



**Terms & Conditions COMMERCIAL**

Description		Terms	
<b>I. Bills</b>			
Personal Loan - File Fees All Amounts		\$100 or countervalue	
Discounted Bills/GIRO/Collection/Collateral Per Schedule		\$5 or countervalue per schedule	
Bills for Collection or Collateral Per Bill		\$5 or countervalue per bill	
Return of Unpaid Bill		\$5 or countervalue	
<b>II. Documentary Remittance</b>			
<b>Import &amp; Export</b>			
Free of payment		\$50 or countervalue	
Against payment or acceptance		2% Min. \$100 or countervalue	
Aval		0.75% Quarterly Min. \$100 or countervalue	
Amendment		\$50 or countervalue	
Tracer		\$20 or countervalue	
Return documents unpaid		\$50 or countervalue	
<b>III. Documentary Credits</b>			
<b>Import</b>			
Opening		3% Quarterly Min. \$100 or countervalue	
Extension - Increase		3% Quarterly Min. \$100 or countervalue	
Amendment		\$50 or countervalue	
Aval/Acceptance		0.75% Quarterly Min. \$100 or countervalue	
Aval/Acceptance (Payment)		1% Min. \$25 or countervalue	
Discrepant documents		\$80 or countervalue	
<b>Export</b>			
Advising/Notification		1.5% Min. \$100 Max. \$750 or countervalue	
Confirmation		Case By Case Min. \$100 or c/v	
Extension/Increase		Case By Case {Indicative Rate 3.5% Quarterly Min. \$100 or countervalue}	
Amendment		\$50 or countervalue	
Transfer		2% Min. \$100 or countervalue	
Payment		1% Min. \$50 or countervalue	
Discrepant documents		\$50 Min. or countervalue	
Handling		\$50 Min. or countervalue	
Acceptance or deferred payments		Case By Case Min. \$100 or c/v	
<b>IV. Bank Guarantees</b>			
Bid Bond		0.50% Quarterly - Min. per LG \$100 or countervalue	
Performance Bond		0.75% Quarterly - Min. per LG \$100 or countervalue	
Retention Bond		0.75% Quarterly - Min. per LG \$100 or countervalue	
Advance payment guarantee		0.75% Quarterly - Min. per LG \$100 or countervalue	
Other financial guarantees		0.75% Quarterly - Min. per LG \$100 or countervalue	
Shipping guarantee for L/C		\$50 Monthly or countervalue	
Shipping guarantee for R/D		0.75% Quarterly - Min. per LG \$100 or countervalue	
Other guarantees (Roaming, etc.)		\$30 or countervalue	
<b>V. Facilities Charges</b>			
Commission on highest overdraft balance		2% Quarterly	
Annual charges of credit files		Case By Case	