

Ref.

To: RHB Bank Berhad, Singapore

Date

We hand you documents as under for disposal in accordance to the following instructions and subject to the terms and conditions overleaf. We agree that negotiation or purchasing of the bill is with recourse to us unless RHB Bank Berhad has added its confirmation or consented in writing without recourse.

- Negotiation under L/C Purchase subject to final payment
 Collection on our behalf

Mode of Transport

- Sea Air Land

| | | | |
|--------------------------------|--|---|--|
| Tenor | | Amount | |
| Invoice No. | | Dated <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | |
| L/CNO. | | Dated <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | |
| Description of Goods | | | |
| Drawer Name | | RefNo. | |
| Drawer Address | | | |
| Contact Person | | TelNo. | |
| Drawee Name | | | |
| Drawee Address | | | |
| Issuing Bank / Collecting Bank | | | |

| | |
|--|--------------------|
| Port of Loading | Port of Discharge |
| Departure Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Vessel/ Flight No. |

For Bills not under L/C, please follow our instructions of the check boxes below

- Release DOCUMENT AGAINST PAYMENT (DP) Release DOCUMENT AGAINST ACCEPTANCE (DA)
 Acceptance/Payment may await arrival of goods Telex advice of Non-payment and/or Non-acceptance
 PROTEST for Non-acceptance and/or Non-payment DO NOT PROTEST
 If Unpaid/Unaccepted, store and insure goods Incur NO telex charges on this bill
 Bank charges outside Singapore are for Drawee's account Your charges are to be borne by us
 WAIVE interest and/or collection charges if refused DO NOT WAIVE interest and/or collection charges if refused
 Collect interest at % p.a. (360 days/ 365 days) from date of
 until date of
 In case of need, refer to who will assist you to obtain Acceptance/ Payment without alteration of our instructions.
 Other Instructions

Number of Documents attached

| | | | |
|---------------------------|--|--------------------------|--|
| Draft | | Commercial Invoice | |
| Negotiable B/L | | Non-negotiable B/L | |
| Airway Bill | | Forwarders Cargo Receipt | |
| Delivery Order | | Insurance Cert/ Policy | |
| Certificate of Origin | | Packing List | |
| Weight List | | Consular Invoice | |
| Custom Invoice | | Inspection Certificate | |
| Beneficiary's Certificate | | Telex Copy | |
| | | | |
| | | | |

Please credit proceeds of the above bill to our Account No.

Other Payment Instructions

We have read the terms and conditions and agree to abide by them.

Authorised Signature(s) & Company Stamp

Signature

Name

Date 2 0

General Terms and Conditions

1. We guarantee and assume full responsibility for the genuineness, regularity and validity of the bill of lading and other documents delivered to RHB Bank Berhad (hereinafter referred to as "Bank") and referred to overleaf (hereinafter collectively referred to as "the documents" and any draft or bill of exchange is herein referred to as a "bill") and also as to the quantity, quality, condition, genuineness, identity, title of the goods to which the documents relate.
2. We agree that:
 - a) the Bank shall not be responsible for any act, omission, default, suspension, insolvency or bankruptcy of any correspondent, agent or sub-agent.
 - b) the Bank shall not be responsible for any delay in remittance, loss in exchange during transmission or in the course of collection.
 - c) the Bank shall not be responsible for the loss or delay or non-arrival of any or all the documents in transit or in the possession of the correspondent, agent or sub-agent.
3. Any advance made by the Bank to us against the documents shall be conditional upon and subject to collection and receipt by the Bank of full payment of the documents and drafts. We further undertake to pay on demand all charges incurred by the Bank.
4. Collections are subject to the Uniform Rules of Collection of the International Chambers of Commerce that are prevailing or any future revision thereof and any bill or documents presented or delivered under letters of credit are subject to Uniform Customs and Practice for Documentary Credits of the International Chambers of Commerce that are prevailing or any future revision thereof.
5. We undertake and agree to indemnify the Bank on a full indemnity basis from and against all liabilities, actions, suits, proceedings, claims, damages, expenses, losses and costs including legal costs of whatever nature.

Export Bill Schedule Form

Terms and Conditions Applicable where the Bank Purchases, Negotiates or Discounts any Draft or Bills of Exchange ("Bills") and Documents Enumerated Overleaf

1. As a continuing security for the payment of all indebtedness and other obligations from time to time owing by us to the Bank, we agree that the Bank shall have a pledge over:
 - a) all goods which are now or which shall hereafter be delivered by us or any person for our account or on our instructions into the possession (whether actual or constructive) of the Bank or its agents or any person on its behalf;
 - b) all drafts, bills of exchange, shipping documents, bills of lading or other documents of title, insurance policies, invoices or other documents relating to the goods which shall from time to time be deposited by us or delivered to the Bank on our behalf and the goods represented thereby and the proceeds of the goods.
2. The Bank is authorised upon such conditions as the Bank thinks fit to:
 - a) delay the presentation of any or all the documents for acceptance or payment, and any such delay shall not affect our liability to you on the documents;
 - b) take conditional acceptance of any of the document including acceptance for honour and or to extend the due date of payment;
 - c) accept payment from the drawee or acceptor before maturity under rebate or discount;
 - d) accept part payment before maturity and to deliver a proportionate part of the goods to the drawee or acceptors of the bills or the consignees of the goods.
3. If any bill is dishonoured by non-acceptance or non-payment the Bank is entitled to debit our account with the Bank for the amount paid or advanced by the Bank to us in respect of such bill together with interest thereon whether or not we have notice of the dishonour. If such debiting resulted in our account being overdrawn we shall pay to the Bank upon demand all moneys owing to the Bank together with interest thereon. We agree that interest shall be chargeable at the rate and calculated in accordance with the Bank's usual practice for overdrawn account.
4. The Bank or any of its correspondents or agents may at the Bank's discretion and at our sole risk and expense dispose of the goods (including selling the goods either by private or public sale) relating to any bill which is dishonoured by non-acceptance or non-payment without being under any responsibility in respect of such disposal.
5. We undertake from time to time to execute and sign all transfer and other documents and do all acts and things which the Bank may require for perfecting the Bank's title to the goods or any part thereof for vesting or enabling the Bank to vest the same in itself or its nominees or in any purchaser.
6. We shall pay to the Bank on demand all costs, charges and expenses incurred by it or any of its correspondents or agents in connection with the transaction herein.
7. We agree to pay the Bank on demand on a full indemnity basis all legal cost charges and expenses that the Bank may incur in enforcing any of the Bank's right under this agreement or in recovering any moneys owing to the Bank by us hereunder.
8. The agreement constituted herein shall be construed in accordance with the laws of Singapore.