

# Guidance for filling Internet Banking (IB) Letter of Credit Application -Murabaha/ Non-Murabaha-

TRADE FINANCE ACADEMY

## STEP -1-

### General Details

This section includes details regarding the initiator who requests for the issuance of LC and few details of the LC

### Request LC Issuance

Option :

General Details	Parties	Payment Terms	Shipment Details	Goods Description	Docu
-----------------	---------	---------------	------------------	-------------------	------

**Details**

LC Type: \*

Murabaha/Non Murabaha: \*  Murabaha  
 Non Murabaha  
[Terms and Conditions - Murabaha](#)  
[Terms and Conditions - Non Murabaha](#)

Advice Mode: \*

Applicable Rules: \*    
(Text to be entered only if Other option is selected)

Customer CIF: \*

On behalf of Name:

**On behalf of Address:**

Address (Line 1):

Address (Line 2):

Address (Line 3):

Expiry Date(dd-MMM-yyyy): \*

Place of Expiry: \*

# Guidance for filling IB LC Application

## STEP 1: General Details



### Select from dropdown list Type of the LC:

1. Irrevocable Letter Of Credit (LC) (Default Value)
2. Irrevocable transferable LC
3. Irrevocable standby LC
4. Irrevocable transferable standby LC



### حدد نوع خطاب الاعتماد :

1. اعتماد مستندي غير قابل للإلغاء (القيمة الافتراضية)
2. اعتماد مستندي غير قابل للإلغاء وقابل للتحويل
3. اعتماد مستندي كفالة (اعتمادات الجهوز)
4. اعتماد الجهوز غير قابل للإلغاء وقابل للتحويل

LC Type: \* Irrevocable

Murabaha/Non Murabaha: \*  Murabaha  Non Murabaha

Terms and Conditions – Murabaha  
Terms and Conditions – Non Murabaha

Advice Mode: \* Swift

Applicable Rules: \* UCP Lates: [ ]

(Text to be entered only if Other option is selected)

Customer CIF: \*

On behalf of Name: M/S. XYZ Company

Address (Line 1): P O BOX: 12345

Address (Line 2): DUBAI

Address (Line 3): UAE

Expiry Date(dd-MMM-yyyy): \* [ ]

Place of Expiry: \*

Submit Save Next

## Guidance for filling IB LC Application

### STEP 1: General Details



Select from radio button :

- Murabaha (with Financing)
- OR
- Non-Murabaha (without Financing)

and CLICK link “Review Terms & Conditions,” as appropriate

اختيار:

- “Murabaha” طلب فتح اعتماد مستندي لمعاملة بيع بالمرابحة.
- أو
- “Non-Murabaha” طلب فتح اعتماد مستندي.

يرجى قراءة/مراجعة الأحكام والشروط.



LC Type: \* Irrevocable

Murabaha/Non Murabaha: \*  Murabaha  
 Non Murabaha  
Terms and Conditions – Murabaha  
Terms and Conditions – Non Murabaha

Advice Mode: \* Swift

Applicable Rules: \* UCP Lates:

(Text to be entered only if Other option is selected)

Customer CIF: \*

On behalf of Name: M/S. XYZ Company

Address (Line 1): P O BOX : 12345

Address (Line 2): DUBAI

Address (Line 3): UAE

Expiry Date(dd-MMM-yyyy): \*

Place of Expiry: \*

Submit Save Next

## Guidance for filling IB LC Application

### STEP 1: General Details



Select Advice Mode from dropdown list:

- SWIFT LC (Default)
- OR
- Mail LC (only if Applicant & Beneficiary both are SIB customer)

اختار :



- إبلاغ الاعتماد بواسطة سويفت SWIFT LC (الاختيار الدارج)

أو

- إبلاغ الاعتماد بواسطة البريد Mail LC (فقط في حال اذا كان العميل والمستفيد عملاء البنك)

LC Type: \* Irrevocable

Murabaha/Non Murabaha: \*  Murabaha  
 Non Murabaha

Terms and Conditions – Murabaha  
Terms and Conditions – Non Murabaha

Advice Mode: \* Swift

Applicable Rules: \* UCP Lates: [ ]  
(Text to be entered only if Other option is selected)

Customer CIF: \*

On behalf of Name: M/S. XYZ Company

Address (Line 1): P O BOX: 12345

Address (Line 2): DUBAI

Address (Line 3): UAE

Expiry Date(dd-MMM-yyyy): \* [ ]

Place of Expiry: \*

Submit Save Next

# Guidance for filling IB LC Application

## STEP 1: General Details

Select from dropdown list Applicable Rules:

- UCP Latest Version (Default)
- EUCP Latest Version
- ISP Latest Version
- UCPURR Latest Version
- EUCPURR Latest Version
- Other

Note: (Text can be inputted in the box only if 'Others' option is selected)

- اختيار الاصول والاعراف الموحدة:
- UCP Latest Version (الاختيار الافتراضي)
  - EUCP Latest Version
  - ISP Latest Version
  - UCPURR Latest Version
  - EUCPURR Latest Version
  - اخرى

ملاحظة: يمكن إدخال النص فقط في حالة اختيار "اخرى – others"

The screenshot displays the 'STEP 1: General Details' form for an IB LC application. The form includes the following fields and options:

- LC Type:** Irrevocable (dropdown)
- Murabaha/Non Murabaha:** Murabaha (selected radio button), Non Murabaha (radio button). Below are links for 'Terms and Conditions – Murabaha' and 'Terms and Conditions – Non Murabaha'.
- Advice Mode:** Swift (dropdown)
- Applicable Rules:** UCP Latest (dropdown) and an empty text input box. A note below states: '(Text to be entered only if Other option is selected)'. This section is highlighted with an orange border.
- Customer CIF:** (dropdown)
- On behalf of Name:** M/S. XYZ Company (text input)
- Address (Line 1):** P O BOX: 12345 (text input)
- Address (Line 2):** DUBAI (text input)
- Address (Line 3):** UAE (text input)
- Expiry Date(dd-MMM-yyyy):** (text input with a calendar icon)
- Place of Expiry:** (text input)
- Buttons:** Submit, Save, Next

## Guidance for filling IB LC Application

### STEP 1: General Details



- **Customer CIF:** Select Account number from dropdown list, system will auto default customer's name and address.
  - Auto generated details should not be modified
- **On behalf of Name:** In case LC to be issued "On behalf of" any other company – type name and address of "On Behalf of" company. (This is a field for manual input).

Note: Avoid non swift characters like (@, &, \_ , etc.)

• **Customer CIF :** حدد رقم الحساب من القائمة ، سيقوم النظام تلقائيًا بإدخال اسم العميل وعنوانه.(الرجاء عدم تعديل البيانات)

• **On behalf of Name :** في حالة إصدار خطاب الاعتماد المستندي "بالنيابة عن" أي شركة أخرى - اكتب اسم وعنوان الشركة بالكامل.

