**Bank Alfalah Limited**

#### **Bank Alfalah is a leading provider of Trade Finance Services in Pakistan**

Our comprehensive suite of products and services can be combined into a customized solution that could make it easier for you to manage trade risk, process trade transactions and fund trade activities. Furthermore, our specialized trade finance team and strategically located branches can provide you with expert advice upon the world trade flows and could give you greater insight into trade activities to better manage the risk of doing business with global partners.

We can help you connect with new partners in new markets to meet your growth objectives.

**Features of Trade Finance Products:**

**EXPORT:**

Take advantage of BANK ALFALAH’s wide range of Export services to meet your financial objectives and reduce exposure to risk. Get faster access to funds for more predictable cash flows, and re-invest proceeds quickly to support your sales and supply chain.

We offer multiple solutions that can manage trade risk effectively with various payment assurances and solutions designed to protect your interests whilst enabling you to extend customer relationships by extending payment terms.

**Advising of Export Letters of Credit**

* **Export Documentary Credits**
* **Export Documentary Collections**
* **Foreign Bills Purchased – Negotiation/Discounting**
* **Advance Payment**

**IMPORT:**

Keep your sales and supply chains moving smoothly with BANK ALFALAH’s Import solutions, with a range of options including :-

* **Import Documentary Credits (Letters of Credit),**
* **Import Collection & Contract Registration**
* **Advance Payment**
* **Shipping Guarantees / Way bill endorsement**
* **Open Account**
* **Document Scrutiny**

BANK ALFALAH can help you improve cash flows by giving you the working capital you need to bridge the gap between settlement with suppliers and payment from buyers. You can negotiate more favourable terms by offering suppliers payment assurances backed by BANK ALFALAH.

**BANK GUARANTEE:**

Conduct business with confidence, even where you lack established relationships. Our countrywide branch setup and international corresponding banking network support local and cross border issuance and/or reissuance of guarantees and standby letter of credit. BANK ALFALAH guarantees can enable you to negotiate favourable terms with buyers and suppliers by protecting yourself with them for non-performance under a contract while addressing your financing needs.

BANK ALFALAH offers tailored solutions including:-

* Performance Bond Guarantee
* Bid Bond Guarantee
* Advance Payment Guarantee
* Retention Bond Guarantee
* Agriculture Guarantee
* Financial Guarantee

**TRADE FINANCING:**

Capitalize on business opportunities by availing our wide range of business solutions including but not limited to the following:

* Pre and Post Shipment Export Financing (including Export Refinance facility of SBP)
  + Part I (Pre Shipment & Post Shipment)
  + Part II (Performance base)
  + Long Term Financing Facility
* FE 25 loans (Import & Export)
  + Finance against Foreign Bills (PKR and USD based)
  + Packing Credit (PKR and USD based)
  + Finance against Trust Receipt – FATR (PKR and USD based)
  + Finance against Imported Merchandise – FIM (PKR and USD based)

**Note:** Trade services are subject to regulations of the State Bank of Pakistan (e-g Foreign Exchange Manual and FE Circulars). Please feel free to contact any of your nearest Trade licensed branch for further information.

For confirmations and inquires related to genuineness of the guarantee, the beneficiary should contact Centralized Guarantees Department, Bank Alfalah Limited, Fakhri Trade Centre, 9th Floor, New Challi, Shahrah –e-Liaquat Karachi, through a written communication.