

IMPORTS	
DC Issuance Commission	
Standard Irrevocable DC	
First AED 100,000	0.125 % per month(minimum 3 months)
Remaining DC value	0.0625 % per month(minimum 3 months)
Minimum charge	AED 250
Reinstatement charge	0.125 % of each reinstatement (minimum charge AED 250)
Special types of DCs	
Revolving DC issuance commission	0.125 % per month(minimum 3 months) (minimum charge AED 250)
Back to back DC issuance commission	On a case to case basis.
Standby DC issuance commission	0.125 % per month(minimum 3 months) (minimum charge AED 250)
Charges for amending DC and Special types of DCs after issuance	
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	AED 100
Processing and transmission fees - For all types of DCs and amendments	
Processing and transmission fee for DCs by SWIFT / Mail / Courier	AED 300
Processing and transmission fee for amendments by SWIFT / Mail / Courier	AED 125
Additional charge for DCs over 4 pages	AED 25 per page in excess of 4 pages
Additional charge for amendments over 1 page	AED 25 per page in excess of 1 page
Cancellation of DC	Flat charge of AED 150
Charges for usance DC bills	
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)
SWIFT advice of acceptance	AED 100 per message
Payment and Reimbursement Charges	
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
Handling charges for discrepant bills	
Discrepancy handling charges (recovered from Exporter / proceeds)	USD 100 per set of discrepant documents
SWIFT advice of discrepancies	AED 100
Additional SWIFT messages	AED 100 per message
Charges for shipping guarantees, delivery orders	
Issuance of Shipping Guarantee / Delivery Order	0.125 % of invoice amount (minimum charge AED 100)
Shipping Guarantee / Delivery Order outstanding after one month	AED 100 per month until 3rd month, thereafter, AED 500 per month
Other charges	
Commission in lieu of exchange*	0.25% of the bill value (minimum charge AED 100)
Administration fee on documents held unpaid or unaccepted after one month of sight or due date	AED 150 per month
Charges for financing import bills	
Trust Receipt Loan	Flat charge of AED 100
Extension of Trust Receipt Loan tenor	Flat charge of AED 250 at each extension
Transfer of Trust Receipt Loan to Past Due	Flat charge of AED 250
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
Charges for overdue bills	
Transfer of bills, both sight as well as usance to Past Due	Flat charge of AED 100
Charges for Import Collection bills	
Handling commission at the time of Settlement(D/P Bills)***	0.125 % of bill value (minimum charge AED 150)
Handling commission at the time of Acceptance(D/A Bills)***	0.125 % of bill value (minimum charge AED 150)
Co-acceptance (Avalization) by Bank***	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	0.125 % of bill value (minimum charge AED 250)
Bills received on D/A terms delivered on 'Free of Payment' basis or Accepted BoE returned unpaid	0.125 % of bill value (minimum charge AED 250)
Transfer of bills to another bank / party***	0.125 % of bill value (minimum charge AED 200)
Amendment of collection instructions (increase in collection amount)***	Flat charge of AED 150
Amendment of collection instructions (others)	Flat charge of AED 150
Commission in lieu of exchange*	0.25% of the bill value (minimum charge AED 100)
Administration fee on documents held unpaid after one month of sight or due date	AED 150 per month
Payment / Acceptance chasers	AED 25 per chaser will be charged to drawee
Charges per SWIFT	AED 100
Notes:	
* 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 ENBD.	
*** 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 the bill value or at a higher rate(subject to a minimum charge of AED 1000) for certain markets	