ملاحظة: تجنب استخدام الرموز/ العلامات التالية مثل: (@, &, \_ , ; )



LC Type: \* Irrevocable

Murabaha/Non Murabaha: \*  Murabaha  
 Non Murabaha

Terms and Conditions – Murabaha  
Terms and Conditions – Non Murabaha

Advice Mode: \* Swift

Applicable Rules: \* UCP Lates: [ ]

(Text to be entered only if Other option is selected)

Customer CIF : \* [ ]

On behalf of Name: M/S. XYZ Company

Address (Line 1): P O BOX: 12345

Address (Line 2): DUBAI

Address (Line 3): UAE

Expiry Date(dd-MMM-yyyy): \* [ ]

Place of Expiry: \*

Submit Save Next

## Guidance for filling IB LC Application

### STEP 1: General Details



- **Input LC Expiry date:** date should be selected from the calendar - date should not be prior to LC Issuance date & Latest date of shipment
- **Input Place of Expiry:** Place of expiry should be the name of country where the LC will be expired

Click Next

- **LC Expiry date:** يرجى اختيار تاريخ انتهاء سريان الاعتماد المستندي على أن لا يكون قبل تاريخ إصدار الاعتماد المستندي وأقصى/آخر تاريخ للشحن
- **Place of Expiry:** يرجى تحديد مكان انتهاء سريان الاعتماد المستندي وهو المكان الذي يقدم فيه المستفيد المستندات



LC Type: \* Irrevocable

Murabaha/Non Murabaha: \*  Murabaha  
 Non Murabaha  
Terms and Conditions – Murabaha  
Terms and Conditions – Non Murabaha

Advice Mode: \* Swift

Applicable Rules: \* UCP Lates:   
(Text to be entered only if Other option is selected)

Customer CIF: \*

On behalf of Name: M/S. XYZ Company

Address (Line 1): P O BOX: 12345

Address (Line 2): DUBAI

Address (Line 3): UAE

Expiry Date(dd-MMM-yyyy): \*

Place of Expiry: \*

Submit Save Next



## STEP -2-

### Parties

This section includes the details of the Counter Party to whom the LC needs to be issued and the Bank through which the LC would be advised.

Overview Accounts Cards Transfers Trade Finance Payments Administration More

### Request LC Issuance

[102266] Request saved successfully with reference id 2136

Option : Request LC Issuance Submit

General Details Parties Payment Terms Shipment Details Goods Description

#### Beneficiary Details

Beneficiary Name: \*

Beneficiary Address:

Address (Line 1): \*

Address (Line 2):

Address (Line 3):

#### Advising Bank Details

Advise Through Bank Name or Beneficiary's Bank name: \* Search

Bank Address (Line 1):

Bank Address (Line 2):

Bank Address (Line 3):

Save Submit Next

\* Mandatory Fields

## Guidance for filling IB LC Application

### STEP 2: Parties



- **Beneficiary name:** (This is the name of exporter to whom the LC is in favor of)
- **Input Beneficiary full name and address**

**Note:** Avoid non swift characters like (@, &, \_ etc.)



- ذكر اسم المستفيد الكامل وعنوانه بالكامل (المستفيد هو الطرف الذي فتح الاعتماد المستندي لصالحه)

ملاحظة: تجنب استخدام الرموز/ العلامات التالية مثل: (@, &, \_ , ; )

Beneficiary Name: \*

Address (Line 1): \*

Address (Line 2):

Address (Line 3):

Advise Through Bank Name or Beneficiary's Bank name: \* Search

Bank Address (Line 1):

Bank Address (Line 2):

Bank Address (Line 3):

Save Submit Next

## Guidance for filling IB LC Application

### STEP 2: Parties



- **Advise Through Bank Name or Beneficiary's Bank name:**  
(This is the name of beneficiary's bank or the name of the bank according to the beneficiary's preference.)
- **Input Name & Address of Beneficiary's Bank** (Note: Avoid non swift characters such as (@, &, \_ ; ,etc.)

or Select from Search criteria

Click Next

• ذكر اسم وعنوان البنك المبلغ للاعتماد ( اسم "بنك المستفيد" أو "اسم البنك" حسب تفضيل المستفيد).

• أو حدد اسم وعنوان البنك المبلغ للاعتماد من خلال خاصية البحث

ملاحظة: تجنب استخدام الرموز/ العلامات التالية مثل: (@, &, \_ ; ,)



Beneficiary Name: \*

Address (Line 1): \*

Address (Line 2):

Address (Line 3):

Advise Through Bank Name or Beneficiary's Bank name: \* Search

Bank Address (Line 1):

Bank Address (Line 2):

Bank Address (Line 3):

Save Submit Next



## Guidance for filling IB LC Application

### STEP 3: Payment Terms

#### Select from dropdown list :

<b>Legalization charges</b> Party who is responsible to pay legalization fee	Select from dropdown list: (1) Legalization charges on Applicant's account (2) Legalization charges on Beneficiary's account (3) Not Applicable
<b>Available with</b>	1) Confirming Bank 2) Advising Bank 3) Any Bank 4) Issuing Bank (In case "Issuing Bank" is selected, then field of "Available by" cannot be "by Negotiation")

اختيار : (1) مقدم الطلب (2) المستفيد (3) غير مطلوبة	<b>LEGALIZATION CHARGES</b> الطرف المسؤول عن دفع رسوم التصديق
(1) البنك المعزز للاعتماد المستندي (2) البنك المرسل (3) بنك آخر (4) البنك المصدر	<b>AVAILABLE WITH</b>
(في حالة اختيار "البنك المصدر" ، لا يمكن أن يكون "عن طريق التفاوض" تحت حقن "متاح بواسطة" أدناه)	

Legalization Charges: \* Applicant

Available with: Select

Available by: Select

Amount: \* Select

Tolerance +/-: \*  \_  %  %

Not Exceeding

Additional Amounts Covered:

Tenor Indicator: \* Select

Tenor Days and Description:

Mixed/Deferred Payment Details:

Confirmation Instructions: \* WITHOUT

All Charges paid by: Select

Debit Charges Account: \* Select

Debit Margin Account: Select

## Guidance for filling IB LC Application

### STEP 3: Payment Terms

#### Select from dropdown list :

<b>Available by</b>	(Acceptance / Payment / Mixed Payment / Deferred Payment / Negotiation Sight / Negotiation Usance) 1. In case of "Acceptance" or "Negotiation Usance" selection, input complete tenor details in below field " <b>Tenor Days and Description</b> ". Example: "90 days from date of shipment/delivery" 2. In case of "Deferred Payment" or " <b>Mixed Payment</b> " selection, input complete details in field "Mixed/Deferred Payment Details"
<b>Currency &amp; Amount</b>	(Select Currency & input Amount with denomination)
<b>Tolerance</b>	Input Tolerance value or select Not Exceeding

الاستحقاق بواسطة (القبول /الدفع الآجل / الدفع المختلط / الاطلاع / التداول عند الاطلاع / التداول بالقبول)	
1. في حالة اختيار "Acceptance" أو "Negotiation Usance" ، أدخل تفاصيل مدة الحجز كاملة في الحقل أدناه "عدد الأيام والوصف" مثلا "90 يوماً من تاريخ الشحن" 2. في حالة اختيار "الدفع المؤجل" أو "الدفع المختلط" ، أدخل التفاصيل كاملة في الحقل "تفاصيل الدفع المختلط / المؤجل"	<b>Available by</b>
العملة والمبلغ (اختر العملة وذكر المبلغ الكامل والكسور)	<b>CURRENCY &amp; AMOUNT</b>
نسبة التفاوت أو حدد "عدم تجاوز"	<b>TOLERANCE</b>

Legalization Charges: \* Applicant

Available with: Select

Available by: Select

Amount: \* Select

Tolerance +/-: \*   %  %  
 Not Exceeding

Additional Amounts Covered:

Tenor Indicator: \* Select

Tenor Days and Description:

Mixed/Deferred Payment Details:

Confirmation Instructions: \* WITHOUT

All Charges paid by: Select

Debit Charges Account: \* Select

Debit Margin Account: Select

## Guidance for filling IB LC Application

### STEP 3: Payment Terms

#### Select from dropdown list :

<b>Tenor Indicator</b>	(Sight or Usance – this selection should be in coordination with selection of <u>Available by</u> )
<b>Tenor Days and Description</b>	(Input tenor details, in case of available by Acceptance or Negotiation Usance, input complete tenor details Example: “90 days from date of shipment/delivery”
<b>Mixed/Deferred payment details</b>	(in case if available by Mixed Payment or Deferred Payment, input complete tenor details. “Example (30% advance payment at sight & 70%, 90 days from date of shipment/delivery)”, Mixed payment information can also be given under Additional Instructions.

