Trade Services
Schedule of Fees & Charges

المصرف
AL MASRAF
Arab Bank for Investment & Foreign Trade العربي للاستثمار والتجارة الخارجية

PRODUCTS & SERVICES	CHARGES
IMPORT DOCUMENTARY CREDIT (D/C)	
Draft D/C before Issuance	AED 250 flat
Import D/C Issuance Commission	First AED 100K – 0.125% per month Balance 0.0625% per month (min 3 months or min AED 500/- flat)
Reinstatement Commission on D/C - Import	Same as D/C issuance (*charges to be recovered from the date of expiry of D/C till new expiry)* Min. AED 250
Import D/C Amendment Commission (Increase in value / Extend expiry date)	As per scale for issuance of DCs (Min. charge AED 250)
All other amendments	AED 250 flat
Revolving D/C Commission	0.125% per month (Min. 3 months) or AED 500 whichever is higher
Reinstatement Commission on Revolving D/C - Import	0.125% per month of each reinstatement (Min. 3 months) Min. AED 500
Stand-By D/C Issuance Commission	0.125% per month (Min. 3 months) or AED 500 whichever is higher
Back to back DC issuance commission	Standard D/C issuance commission plus Structuring commission *(on a case to case basis)*
Cancellation of D/C	AED 250 flat if cancelled before expiry
Swift Charges - Full - D/C	AED 300 flat
Swift Charges - Amendment	AED 200 flat
Additional charge for DCs over 4 pages	AED 100 per additional page
Additional charge for amendments over 1 page	AED 100 per additional page
DOCUMENTS UNDER IMPORT D/C	
Acceptance Commission - Imports	0.125% per month *(from D/C expiry date to maturity date of the bill)* or AED 250 whichever is higher
SWIFT advice of acceptance	AED 100 flat
Handling Charges of Discrepant Documents	USD 100/- or equivalent plus SWIFT Charges
Return of Discrepant Documents Unpaid / Unaccepted	AED 200 plus swift plus discrepancy charges
Documents presented under expired / Closed D/C	Collection charges 0.125% Min. AED 300
Reimbursement Commission / Documents Settlement Commission / Payment commission	AED 250 or equivalent
Excess Drawing	0.125% per month Min. 3 months Min. AED 250
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25% Min. AED 100
Administrative Fees on documents held unpaid after one month of Sight or Due Date (safe-keeping)	AED 100 per month
Tracer Charges	AED 100
Loan against Import D/C-TR	AED 200 flat plus applicable interest rate
INWARD DOCUMENTS FOR COLLECTION	
Handling Commission	0.125% flat of bill value Min. AED 300
Amendment of Documents / Instructions	AED 100 flat or 0.125% or Min. AED 150 Amendments charges involving increase in value
Acceptance Processing Fee	AED 200 or equivalent
Avalization of Draft	0.125% per month (Min. 3 months) Min. AED 250
Documents Delivered Free of Payment	0.125% Min. AED300
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25% Min. AED 100
Administrative Fees on documents held unpaid after one month of Sight or Due Date (safe-keeping)	AED 100 per month
Document if Return Unpaid/Unaccepted	AED 250
Payment / Acceptance chasers	AED 100 per swift
Loan against Imports (LAI) / Trust Receipts (TR)	AED 200 flat plus applicable interest rate

Trade Services
Schedule of Fees & Charges

المصرف
AL MASRAF
Arab Bank for Investment & Foreign Trade العربي للاستثمار والتجارة الخارجية

