

Trade Finance.

Détails sur les clauses de paiement des exportateurs.

Informations avant ou pendant la conclusion du contrat en sus des clauses de paiement pour le crédit documentaire à ouvrir.

S'agissant de la décision de garantir le paiement des expéditions et/ou prestations par un crédit documentaire, nous conseillons à l'exportateur de tenir compte des éléments ci-dessous et d'intégrer les points essentiels au contrat.

Additional Details in English, to be indicated in the contract:

1. Amount, Quantity, Description	<ul style="list-style-type: none"> ▶ Effective amount or effective quantity ▶ About (= tolerance of +/- 10 percent) ▶ Tolerance of +/- 5% in amount and quantity is allowed ▶ Documentary Credit (DC) should indicate goods description as:
2. Expiry Date, Shipment Date, Presentation of Documents	<ul style="list-style-type: none"> ▶ DC must be valid until (= date) in Switzerland and available with UBS AG ▶ DC should be received by us (= seller/beneficiary) on or before (= date) ▶ Goods will be shipped latest on (= date) ▶ Presentation of documents within days after shipping date must be allowed
3. Transport Documents, Mode of Transport	<ul style="list-style-type: none"> ▶ Bill of Lading = port to port shipment ▶ Transport document covering at least two different modes of transport = multimodal or combined transport document ▶ Air transport document/Air Waybill = covers dispatch by airfreight ▶ Truck Waybill (CMR) = covers dispatch by truck ▶ FCR = is used for dispatch by truck, rail, groupage truck and/or combined transport (note: FCR is a receipt for the goods only, not a transport document)
4. Delivery Terms, Insurance, Origin of Goods	<ul style="list-style-type: none"> ▶ Main carriage unpaid: EXW, FCA, FAS, FOB as per Incoterms 2000 ▶ Main carriage paid: CFR, CIF, CPT, CIP as per Incoterms 2000 ▶ Arrival clauses: DAF, DES, DEQ, DDU, DDP as per Incoterms 2000 ▶ Insurance to be covered by buyer or by seller ▶ DC must allow shipment of goods of origin
5. Partial Shipments, Transshipment, Shipment	<ul style="list-style-type: none"> ▶ Partial shipments must be allowed ▶ Transshipment must be allowed ▶ Shipment will be made from any European port, since Switzerland has no seaport ▶ Transport documents must evidence shipment from to
6. Documentary Credit Commissions, Legalization of Documents	<ul style="list-style-type: none"> ▶ All DC commissions (those of issuing and advising bank) to be paid by applicant ▶ All DC commissions outside issuing bank's country to be paid by beneficiary ▶ DC confirmation commission to be paid by applicant ▶ Charges for the legalization of documents to be paid by applicant ▶ Acceptance and Discount commission to be paid by beneficiary

Recommandations importantes:

Le crédit documentaire à ouvrir doit être régi par les «Règles et Usances uniformes relatives aux Crédits Documentaires (RUU), publication n° 600, c'est-à-dire **«DC must be subject to the Uniform Customs and Practice for Documentary Credits (UCP), ICC Publication n° 600»**.

Point 1	La mention «environ» ou une tolérance de x% est synonyme d'une plus grande souplesse pour l'exportateur.
Point 2	Le fait que le crédit soit réalisable auprès d'UBS SA permet à l'exportateur de percevoir le paiement plus rapidement.
Point 3	Le transport multimodal couvre un voyage par au moins 2 modes de transport différents (porte à porte).
Point 4	Les Incoterms 2000 et l'indication de l'origine des marchandises sont un «must».
Point 5	Les livraisons partielles et le transbordement offrent une certaine souplesse et sont avantageux pour l'exportateur.
Point 6	Une clause contractuelle concernant les commissions du crédit documentaire est souhaitable (qui paie quoi).

S'agissant de clients moins expérimentés, nous recommandons au vendeur de remplir notre formule d'ordre pour crédit documentaire et de la remettre avec la confirmation d'ordre à l'acheteur:

«Importer's request to issue a confirmed/unconfirmed documentary credit in favour of the exporter»



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