Legalization Charges: \* Applicant

Available with:

Available by:

Amount: \*

Tolerance +/-: \*  %  %  
 Not Exceeding

Additional Amounts Covered:

Tenor Indicator: \*

Tenor Days and Description:

Mixed/Deferred Payment Details:

Confirmation Instructions: \* WITHOUT

All Charges paid by:

Debit Charges Account: \*

Debit Margin Account:

(الاطلاع أو الآجل - يجب أن يكون هذا الاختيار متسق مع اختيار مستحق بواسطة)

TENOR INDICATOR

ذكر تفاصيل الاستحقاق، في حالة الاستحقاق بالقبول ، أدخل تفاصيل مدة الاستحقاق كاملة. مثال: (90 يوماً من تاريخ الشحن )

TENOR DAYS AND DESCRIPTION

(في حالة الاستحقاق عن طريق الدفع المختلط أو الآجل ، أدخل تفاصيل فترة السداد كاملة. مثال: (30% دفعة مقدّمة عند الاطلاع و 70% تستحق 90 يوماً من تاريخ الشحن)

MIXED/DEFERRED PAYMENT DETAILS

## Guidance for filling IB LC Application

### STEP 3: Payment Terms

#### Select from dropdown list :

Confirmation Indicator:	1. without adding confirmation 2. confirmed (select if confirmation charges on applicant account) 3. May Add (if confirmation charges on beneficiary's account)
All charges Paid by:	(Applicant / Beneficiary / Others) in case "Others" is selected : empty box on right side needs to be filled) If the charges pertain to both parties customer can mention <b>"applicant bank charges on applicant account and benefic bank charges on beneficiary's account"</b>
Debit Charge Amount:	(select account to be debited for charges)
Debit Margin Amount	(select account to be debited for margin, if required)

اختيار:	
1. اعتماد غير معزز	Confirmation Indicator
2. اعتماد معزز (اختار إذا كانت رسوم التعزيز على حساب مقدم الطلب)	
3. تعزيز الاعتماد عند الطلب (اختار إذا كانت رسوم التعزيز على حساب المستفيد)	
(مقدم الطلب / المستفيد / آخرون ، في حالة اختيار "الأخرين" يجب تعبئة الجانب الأيمن)	All Charges Paid by:
إذا كانت الرسوم تخص كلا الطرفين مقدم الطلب والمستفيد ، فيمكن للعميل ذكر "رسوم البنك لمقدم الطلب على حساب مقدم الطلب ورسوم البنك المستفيد على حساب المستفيد"	
(حدد من اي حساب تُخصم الرسوم)	Debit Charge Amount:
(حدد من اي حساب يخصم الهامش النقدي ، إذا لزم )	Debit Margin Amount

Legalization Charges: \* Applicant

Available with:

Available by:

Amount: \*

Tolerance +/-: \*   %  %

Not Exceeding

Additional Amounts Covered:

Tenor Indicator: \*

Tenor Days and Description:

Mixed/Deferred Payment Details:

Confirmation Instructions: \* WITHOUT

All Charges paid by:

Debit Charges Account: \*

Debit Margin Account:

Click Next





## Guidance for filling IB LC Application

### STEP 4: Shipment Details

Input below information as application in coordination with Incoterm.

- 1) **Place of taking in charge/dispatch from/place of receipt :** (This is the initial place from where the goods are being shipped. (Warehouse, etc.). "This field can be used if INCO-TERM is Ex-works or local delivery)
- 2) **Port of Loading/Airport of Departure:** (This is the port/city/country from which the goods are being shipped.) "This option is for the foreign shipment"
- 3) **Port of Discharge/Airport of Destination:** (This is the Port of Discharge/Airport of Destination. This is the port/city/country to which the goods are being shipped.) "This option is for the foreign shipment"
- 4) **Place of final destination/ for Transportation to/ Place of delivery:** (This is the final place to which the goods are being shipped. (Applicant's city/warehouse etc.) "This field can be used for local delivery)

#### إدخال المعلومات أدناه كتطبيق بالتنسيق مع Incoterm

- 1) مكان تحميل البضاعة/ إرسال من/مكان الاستلام (يمكن استخدام هذا الحقل إذا كان INCO-TERM عبارة عن ex-works أو تسليم محلي)
- 2) ميناء التحميل / مطار المغادرة (هذا الخيار خاص بالشحنات الأجنبية)
- 3) ميناء التفريغ/ مطار الوصول ( هذا الخيار خاص بالشحنات الأجنبية)
- 4) مكان الوجهة النهائية / للنقل إلى / مكان التسليم (هذا الخيار خاص بـ التسليم المحلي)

Place of Taking in Charge/Dispatch from/Place of Receipt:

Port of Loading/Airport of Departure:

Port of Discharge/Airport of Destination:

Place of Final Destination/For Transportation to/Place of Delivery:

Latest Shipment Date (dd-MMM-yyyy): \*

Shipment Period:

Incoterms:

Partial Shipment:

Insurance Company Name:

Insurance Company Address:

Insurance Policy Number:

Mode Of Shipment:

Third Port Shipment:

Transhipment:

Presentation Period:

# Guidance for filling IB LC Application

## STEP 4: Shipment Details



### Select date from Calendar

1. **Last shipment date: (dd-mm-yyyy):** This is the last date for beneficiary to ship his goods, this date should not be prior to application date & must be prior to LC Expiry Date.
2. Or **SELECT Shipment period** "Radio button" and mention details in empty box.

### اختر التاريخ من التقويم:

1. **LAST SHIPMENT DATE** تاريخ آخر موعد للشحن: (سنة-شهر-يوم) : يجب ألا يكون هذا التاريخ قبل إصدار الاعتماد ويجب أن يكون قبل تاريخ انتهاء صلاحية الاعتماد
2. أو اختيار الخيار الثاني: "SHIPMENT PERIOD - مدة الشحنة" وذكر التفاصيل في المربع الفارغ.



Place of Taking in Charge/Dispatch from/Place of Receipt:

Port of Loading/Airport of Departure:

Port of Discharge/Airport of Destination:

Place of Final Destination/For Transportation to/Place of Delivery:

Latest Shipment Date (dd-MMM-yyyy): \*  \_ \_

Shipment Period:  \_

Incoterms:

Partial Shipment:

Insurance Company Name:

Insurance Company Address:

Insurance Policy Number:

Mode Of Shipment:

Third Port Shipment:

Transhipment:

Presentation Period:

# Guidance for filling IB LC Application

## STEP 4: Shipment Details



### Select from dropdown list :

- 1. Incoterms:**
  - EXW / FCA / FAS / FOB / CFR / CIF / CPT / CIP / DAP / DPU / DDP
  - (if shipment is EXW please provide place of receipt for foreign LCS)
- 2. Partial shipment**
  - Allowed
  - Not Allowed
  - ~~Conditional~~

Note: Avoid non swift characters like (@, &, \_, etc.)