EXPORTS	
DC Advising	
Pre-Advice of DC	AED 100
DC advising commission	AED 200
DC amendment advising commission	AED 100
Advising DC to non Emirates NBD customers	AED 300
Advising DC amendments to non Emirates NBD customers	AED 200
Confirmation of export DCs	
DC confirmation commission	Available on request*
Assignment of export DC proceeds	
Assignment fee	Flat charge of AED 500
Assignment fee*** (see notes)	0.125 % of the assigned amount (minimum charge AED 500)
Charges for transferring DCs	
Transfer of DC	0.125 % of the transferred value (minimum charge AED 250)
Transferable DC transmission fee**	AED 300
Transferable DC amendment transmission fee**	AED 125
Processing amendments for transferred DC	0.125 % of the incremental transferred DC value (if the DC value is increasing) (minimum charge AED 250)
Processing general amendments for transferred DC	Flat charge of AED 250
Export bills under DC	
Export bill handling charge***	0.125 % of bill value (minimum charge of AED 250)
Discrepancy charges per set of discrepant documents	AED 150
Export bills for collection	
Handling commission***	0.125 % of bill value (minimum charge of AED 250)
Other charges	
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 messages	AED 25 per message
Mail Tracer to Drawer & Collecting Bank	AED 25 per tracer
Export bill amendment fee***	Flat charge of AED 100
Commission in lieu of exchange****	0.25% of the bill proceeds (minimum charge AED 100)
Handling and despatch of revised / additional documents both under L/c as well as Collection	Flat charge of AED 250
Charges for financing exports	
Commission for Discounting / Purchase of bills denominated in FCY / LCY	as per arrangement (min 0.25% of the Discount / Purchase value or AED500 whichever is higher)
Extension of tenor in respect of Discounted / Purchased bills and / or Transfer of Risk	Flat charge of AED 250
Finance interest	As per arrangement
Special Services	
Review of the terms and conditions of the DC and advising of our observations / suggestions	Flat charge of AED 300
Pre-examination of copies of documents under a DC and the advising of our observations / suggestions	0.10 pct of the bill value (minimum charge AED 250)
Reimbursement Charges	
Where Emirates NBD is the Reimbursing Bank or also a Reimbursing bank***	Flat fee of USD 100

Notes:

* The pricing for confirmation of export DCs will be based on our assessment of risks in dealing with specific banks in specific countries. Your Relationship Manager will be able to provide you with such information on request.

** 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.

*** Emirates NBD reserves the right to charge Negotiation commission / Discrepant Export Bill handling charges / Handling commission / Assignment fee @ 0.25 pct of the bill value or at a higher rate (subject to a minimum charge of AED 1000) for certain markets

**** Charged on FCY payments not involving foreign exchange.

@ 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".

GUARANTEES	
Guarantee Issuance Commissions	
Guarantee issuance	1.5 % per annum, minimum for 3 months (minimum charge AED 250)
Guarantee issuance at the request of other Banks	As per arrangement with correspondent banks
Issuance of Counter Guarantees*	1.5 % per annum, minimum for 3 months (minimum charge AED 250)
Issuance of Labour Guarantees**	2 % per annum (minimum charge AED 300)
Guarantee amendments and other expenses	
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)
Reduction in Guarantee value	Flat charge of AED 250
Settlement of Guarantee claims	Flat charge of AED 250
Handling of third party Guarantee claims	Flat charge of AED 250
SWIFT charges	AED 100
SWIFT charges for issuance of Counter Guarantees	AED 300
Courier fees	AED 150
Advising Correspondent Bank Guarantees & Amendments	AED 200 for ENBD Clients, AED 300 for non-clients
Other Charges	
Re-issuance of guarantees	Flat charge of AED 250
Notes:	
* Correspondent Guarantee Issuing Bank's charges are charged at actuals.	
** Additional charge of AED 10 is levied for eRegistration.	

Emirates NBD Trade Finance Tariff

Factoring & Invoice Discounting	
Domestic & Export Factoring	
Factoring Service Charges	0.125% flat on the invoice value presented for factoring under recourse.
Factoring Service Charges	1.0% flat on the invoice value presented under non-recourse factoring or as approved by Business / GCD.
Import Factoring	
Factoring Service Charges	1.0% flat on invoice presented under import factoring full service or as approved by Business / GCD.
Factoring Service Charges	0.25% flat on invoice presented under import factoring collection service only or as approved by Business / GCD.
Handling Charges	USD 7 per invoice.
Invoice Discounting	
Commission on Invoice Discounting	0.125% flat on the invoice value presented.