



Service Level Agreement for Trade Finance Services

Services	Cut-Off Time for receipt of instructions	Fulfillment	Turnaround Time	Section Party
Import Services				
Imports - Issuance of Letter of Credit (LC)	By 2 PM on T Day	LC/Amendment Issued and Transmitted Copy either (i) send email to customer or (ii) made available at bank counter for collection	Applications received: Before 2 PM - Within T day After 2 PM - T + 1 Day	Trade Finance Operation Section
Import Bills under LC - New	By 3 PM on T Day	Documents examined and customer notified of status of documents drawn under Letters of Credits issued by us via email advice	T + 1 day	
Import Bills under LC - Payment	By 3 PM on T day	Documents are ready for collection and payments effected	Instructions received: T + 1 day	
Import Collection - New	By 3 PM on T Day	Documents processed and customers notified of receipt of Inward Documentary Bills for Collection received from	Customer will be notified of documents received: Before 3 PM - Within T day After 3 PM	



		remitting banks for presentation to importer/ Drawee	- T + 1 day	
Import Collection - Payment	By 3 PM on T Day	Documents are ready for collection and payments effected	Instruction received: - T + 1 day	
Trust Receipt Loan	By one day in advance before bill due date	Customer apply TRL application	Applications received: one day in advance before bill due date	
Supply Chain Finance Services				
Invoice Financing Purchase - IFP	By 12 PM on T Day	Customer apply Financing application and related documents as per credit facility letter	Applications received: Upon complying with Credit Facility Terms	Trade Finance Operation Section
Export Services				
Export Advising/Confirming/Transfer of Export LC	By 2 PM on T Day	Beneficiaries are advised of the Export Letters of Credit received by Bank	All inward LCs received: Before 2 PM - Advised within T day After 2 PM - T + 1 day	Trade Finance Operation Section
Export Bill Negotiation under LC - Creation	By 3 PM on T Day	Customer advised of document status upon examination of document drawn under Export Letter of Credit presented by customer	Documents presented: Before 11 AM on T day After 11 AM - T + 1 day	



Export Bill Negotiation under LC – Advise Discrepancies on Export Negotiation Documents	By 3 PM on T Day	Customers are notified of Discrepancies	Documents presented: Before 11 AM on T day After 11 AM - T + 1 day	
Export Documentary Collection – Creation	By 2 PM on T Day	Processing and dispatch of Export Documentary Collections to Collecting Bank	Before 11am on T day After 11 AM - T + 1 day	
Bank Guarantee Services				
Shipping Guarantee/Airway Bill Endorsement	By 2 PM on T Day	Shipping Guarantee issued and available for customer collection at counters	Shipping Guarantees are issued within T day upon receipt of the applications Application received: Before 12 Noon – T day After 12 Noon – T + 1 day	Trade Finance Operation Section
Banker's Guarantees & Standby Letter of Credit (SBLC) - New / Creation - Amendment	By 2 PM on T Day	Issuance of Banker's Guarantee & SBLC applications	Standard formats bankers Guarantees applications received: Before 12 Noon - Within T day After 12 Noon - T + 1 day	



Banker's Guarantees & Standby Letter of Credit (SBLC) - Cancellation	By 2 PM on T Day	Banker's Guarantee & SBLC is cancelled	Before 12 Noon - Within T day After 12 Noon - T + 1 day	
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