اختر :

1. شروط التجارة الدولية **INCOTERMS**: تحديد المسؤولية في دفع تكلفة ونقل وتأمين البضاعة  
• EXW / FCA / FAS / FOB / CFR / CIF / CPT / CIP / DAP / DPU / DDP

2. الشحن الجزئي:

• ~~مشروط~~

- مسموح به (الافتراضي)
- غير مسموح

ملاحظة: تجنب استخدام الرموز/العلامات التالية مثل: (@, &, \_, ;)

Place of Taking in Charge/Dispatch from/Place of Receipt:	<input type="text"/>	
Port of Loading/Airport of Departure:	<input type="text"/>	
Port of Discharge/Airport of Destination:	<input type="text"/>	
Place of Final Destination/For Transportation to/Place of Delivery:	<input type="text"/>	
Latest Shipment Date (dd-MMM-yyyy): *	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Shipment Period:	<input type="text"/>	
Incoterms:	<input type="text" value="Select"/>	
Partial Shipment:	<input type="text" value="Select"/>	
Insurance Company Name:	<input type="text"/>	
Insurance Company Address:	<input type="text"/>	
Insurance Policy Number:	<input type="text"/>	
Mode Of Shipment:	<input type="text" value="SEA"/>	
Third Port Shipment:	<input type="text"/>	
Transhipment:	<input type="text" value="Select"/>	
Presentation Period:	<input type="text"/>	
Submit	Save	Next

## Guidance for filling IB LC Application

### STEP 4: Shipment Details



Mention Marine Insurance Open Policy or One-Off Insurance details as under:

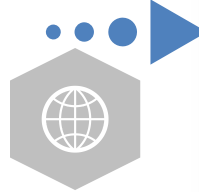
1. Insurance company name
2. Insurance company address, fax number & Email ID
3. Insurance policy number

Note: Avoid non swift characters like (@, &, \_, etc.)

أذكر بوليصة التأمين البحري المفتوحة أو تفاصيل التأمين (للمرة واحدة) كما يلي:

1. اسم شركة التأمين
2. عنوان شركة التأمين
3. رقم بوليصة التأمين

ملاحظة: تجنب استخدام الرموز/العلامات التالية مثل: (@, &, \_, ; )



Place of Taking in Charge/Dispatch from/Place of Receipt:

Port of Loading/Airport of Departure:

Port of Discharge/Airport of Destination:

Place of Final Destination/For Transportation to/Place of Delivery:

Latest Shipment Date (dd-MMM-yyyy): \*

Shipment Period:

Incoterms:

Partial Shipment:

Insurance Company Name:

Insurance Company Address:

Insurance Policy Number:

Mode Of Shipment:

Third Port Shipment:

Transhipment:

Presentation Period:

## Guidance for filling IB LC Application

### STEP 4: Shipment Details



Provide details as under :

1. **Mode of shipment:** (Select: Sea / Air / Sea & Air / Local / Truck)
2. **Third port shipment:** (Input: Yes / No)
3. **Transshipment:** (Select: **(1) Conditional** **(2) Allowed** **(3) Not Allowed**)
4. **Presentation period:** (indicates when the documents are to be presented, “shipment & expiry date gap are called presentation period”) input presentation period if any,

Click Next

تقديم التفاصيل على النحو التالي:

1. طريقة الشحن (البحر / الجو / البحر والجو / محلي / شاحنة)
2. الشحن عبر منفذ ثالث من غير أن تصل بلد طالب الاعتماد/ البنك المصدر للاعتماد (اختر: نعم / لا)
3. تغيير وسيلة الناقل (اختر: مسموح / غير مسموح)
4. فترة التقديم (ادخل: فترة التقديم إن وجدت)



Place of Taking in Charge/Dispatch from/Place of Receipt:	<input type="text"/>
Port of Loading/Airport of Departure:	<input type="text"/>
Port of Discharge/Airport of Destination:	<input type="text"/>
Place of Final Destination/For Transportation to/Place of Delivery:	<input type="text"/>
Latest Shipment Date (dd-MMM-yyyy):*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Shipment Period:	<input type="text"/>
Incoterms:	<input type="text" value="Select"/>
Partial Shipment:	<input type="text" value="Select"/>
Insurance Company Name:	<input type="text"/>
Insurance Company Address:	<input type="text"/>
Insurance Policy Number:	<input type="text"/>
Mode Of Shipment:	<input type="text" value="SEA"/>
Third Port Shipment:	<input type="text"/>
Transshipment:	<input type="text" value="Select"/>
Presentation Period:	<input type="text"/>
	<input type="button" value="Submit"/> <input type="button" value="Save"/> <input type="button" value="Next"/>

## STEP -5-

# Goods Description

This section includes details of the Goods being imported

The screenshot shows a web application interface for 'Request LC Issuance'. At the top, a blue navigation bar contains icons for Overview, Accounts, Cards, Transfers, Trade Finance (highlighted), Payments, Administration, and More. Below the navigation bar, the page title 'Request LC Issuance' is displayed in orange. A green notification bar indicates a successful save: '[102266] Request saved successfully with reference id 2136'. The main form area has a tabbed interface with 'Goods Description' selected. Above the tabs, there is a dropdown menu labeled 'Option:' with 'Request LC Issuance' selected and a 'Submit' button. The 'Goods Description' tab contains a text input field with a red asterisk indicating it is required. Below the input field are three buttons: 'Submit', 'Save', and 'Next'. An orange horizontal bar is visible at the bottom of the slide.

## Guidance for filling IB LC Application

### STEP 5: Goods Description



Mention full details of Description of Goods, (Brief Description)  
Proforma Invoice Number & Date

Note: Avoid non swift characters like (@, &, \_ etc.)

Click Next

اذكر التفاصيل الكاملة لوصف البضائع وتفاصيل رقم الفاتورة المبدئية وشروط التجارة الدولية في  
تحديد المسؤولية في دفع تكلفة ونقل وتأمين البضاعة وتاريخ سريانها

ملاحظة: تجنب استخدام الرموز/العلامات التالية مثل: (@, &, \_ , ; )



Goods Description: \*

Submit Save Next



## STEP -6-

# Documents

This section includes details of the Documents called for in the LC.

Review Accounts Cards Transfers Trade Finance Payments Administration Menu

Welcome, ALSURBOOSI BALSUDOOQI GEN TRA C, pan arabian est  
 Last login: 09/01/2020 09:07:59 PM CST Settings Logout

Request LC Issuance Step 1 of 3

Request saved successfully with reference Id 2136

Option : Request LC Issuance

General Details	Parties	Payment Terms	Shipment Details	Goods Description	Documents	Additional Conditions	Additional Instructions
-----------------	---------	---------------	------------------	-------------------	-----------	-----------------------	-------------------------

INVOICE

LOCAL COMMERCIAL INVOICE

MANUALLY SIGNED COMMERCIAL INVOICE IN  ORIGINAL PLUS  COPIES:

(A) STATING GOODS ARE OF  ORIGIN,

(B) CERTIFYING THAT THE CONTENTS ARE TRUE AND CORRECT,

(C) CERTIFYING THAT THE GOODS ARE RECEIVED/DELIVERED IN GOOD ORDER AND CONDITION AT

LOCAL COMMERCIAL INVOICE WITH INSPECTION

MANUALLY SIGNED COMMERCIAL INVOICE IN  ORIGINAL PLUS  COPIES:

(A) STATING GOODS ARE OF  ORIGIN,

(B) CERTIFYING THAT THE CONTENTS ARE TRUE AND CORRECT,

(C) CONFIRMING BY M/S.  THAT GOODS RECEIVED BY THEM THROUGH SHARJAH ISLAMIC BANK'S REPRESENTATIVE IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION BY COUNTERSIGNING AND AFFIXING MANUAL COMPANY RUBBER STAMP.

