

### Trade Finance Services

Import	
Commission on issuance of Documentary Credit / Letter of Credit (For Revolving/Inland/3rd Country LCs - LC commission shall be charged on each shipment)	0.125% p.m. OR Min AED 350
Extension of LC period or Increase in amount	0.125% p.m. OR Min AED 350
Commission on TRs for open A/c or advance payment	0.1875% Flat
LC Cancellation	AED 300
LC Amendment	AED 300
Revalidation Commission	0.1% per month OR Min. AED 300
Reimbursement undertaking	AED 1,000
Issuance of Delivery order in absence of AWB	AED 200

Acceptance	
Acceptance commission - per month from date of acceptance till maturity	0.125% p.m. OR Min AED 350
Discrepancy Handling Charges	USD 150 OR Equivalent per presentation
Our own acceptance discounting commission	AED 350

Inward Documentary Collections	
Lodgment (DP/DA)	0.125% OR Min. AED 300
Lodgment of Availization	(up front) AED 500
Extension in maturity of availed DA bills	AED 500
Proceeds to be remitted from FCY A/c	0.125% or Min USD 120
Documents returned unpaid to other Bank	USD 250
Transfer of Documents to other Bank	AED 350
Overdue commission on DA documents	0.125% flat OR Min. AED 300
Accepted DA Bill of Exchange Returned unpaid	AED 300

Export	
LC Advising Fee - BAFL Customer	AED 315
LC Advising Fee - Non BAFL Customer	AED 450
LC Amendment Advising - BAFL Customer	AED 200
LC Amendment Advising - Non BAFL Customer	AED 350
LC Confirmation	As per approved arrangements by the approving authorities
LC Discounting	As per approved arrangements by the approving authorities
Transfer of Export LC	0.5% or Min. USD 500
Extension of period or increase in amount	0.25% per month or Min. USD 300 flat
Discrepancy handling charges	USD 110
Issuance of assignment of proceed	AED 1000
Other amendments	AED 300 (Flat)

Outward Documentary Collections	
Commission	0.125% OR Min. AED 350 (up front)
Proceeds to be credited in FCY A/c	0.125% OR Min. USD 120
Follow-up / Reminder	AED 150
Documents returned unpaid	AED 200

Structured Trade Finance	
Processing Fee	As per approved arrangements by the approving authorities

Discounting/Purchasing/Negotiation	
Commission	0.125% OR Min. AED 300 (up front)
Proceeds to be credited in FCY A/c	0.25% OR Min. USD 100
Interest	As per approved arrangements by the approving authorities
Reimbursement	AED 100 per claim
Reimbursement - UPAS discounting BAFL Bangladesh	USD 150 & EUR 100 per claim
Reimbursement - UPAS discounting all other banks	USD 100 & EUR 100 per claim



Wholesale Bank Branch - Dubai, UAE

Schedule of Bank Charges

Effective from January 01, 2023

#### Trade Finance Services

##### FBC - Clean

Commission	0.15% OR Min. USD 20
Cheque returned / unrealized	0.15% OR Min. USD 20
Courier	AED 200
- Within UAE	AED 300
- Outside UAE	

##### Letter of Guarantee

Guarantee issuance	1% p.a. pro-rata basis for Min. one quarter OR Min. AED 300
Shipping Guarantee	0.125% of invoice value or Min. AED 200
Enhancement in amount and validity	1% p.a. pro-rata basis for Min. one quarter OR Min. AED 300
Issuance of Duplicate Guarantee	AED 350
Re-issuance of LG due to text / Language change	AED 350

##### Local Bill Discounted

Commission	0.125% Min. AED 50
Discounting Rate	As approved by the approving authority
LBD Cheque Return	AED 300

##### Credit Proposal Processing

Processing Fee - Annual Review	As per offer / agreement
Processing Fee - Fresh Proposal	As per offer / agreement
Processing Fee - cash secured product program for OD/LG/LC	As per offer / agreement

##### Communication

Swift for Documentary Credit Charges	AED 200
Pre-advice charges	AED 300
Other swift charges	AED 100
Postage	AED 100
Courier	AED 300
Fee deductible from proceeds if remittance to be effected upon receipt of import documents	USD 60
Telephonic enquiry (overseas call)	AED 100
Photocopy of per set (Trade Finance)	AED 30

##### Note:

- All above charges as per SOC or as approved by the approving authority.
- These are our standard charges and concessions may be granted at the discretion of management.
- For other currencies, AED equivalent in foreign currency will be levied where applicable
- Any other government charges where applicable are in addition to mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank may from time to time introduce products where discount/waivers maybe offered on existing fees and charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SOC means three calendar months.
- Fees and charges are subject to change without notice
- The above fees and charges are exclusive of VAT @ 5% as per UAE VAT Laws.

For more information, please call +971-4-5204000 or visit [www.bankalfalah.com](http://www.bankalfalah.com)

