED500
Import Bills under LC	
Bill processing fee for Sight and Usance bills	AED100
Acceptance commission (for each bill drawn under Usance LC)	As per arrangement with the customer (minimum of AED250)
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)	AED275
Commission on the bills presented under expired LCs	0.125% pm on the bill value (min AED500)
Commission on the bills presented which exceeds LC value	As calculated for issuance of LC
Fee for issuance of managers cheque for agents commission	AED125 per cheque
Fee for safe keeping of documents (after 1 month from the date of presentation)	AED200 per document per month
Documents if returned Unpaid/Unaccepted	AED500 flat (variable charges extra)
Commission in lieu of Exchange	Commission of 0.25% in lieu of exchange when transactions are settled in whole or part, in the same currency as the relative documents

PRODUCTS	CHARGES
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Import Bills under Collection (Documentary/Clean)	
Documents handling/processing fee	AED100 per bill
Handling Commission	0.125% of the bill value (Min AED250)
Acceptance Processing Fees (in addition to the handling commission)	AED100
Avalization Commission	As per arrangement with the customer (Min 3 months or AED1,000 whichever is higher) for the full Usance period of the bill
Avalization financing fee	AED400 per bill plus finance cost
Reimbursement fee (FCY Bill)	USD150 or equivalent per bill
Reimbursement fee (LCY Bill)	AED275
Processing fee for amendment of instructions from remitting bank	AED100 per amendment for each bill
Commission on bills to be delivered free of payment	0.25% flat, min AED250. Variable charges extra
Documents if returned Unpaid/Unaccepted	0.25% flat, min AED250. Variable charges extra
Commission on transfer of bill to a third bank	0.25% flat, min AED250. 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	AED200 per document per month
Pre/Part settlement fee	AED100 for each settlement
Commission in lieu of Exchange	Commission of 0.25% in lieu of exchange when transactions are settled in whole or part, in the same currency as the relative documents
Shipping Guarantees / Delivery Orders	
Commission on issuance under LC or Collection	0.125% of the invoice value (Min AED250)
Commission on the outstanding item beyond one month	0.25% on the invoice value (Min AED500) (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	AED150 per request
Import Financing - Trust Receipt (TR) Loan	
TR processing fee for bills under LC or Collection	AED250 per bill + Finance cost
TR processing fee for bills under Open Account basis	0.125% on the bill value or min AED250 per bill + Finance cost
TR extension fee	AED500 per bill + Finance cost for extension tenor
TR Pre/Part settlement fees	Breakage Charges
EXPORTS	
Export LC Advising Charges	
Customers	AED250
Non customers	AED350
Advising attachments under LC	AED100
Export LC Amendment advising charges	
Customer	AED 200
Non Customer	AED 300

PRODUCTS	CHARGES
Export LC - Confirmation commission	
Risk based pricing	Min AED1000
Export LC - Transfer charges on full or part LC	
Customer	0.25% flat on the transferred value of the LC (Min AED500)
Non Customer	0.25% flat on the transferred value of the LC (Min AED1000)
Export LC - Amendment charges to Transferred LC	
Customer	0.25% flat on the increased value of the LC (Min AED500) Non-financial amendment- Min AED 300
Non Customer	0.25% flat on the increased value of the LC (Min AED1000) Non-financial amendment- Min AED 500
Export LC - Assignment of Proceeds	
Commission	0.125% flat (minimum of AED 600)
Other charges relating to Export LC advising	
Reimbursement claim	AED 200
Advising LC/Amendment to another bank (SWIFT/Post)	Domestic - AED125
	International - AED250
Export Bills under LCs and Collection (Documentary/Clean)	
Processing fee for checking documents under LC	AED250
Commission for handling a bill under Export LCs	0.125% flat (Min AED500)
Commission for handling a bill under Collection	0.125% flat (Min AED500)
Commission for discounting a bill	AED400 per bill + Finance Cost
Part settlement of collection bill	AED 100
Commission for receiving any amendments	AED 100
Charges for tracers/reminders sent on unpaid bills (upon customer request)	AED 200
Commission on bills released free of payment	0.25% flat (min AED500). Variable charges extra
Commission in lieu of Exchange	Commission of 0.25% in lieu of exchange when transactions are settled in whole or part, in the same currency as the relative documents
Other charges relating to Export Bills under LCs and Collection	
Courier	Domestic - AED125
	International - AED250
Export Invoice Financing	
Commission for handling the bill	0.125% on the invoice value (Min AED250) + Finance cost
Tenor extension fee	AED500 per bill + Finance cost for extension tenor
Part/Pre settlement	Breakage Charges
Local Bills Discounted (Cheques)	
Commission	0.125% on the cheque value (Min AED35) + Finance cost

PRODUCTS	CHARGES
GUARANTEES	
Letters of Guarantee (LG) Outward	
Issuance Commission (charged upfront) a) Fixed ended Guarantee b) Open ended Guarantee	a) As per arrangement with the customer b) As per arrangement with the customer Note - Commission is calculated on a quarterly basis for the number of quarters between the issue date and the expiry date of the Guarantee, rounded off to the next higher quarter
Amendment Commission a) Increase in value b) Extension of expiry date c) All other amendments	a) As calculated for issuance of LG 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 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) AED250
Letters of Guarantee (LG) Inward	
Issuance Commission (charged upfront)	Risk based pricing
Amendment Commission	As calculated for issuance of LG, minimum AED250
Advising LGs	AED250
Advising LG Amendment	AED150
Commission on settlement of LG claims	AED250
Handling commission on third party LG claims	AED1000
Other charges relating to LGs	
Issuance by SWIFT	AED250
Amendment by SWIFT	AED100
Reissuance of LG	AED200
GENERAL CHARGES	
SWIFT : Domestic or International (per message)	AED125
Courier : Domestic (per document)	AED125
Courier : International (per document)	AED250
Postage	AED50

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, UAE 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.