COMMERCIAL INVOICE FOREIGN LC WITH LEGALIZATION

MANUALLY SIGNED COMMERCIAL INVOICE IN  ORIGINAL PLUS  COPIES:

(A) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR PRODUCER,

(B) CERTIFYING GOODS ARE OF  ORIGIN,

(C) CERTIFYING THAT THE CONTENTS ARE TRUE AND CORRECT

(C) CONFIRMING BY M/S.  THAT GOODS RECEIVED BY THEM THROUGH SHARJAH ISLAMIC BANK'S REPRESENTATIVE IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION BY COUNTERSIGNING AND AFFIXING MANUAL COMPANY RUBBER STAMP.

COMMERCIAL INVOICE FOREIGN LC WITH LEGALIZATION

MANUALLY SIGNED COMMERCIAL INVOICE IN  ORIGINAL PLUS  COPIES:

(A) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR PRODUCER,

(B) CERTIFYING GOODS ARE OF  ORIGIN,

(C) CERTIFYING THAT THE CONTENTS ARE TRUE AND CORRECT

(D) ORIGINAL DULY LEGALIZED BY U.A.E EMBASSY OR CONSULATE

COMMERCIAL INVOICE FOREIGN LC WITHOUT LEGALIZATION

MANUALLY SIGNED COMMERCIAL INVOICE IN  ORIGINAL PLUS  COPIES:

(A) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR PRODUCER,

(B) CERTIFYING GOODS ARE OF  ORIGIN,

(C) CERTIFYING THAT THE CONTENTS ARE TRUE AND CORRECT

WITH ADVANCE PAYMENT  
 INVOICE MUST BE DRAWN FOR 100 PCT OF GOODS VALUE AND SHOULD SHOW DEDUCTION OF  AGAINST ADVANCE PAYMENT IN CASE OF FULL DELIVERY OR ON PRORATA BASIS (IN CASE OF PARTIAL DELIVERY).

WITH ADVANCE PAID OUTSIDE THE LC

TOTAL VALUE OF THE GOODS IS  OUT OF WHICH  IS ALREADY PAID IN ADVANCE BY APPLICANT DIRECTLY TO THE BENEFICIARY OUTSIDE THIS LC. THEREFORE THIS LC REPRESENTS  INVOICE SHOULD PRESENT FOR 100 PCT VALUE OF GOODS DELIVERED AND MUST SHOW THE DEDUCTION OF  AS AN ADVANCE PAYMENT PAID OUTSIDE THIS LC (IN CASE OF FULL DELIVERY OR ON PRO RATA BASIS IN CASE OF PARTIAL DELIVERY).

CUSTOMIZED/ADDITIONAL CLAUSE

TRANSPORT DOCUMENTS

MARINE BILL OF LADING

FULL SET (3/3) OF ORIGINAL CLEAN SHIPPED ON BOARD BILLS OF LADING MADE OUT TO THE ORDER OF SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E., MARKED FREIGHT  AND NOTIFY:

(I) SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E.

(II)

BILL OF LADING MUST ALSO STATE:

(A) NAME, FULL ADDRESS, TELEPHONE AND FAX NUMBER OF THE CARRIER'S AGENT IN

75%

# Guidance for filling IB LC Application

## STEP 6: Documents Required

### FOR INVOICE:

Select only one clause under INVOICE HEADING and fill information from dropdown list – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below

### FOR TRANSPORT DOCUMENT

Select one or multiple clauses under TRANSPORT DOCUMENT HEADING and fill information from dropdown list – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below

**Note: Avoid non swift characters like (@, &, \_ etc.)**

### الفاتورة:

حدد خيار واحد فقط ضمن INVOICE HEADING وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

### مستند الشحن:

حدد خيارًا واحدًا أو عدة خيارات ضمن عنوان TRANSPORT DOCUMENT وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك، حدد "CUSTOMIZED / ADDITIONAL CLAUSE" واكتب بندك في المربع أدناه

ملاحظة: تجنب استخدام الرموز/العلامات التالية مثل: (@, &, \_ , ; )

# Guidance for filling IB LC Application

## STEP 6: Documents Required

### FOR CERTIFICATE OF ORIGIN

Select only one clause under CERTIFICATE OF ORIGIN HEADING and fill information from dropdown list **along with origin of goods** – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below

### FOR PACKING LIST

Select clause under PACKING LIST HEADING and fill information from dropdown list – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below .

**Note: Avoid non swift characters like (@, &, \_ , etc.)**

### شهادة المنشأ

حدد خيار واحد فقط ضمن شهادة المنشأ وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

### قائمة التعبئة

حدد خيار واحد فقط تحت عنوان قائمة التعبئة وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

ملاحظة: تجنب استخدام الرموز/العلامات التالية مثل: (@, &, \_ , ; )

(C) VESSEL IMO NUMBER

KINDLY MARK THE BELOW:

SHIPMENT EFFECTED IN CLOSED CONTAINERS)

CONTAINER AND SEAL NUMBER(S)

SHIPMENT EFFECTED IN BREAK BULK

SHIPMENT EFFECTED ON RO/RO VESSEL

SHIPMENT EFFECTED ON DECK

SHIPMENT EFFECTED UNDER DECK

SHIPPING MARKS:

CHARTER BILL OF LADING

FULL SET (2/2) OF ORIGINAL SHIPPED ON BOARD BILLS OF LADING ISSUED TO THE ORDER OF SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, UAE AND MARKED FREIGHT PAYABLE AS PER CHARTER PARTY AGREEMENT, SIGNED BY THE MASTER OR OWNER OR THEIR NAMED AGENT FOR OR ON BEHALF OF THE MASTER OR OWNER AND NOTIFY:

(1) SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E.

(0)

BILL OF LADING MUST ALSO STATE:

(0) NAME, FULL ADDRESS, TELEPHONE AND FAX NUMBER OF ISSUER OF THE BILL OF LADING

(C) VESSEL IMO NUMBER

AIRWAYBILL

AIRWAY BILL (THIRD ORIGINAL FOR SHIPPER) EVIDENCING FREIGHT  SHOWING GOODS CONSIGNED TO SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, UAE, MARKED WITH FLIGHT NUMBER, FLIGHT DATE AND NOTIFY:

(1) SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E.

(0) M/S

TRUCK CONSIGNMENT NOTE

SIGNED TRUCK CONSIGNMENT NOTE IN  ORIGINAL PLUS  COPIES ISSUED BY THE TRANSPORT COMPANY, SHOWING CONSIGNEE AS SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, UAE, MARKED FREIGHT  AND NOTIFY  SHOWING GOODS RECEIVED FOR SHIPMENT/DESPATCH AND THE DATE OF DESPATCH.

DELIVERY NOTE

1. BENEFICIARY'S DELIVERY NOTE IN  ORIGINAL PLUS  COPIES:

(A) STATING EXACT DATE OF DELIVERY OF GOODS,

(B) STATING THE DESCRIPTION OF GOODS,

(C) CERTIFYING THAT THE GOODS ARE RECEIVED/DELIVERED IN GOOD ORDER AND CONDITION AT

DELIVERY NOTE WITH INSPECTION

1. BENEFICIARY'S DELIVERY NOTE IN  ORIGINAL PLUS  COPIES:

(A) STATING EXACT DATE OF DELIVERY OF GOODS,

(B) EVIDENCING DESCRIPTION OF GOODS,

(C) CONFIRMING BY M/S  THAT GOODS RECEIVED BY THEM THROUGH SHARJAH ISLAMIC BANK'S REPRESENTATIVE IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION BY COUNTERSIGNING AND AFFIXING MANUAL COMPANY RUBBER STAMP.