PRODUCTS & SERVICES	CHARGES
EXPORT DOCUMENTARY CREDIT (Export D/C)	
Pre-Advice of DC	AED 275
D/C Advising Fee	AED 300
Amendment Advising Fee	AED 250 flat
Advising DC to non-customer	AED 500
Advising DC amendments to non-customer	AED 250 flat
Cancellation of Export D/C (prior to D/C Expiry)	AED 300
Assignment of Proceeds	0.1% per month from the date of assignment until the date of payment Min. AED 600
Transfer of DC	0.25% flat Min. AED 1000
Transferable DC transmission fee	AED 300
Transferable DC amendment transmission fee	AED 250 flat (not involving value) same as transfer D/C for increase value
Processing amendments for transferred DC	0.25 % of the incremental transferred DC value (if the DC value is increasing) Min. charge AED 500
Processing general amendments for transferred DC	AED 250 flat
Confirmation of Documentary Credits opened by other Banks	Confirmation of Credits is based on the Bank / Country Risk consideration and will be charged upfront on the face value of the Credit for each three-month period or part thereof, subject to a Min. of AED 500
Special Service - Review of the terms and conditions of the DC and advising of our observations / suggestions	AED 300 flat
Special Service - Pre-examination of copies of documents under a DC and the advising of our observations / suggestions	0.10% of the bill value (Min. charge AED 250)
DOCUMENTS UNDER EXPORT D/C	
Handling Commission / Negotiation Commission	0.125% flat or Min. AED 250 whichever is higher
Amendment of Documents	0.125% flat on increase in bill value plus AED 100.00
Handling Charges of Discrepant Documents	AED 350
Bill Settlement Commission	AED 100.00 per payment processing
Payment of Other Bank's Reimbursement Claim	0.25% flat Min. AED 300 or equivalent
Discounting of D/C Bills	As per arrangement (Min. 0.25% of the Discount / Purchase value or AED500 whichever is higher)
Tracer Charges	AED 100 per tracer
Handling and dispatch of revised / additional documents	AED 250
OUTWARD DOCUMENTS FOR COLLECTION	
Handling Commission	0.125%, Min. AED 250
Amendment of Documents	0.125% flat on increase in bill value plus AED 100.00
Documents Returned Unpaid	AED 100.00 plus Collecting Bank Charges
Document Settlement Commission	AED 100 Flat
Discounting under Client Risk	As per arrangement (min 0.25% of the Discount / Purchase value or AED500 whichever is higher)
Discounting of Bills avalised by other Bank	As per arrangement (min 0.25% of the Discount / Purchase value or AED500 whichever is higher)
Handling and dispatch of revised / additional documents under Collection	AED 250 Flat
SHIPPING GUARANTEES / DELIVERY ORDERS	
Issuance Commission	0.125% on invoice value. (Min. AED 250)
Redeemed After One Month of Issuance	AED 100 per month

Trade Services
Schedule of Fees & Charges

المصرف
AL MASRAF
Arab Bank for Investment & Foreign Trade العربي للاستثمار والتجارة الخارجية

PRODUCTS & SERVICES	CHARGES
GUARANTEES	
Guarantee issuance	1.5 % per annum Min. 3 months or Min. AED 500
Issuance of Labour Guarantees (Uncovered Amount)	1.5 % per annum Min. 3 months or Min. AED 500
Commission on auto renewable guarantees / Open Ended	1.5 % per annum Min. 3 months or Min. AED 500
Guarantee Extensions / Enhancements in amount of the Guarantee	1.5 % per annum Min. 3 months or Min. AED 200
General Amendments	AED 200 Flat
Reinstatement of Expired Guarantees	1.5 % per annum Min. 3 months or Min. AED 200
Reduction in Guarantee value	AED 200 flat
Settlement of Guarantee claims	AED 300 flat
Handling of third party Guarantee claims	AED 500 flat
SWIFT charges	AED 100 per swift
Advising Correspondent Bank Guarantees & Amendments	AED 300 for Customer, AED 500 for non-customer
Guarantees Advised through a Correspondent Bank	AED 500 or equivalent flat
Re-issuance of guarantees	AED 250 flat
COUNTER GUARANTEES	
Issuance of Counter Guarantees	1.5 % per annum Min. 3 months or bank risk commission as per arrangement or Min. AED 500 or equivalent
Amendment of VALUE & EXPIRY against Counter Guarantee of Correspondent Banks	1.5 % per annum Min. 3 months or bank risk commission as per arrangement or Min. AED 200 or equivalent
SWIFT charges for issuance of Counter Guarantees	AED 300 or USD 100 flat
TRUST RECEIPT / CTR	
Open Account TR	AED 200 flat plus applicable interest rate
OTHER TRADE RELATED CHARGES	
SWIFT	AED 100 flat / Swift
COURIER - International	AED 200 flat
COURIER - Local	AED 100 flat
Document Attestation Fee	AED 50 per invoice

General Conditions:

1. All fees and charges mentioned in this Schedule are subject to change without notice.
2. Updated tariff will be available on the bank's website - www.almasraf.ae
3. Any fees listed in this schedule apply to normal transactions, the bank reserves the right to levy additional fees for services at its sole discretion.
4. Charges for any services not mentioned in this Schedule will be made available on request.