CUSTOMIZED/ADDITIONAL CLAUSE

CERTIFICATE OF ORIGIN

WITH LEGALIZATION

CERTIFICATE OF ORIGIN IN  ORIGINAL PLUS  COPIES ISSUED BY CHAMBER OF COMMERCE IN THE EXPORTING COUNTRY:

(A) STATING GOODS ARE OF  ORIGIN,

(B) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR PRODUCER

(C) ORIGINAL DULY LEGALIZED BY U.A.E. EMBASSY OR CONSULATE.

WITHOUT LEGALIZATION

CERTIFICATE OF ORIGIN IN  ORIGINAL PLUS  COPIES ISSUED BY CHAMBER OF COMMERCE IN THE EXPORTING COUNTRY:

(A) STATING GOODS ARE OF  ORIGIN,

(B) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR PRODUCER

CUSTOMIZED/ADDITIONAL CLAUSE

PACKING LIST

PACKING LIST

BENEFICIARY'S PACKING LIST IN  ORIGINAL PLUS  COPIES:

CUSTOMIZED/ADDITIONAL CLAUSE

# Guidance for filling IB LC Application

## STEP 6: Documents Required

### FOR INSURANCE POLICY

Select only one clause under **Insurance Policy Heading** according to your incoterm - if you wish to type your own clause, select “**Customized/Additional Clause**” and type your clause in the box below

### FOR ADVICE OF SHIPMENT

Select clause under **ADVICE OF Shipment Heading** and fill information by typing – if you wish to type your own clause, select “**Customized/Additional Clause**” and type your clause in the box below.

### FOR OTHER DOCUMENTS

If you wish to add some more clauses, select “**Customized/Additional Clause**” under Other Documents Heading and type your clause in the box below .

**Note: Avoid non swift characters like (@, &, \_ , etc.)**

**Click Next**

### بوليصة التأمين

حدد خيار واحد فقط تحت عنوان INSURANCE POLICY HEADING وفقاً لـ incoterm الخاصة بك - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "CLAUSE / ADDITIONAL CLAUSE" اكتب الخيار في المربع أدناه.

### إشعار بالشحن

حدد خيار واحد فقط عنوان ADVICE OF SHIPMENT HEADING وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

### مستندات أخرى

إذا كنت ترغب في إضافة بعض الخيارات الأخرى ، حدد "CLAUSE / ADDITIONAL CLAUSE" ضمن مستندات أخرى HEADING واكتب الخيار في المربع أدناه

ملاحظة: تجنب استخدام الرموز التالية مثل: (@, &, \_ , ; )

CUSTOMIZED/ADDITIONAL CLAUSE

**INSURANCE POLICY**

(BY SEA) FOR INCOTERM CIF

INSURANCE POLICY IN ORIGINAL(S) FOR THE CIF VALUE OF GOODS PLUS 10 PERCENT IN THE CURRENCY OF LETTER OF CREDIT, SHOWING ASSURED/INSURED SHARJAH ISLAMIC BANK, U.A.E., COVERING INSTITUTE CARGO CLAUSES 'A' - 1/1/2009, INSTITUTE WAR CLAUSES (CARGO) - 1/1/2009, INSTITUTE STRIKE CLAUSES (CARGO) - 1/1/2009, SHOWING FULL NAME, ADDRESS AND TELEPHONE NUMBER OF THE INSURANCE COMPANY'S CLAIM SETTLEMENT AGENT IN U.A.E., AND STATING/ CONFIRMING THE FOLLOWING:

(A) ALL CLAIMS UNDER THIS POLICY ARE PAYABLE IN UAE IN THE CURRENCY OF LETTER OF CREDIT TO THE ORDER OF SHARJAH ISLAMIC BANK, U.A.E, ONLY.

(B) THAT THE COVER IS NOT SUBJECT TO ANY FRANCHISE OR AN EXCESS (DEDUCTIBLE).

(C) FULL PREMIUM PRE-PAID.

(D) SHARJAH ISLAMIC BANK, U.A.E. OR THEIR AGENTS, SHALL ALWAYS HAVE THE RIGHT TO CLAIM UNDER THIS CERTIFICATE OF INSURANCE OR INSURANCE POLICY, WHEN NECESSARY.

(BY AIR) FOR INCOTERM CIP

INSURANCE POLICY IN ORIGINAL(S) FOR THE CIF VALUE OF GOODS PLUS 10 PERCENT IN THE CURRENCY OF LETTER OF CREDIT, SHOWING ASSURED/INSURED SHARJAH ISLAMIC BANK, U.A.E., COVERING INSTITUTE CARGO CLAUSES 'A' - 1/1/2009, INSTITUTE WAR CLAUSES (AIR CARGO) - 1/1/2009, INSTITUTE STRIKE CLAUSES (AIR CARGO) - 1/1/2009, SHOWING FULL NAME, ADDRESS AND TELEPHONE NUMBER OF THE INSURANCE COMPANY'S CLAIM SETTLEMENT AGENT IN U.A.E., AND STATING/ CONFIRMING THE FOLLOWING:

(A) ALL CLAIMS UNDER THIS POLICY ARE PAYABLE IN UAE IN THE CURRENCY OF LETTER OF CREDIT TO THE ORDER OF SHARJAH ISLAMIC BANK, U.A.E, ONLY.

(B) THAT THE COVER IS NOT SUBJECT TO ANY FRANCHISE OR AN EXCESS (DEDUCTIBLE).

(C) FULL PREMIUM PRE-PAID.

(D) SHARJAH ISLAMIC BANK, U.A.E. OR THEIR AGENTS, SHALL ALWAYS HAVE THE RIGHT TO CLAIM UNDER THIS CERTIFICATE OF INSURANCE OR INSURANCE POLICY, WHEN NECESSARY.

(BY ROAD) FOR INCOTERM CIP

INSURANCE POLICY IN ORIGINAL(S) FOR THE CIF VALUE OF GOODS PLUS 10 PERCENT IN THE CURRENCY OF LETTER OF CREDIT, SHOWING ASSURED/INSURED SHARJAH ISLAMIC BANK, U.A.E., COVERING LAND TRANSIT (WAREHOUSE TO WAREHOUSE), INSTITUTE WAR CLAUSES (LAND TRANSIT) - 1/1/2009, INSTITUTE STRIKE CLAUSES (LAND TRANSIT) - 1/1/2009, SHOWING FULL NAME, ADDRESS AND TELEPHONE NUMBER OF THE INSURANCE COMPANY'S CLAIM SETTLEMENT AGENT IN U.A.E., AND STATING/ CONFIRMING THE FOLLOWING:

(A) ALL CLAIMS UNDER THIS POLICY ARE PAYABLE IN UAE IN THE CURRENCY OF LETTER OF CREDIT TO THE ORDER OF SHARJAH ISLAMIC BANK, U.A.E, ONLY.

(B) THAT THE COVER IS NOT SUBJECT TO ANY FRANCHISE OR AN EXCESS (DEDUCTIBLE).

(C) FULL PREMIUM PRE-PAID.

(D) SHARJAH ISLAMIC BANK, U.A.E. OR THEIR AGENTS, SHALL ALWAYS HAVE THE RIGHT TO CLAIM UNDER THIS CERTIFICATE OF INSURANCE OR INSURANCE POLICY, WHEN NECESSARY.

CUSTOMIZED/ADDITIONAL CLAUSE

**ADVICE OF SHIPMENT**

ADVICE OF SHIPMENT

ADVICE OF SHIPMENT ALONGWITH FAX TRANSMISSION REPORT SENT BY THE BENEFICIARY VIA FAX WITHIN 5 WORKING DAYS FROM THE DATE OF SHIPMENT REFERRING TO OPEN POLICY NO.

STATING THE SHIPMENT DETAILS INCLUDING DATE OF SHIPMENT, LC NUMBER, MARKS, VALUE, DESCRIPTION OF GOODS, VESSEL NAME AND VOYAGE NUMBER, TO THE FOLLOWING PARTIES:

(A) M/S  WITH FAX NO

(B) M/S  DETAILS WITH FAX NO

CUSTOMIZED/ADDITIONAL CLAUSE

**Other Documents**

CUSTOMIZED/ADDITIONAL CLAUSE

NOTE: BANK IS ALLOWED TO INCORPORATE BANK'S STANDARD CLAUSES

Back Next

## STEP -7-

# Additional Conditions

‘Additional Conditions’ tab. This section includes any other Additional Conditions as part of the LC.

Overview
Accounts
Cards
Transfers
Trade Finance
Payments
Administration
More

Welcome, ALSUBOOSI & ALSIDDIQI GEN TRA C, pan arabian est  
 Last login time: 27-Jan-2020 02:07:59 PM CST

Settings
Logout

### Request LC Issuance

Step 1 of 3 ● ○ ○

✔ [02266] Request saved successfully with reference M 2136

Option : Request LC Issuance Submit

General Details	Parties	Payment Terms	Shipment Details	Goods Description	Documents	Additional Conditions	Additional Instructions
<div style="font-size: 0.8em;"> <p><b>Additional Conditions:</b></p> <ol style="list-style-type: none"> <li>1. ALL DOCUMENTS MUST BE ISSUED ONLY IN ENGLISH LANGUAGE, BEAR DOCUMENTS ISSUANCE DATE AND TO INDICATE THIS DOCUMENTARY CREDIT NUMBER.</li> <li>2. SHIPMENT AND/OR ANY DOCUMENTS ISSUED OR DATED PRIOR TO THE DATE OF ISSUANCE OF THIS DOCUMENTARY CREDIT ARE NOT ACCEPTABLE.</li> <li>3. ANY CORRECTION OR ALTERATION TO THE DOCUMENTS MUST BE AUTHENTICATED BY THE ISSUER.</li> <li>4. A FEE OF EQUIVALENT TO AED 420.00 (INCLUDING VAT) WILL BE LEVIED IF DOCUMENTS ARE FOUND TO BE DISCREPANT AT OUR COUNTER. NOTWITHSTANDING ANYTHING MENTIONED IN THE FIELD 71D THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.</li> <li>5. ADDITIONAL PHOTOCOPY/COPY OF ALL THE DOCUMENTS FOR OUR RECORDS SHOULD ACCOMPANY/SENT ALONG WITH ORIGINAL DOCUMENTS. IN CASE IF THE ADDITIONAL PHOTOCOPY/COPY ARE MISSING OR NOT SENT/PRESENTED WE SHALL DEDUCT A FEE OF EQUIVALENT AED 53.00 FROM THE PROCEEDS. NOTWITHSTANDING ANYTHING TO THE CONTRARY MENTIONED IN THE FIELD 71D, THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND THIS WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.</li> <li>6. SATURDAYS ARE NON-BANKING DAY FOR THE CENTRALIZED TRADE FINANCE DEPARTMENT OF SHARJAH ISLAMIC BANK AS PER ARTICLE 2 (BANKING DAY DEFINITION) OF UCP600. PRESENTATIONS RECEIVED IN THE BANK (ON OR THROUGH BRANCHES AND/OR MAIL DEPARTMENT WHICH ARE OPEN OTHERWISE FOR OTHER BANKING BUSINESS) ON SATURDAYS WILL BE DEEMED TO HAVE RECEIVED ON THE FIRST FOLLOWING 'BANKING' DAY FOR OUR CENTRALIZED TRADE FINANCE DEPARTMENT.</li> <li>7. ALL PARTIES TO THIS TRANSACTION ARE ADVISED THAT THERE ARE SPECIFIC LOCAL DIRECTIVES AND INTERNATIONAL SANCTIONS IMPOSED BY REGULATORY AUTHORITIES LIKE U.N, E.J, U.S. (OFAC) ETC. AGAINST CERTAIN COUNTRIES, ENTITIES, VESSELS AND INDIVIDUALS. UNDER THESE MEASURES, BANKS MAY BE UNABLE TO PROCESS ANY TRANSACTION THAT INVOLVES A BREACH OF SUCH SANCTIONS, AND AUTHORITIES MAY REQUIRE DISCLOSURE OF INFORMATION. WE, THE SHARJAH ISLAMIC BANK, OR ANY OF OUR REPRESENTATIVES IS NOT LIABLE IF WE, OR ANY OTHER PERSON, FAILS OR DELAYS TO PERFORM OR IMPLEMENT THE TRANSACTION (INCLUDING BUT NOT LIMITED TO LETTERS OF CREDIT - INWARD AND OUTWARD - LETTERS OF GUARANTEE AND/OR COLLECTIONS - INWARD AND OUTWARD), OR DISCLOSES INFORMATION, AS A RESULT OF AN ACTUAL OR APPARENT BREACH OF SUCH SANCTIONS AND/OR OTHER REGULATIONS.</li> </ol> </div> <div style="text-align: right; margin-top: 10px;"> <span style="border: 1px solid #0056b3; padding: 2px 5px;">Submit</span> <span style="border: 1px solid #0056b3; padding: 2px 5px; margin-left: 5px;">Save</span> <span style="border: 1px solid #0056b3; padding: 2px 5px; margin-left: 5px;">Next</span> </div>							

# Guidance for filling IB LC Application

## STEP 7-8: Additional Conditions/Instructions

### UNDER ADDITIONAL CONDITIONS

Additional Conditions clauses are all bank's standard clauses which will be the part of your LC issuance

Click Next

### شروط إضافية:

الشروط الإضافية هي جميع البنود العامة/ الخاصة بالبنك والتي ستكون جزءاً من إصدار خطاب الاعتماد الخاص بك

Request LC Issuance

Step 1 of 3

Option : Request LC Issuance

Submit

General Details Parties Payment Terms Shipment Details Goods Description Documents Additional Conditions Additional Instructions

Additional Conditions:

1. ALL DOCUMENTS MUST BE ISSUED ONLY IN ENGLISH LANGUAGE, BEAR DOCUMENTS ISSUANCE DATE AND TO INDICATE THIS DOCUMENTARY CREDIT NUMBER.
2. SHIPMENT AND/OR ANY DOCUMENTS ISSUED OR DATED PRIOR TO THE DATE OF ISSUANCE OF THIS DOCUMENTARY CREDIT ARE NOT ACCEPTABLE.
3. ANY CORRECTION OR ALTERATION TO THE DOCUMENTS MUST BE AUTHENTICATED BY THE ISSUER.
4. A FEE OF EQUIVALENT TO AED 425.000 (INCLUDING VAT) WILL BE LEVIED IF DOCUMENTS ARE FOUND TO BE DISCREPANT AT OUR COUNTER, NOTWITHSTANDING ANYTHING MENTIONED IN THE FIELD 710 THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.
5. ADDITIONAL PHOTOCOPY/COPY OF ALL THE DOCUMENTS FOR OUR RECORDS SHOULD ACCOMPANY/SENT ALONG WITH ORIGINAL DOCUMENTS. IN CASE IF THE ADDITIONAL PHOTOCOPY/COPY ARE MISSING OR NOT SENT/PRESENTED WE SHALL DEDUCT A FEE OF EQUIVALENT AED 53.000 FROM THE PROCEEDS, NOTWITHSTANDING ANYTHING TO THE CONTRARY MENTIONED IN THE FIELD 710, THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND THIS WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.
6. SATURDAYS ARE NON-BANKING DAY FOR THE CENTRALIZED TRADE FINANCE DEPARTMENT OF SHARJAH ISLAMIC BANK AS PER ARTICLE 2 (BANKING DAY DEFINITION) OF UCP600. PRESENTATIONS RECEIVED IN THE BANK (ON OR THROUGH BRANCHES AND/OR MAIL DEPARTMENT WHICH ARE OPEN OTHERWISE FOR OTHER BANKING BUSINESS) ON SATURDAYS WILL BE DEEMED TO HAVE RECEIVED ON THE FIRST FOLLOWING 'BANKING' DAY FOR OUR CENTRALIZED TRADE FINANCE DEPARTMENT.
7. ALL PARTIES TO THIS TRANSACTION ARE ADVISED THAT THERE ARE SPECIFIC LOCAL DIRECTIVES AND INTERNATIONAL SANCTIONS IMPOSED BY REGULATORY AUTHORITIES LIKE U.N, E.U, U.S, (OFAC) ETC. AGAINST CERTAIN COUNTRIES, ENTITIES, VESSELS AND INDIVIDUALS. UNDER THESE MEASURES, BANKS MAY BE UNABLE TO PROCESS ANY TRANSACTION THAT INVOLVES A BREACH OF SUCH SANCTIONS, AND AUTHORITIES MAY REQUIRE DISCLOSURE OF INFORMATION. WE, THE SHARJAH ISLAMIC BANK, OR ANY OF OUR REPRESENTATIVES IS NOT LIABLE IF WE, OR ANY OTHER PERSON, FAILS OR DELAYS TO PERFORM OR IMPLEMENT THE TRANSACTION INCLUDING BUT NOT LIMITED TO LETTERS OF CREDIT - INWARD AND OUTWARD - LETTERS OF GUARANTEE AND/OR COLLECTIONS - INWARD AND OUTWARD, OR DISCLOSE INFORMATION, AS A RESULT OF AN ACTUAL OR APPARENT BREACH OF SUCH SANCTIONS AND/OR OTHER REGULATIONS.

Submit Save Next

## STEP -8-

# Additional Instructions

'Additional Instructions' tab. This section includes any other Additional Instruction as part of the LC.

The screenshot shows the 'Request LC Issuance' page in a web application. At the top, there is a navigation bar with icons for Overview, Accounts, Cards, Transfers, Trade Finance (highlighted), Payments, Administration, and More. Below the navigation bar, the page title 'Request LC Issuance' is displayed. A green notification bar indicates a successful request save with reference ID 2136. The main content area features a dropdown menu set to 'Request LC Issuance' and a 'Submit' button. Below this is a tabbed interface with five tabs: General Details, Parties, Payment Terms, Shipment Details, and Goods Description. The 'Additional Instructions' section contains a text input field. At the bottom, there are links for 'Terms and Conditions - Murabaha' and 'Terms and Conditions - Non Murabaha', a checkbox for 'I accept the Terms and Conditions', and a link to 'Download Promise to Purchase document'. The bottom right corner contains 'Upload Attachment', 'Save', and 'Submit' buttons.

# Guidance for filling IB LC Application

## STEP 7-8: Additional Conditions/Instructions

### UNDER ADDITIONAL INSTRUCTIONS

If you wish to add any further condition, you may type your clause under Additional Instructions Box

### UPLOAD ATTACHMENT

If your wish to upload any document such as (Proforma Invoice, specimen signatures, Annexure, etc) you may attached the document by clicking on 'Upload Attachment' button.

Review Terms & Conditions of your LC Type, by clicking :

- Terms and Conditions – Murabaha
- Terms and Conditions – Non Murabaha

Select "I accept the terms & conditions" Box and **Click Submit button Below**

### تحت تعليمات إضافية

في حالة رغبتك في إضافة بعض الشروط الإضافية ، اكتبها في المربع الموجود بجوار التعليمات الإضافية

راجع الشروط والأحكام الخاصة بنوع خطاب الاعتماد الخاص بك ، وذلك بالنقر فوق:

- الشروط والأحكام - المرابحة
- الشروط والأحكام - غير المرابحة

حدد مربع "أوافق على الشروط والأحكام" وانقر فوق زر "إرسال" في الأسفل

Request LC Issuance

[102266] Request saved successfully with reference ID 2136

Option : Request LC Issuance Submit

General Details Parties Payment Terms Shipment Details Goods Description

Additional Instructions:

Terms and Conditions – Murabaha  
Terms and Conditions – Non Murabaha  
 I accept the Terms and Conditions.  
\* Download Promise to Purchase document

Upload Attachment Save Submit

**Click Submit button Below**



# Final Step

## Confirmation Details

The 'Preview Confirmation Details' screen is essentially a screen which displays the details entered by the customer in the 'Request LC Issuance' - screen is non-editable

1. Maker inputs the data and submits the application,
2. Application will be listed in Checker's inbox,
3. Checker will review the data of application and Approves from his inbox,
4. Application will be received by Sharjah Islamic Bank.

**Confirmation Details**

Option : Request LC Issuance

**General Details**

LC Type: Irrevocable  
Murabaha/Non Murabaha: Murabaha  
Advice Mode: Swift  
Applicable Rules: UCP Latest Version  
On behalf of: [redacted] CO  
On behalf of Address: P O BOX 232121  
Address (Line 1): DUBAI  
Address (Line 2): UAE  
Expiry Date(dd/MM/yyyy): 31/12/2019  
Place of Expiry: CHINA

**Beneficiary Details**

Beneficiary Name: Industrial Company Limited  
Beneficiary Ac: [redacted]  
Address (Line 1): p o box 12354  
Address (Line 2): Beijing  
Address (Line 3): China  
Advising Bank Details  
Advise Through Bank Name or Beneficiary's Bank name: ABN AMRO BANK N.V. SHANGHAI BRANCH  
Bank Address (Line 1): 8 CENTURY AVENUE TOWER II, LFC UNIT 865-866  
Bank Address (Line 2):  
Bank Address (Line 3):

**Payment Terms**

Legalization Charges: Applicant  
Available with: Issuing Bank  
Available by: Acceptance

Thank You  
Have a nice day!

IN CASE OF ANY FURTHER CLARIFICATION/ASSISTANCE, WE  
ARE AVAILABLE AT:

TFD HELPDESK  
PHONE : 009716 5999 888  
EMAIL: [TFDHELPDESK@sib.ae](mailto:TFDHELPDESK@sib.ae)

CUSTOMER SERVICE TIMING  
SUNDAY – THURSDAY  
8:00 am – 1:00 pm

APPLICATION/FORMS ARE AVAILABLE IN APPLICATION  
LIBRARY ON OUR WEBSITE <https://www.sib.ae/>