

Smart Application EMEA Operation Manual

2018.11

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1. Introduction

This manual explains the operation procedure of the Smart Application.

Smart Application can generate the Application for Negotiation/Collection and related documents, and also check/convert the information entered by the client in the process of making applications.

Smart Application generates the following documents:

- APPLICATION WITH LC (2 pages in total)
+ BILL OF EXCHANGE WITH LC (3 pages in total)
- APPLICATION WITHOUT LC (2 pages in total)
+ BILL OF EXCHANGE WITHOUT LC (3 pages in total)

[Notice]

Smart Application generates multiple PDFs of the Application for Negotiation/Collection and related documents at a time. Please bring all the necessary documents when you come to the bank for applying.

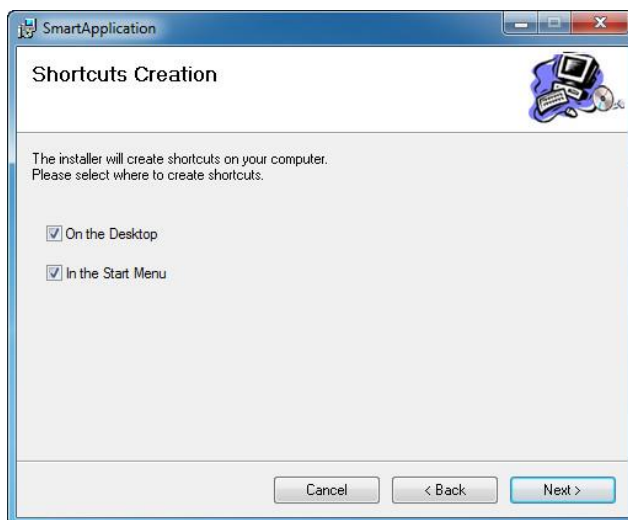
2. Installing Smart Application

Please refer to [Smart_Application_EMEA_Install_Manual.pdf].

3. Starting Smart Application

During the installation process of the Smart Application, you can create a shortcut(s) on the desktop or/and in the StartMenu.

Even if those following checkboxes are not ticked, you still can start the program from the software installation directory.

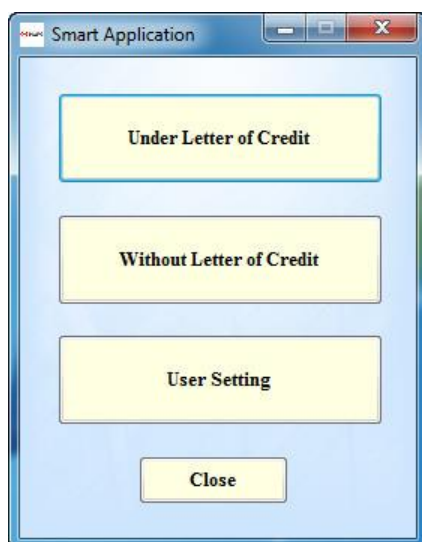


3.1 From the desktop

- (1) Double click [Smart Application] icon on the desktop.



- (2) [Smart Application] menu appears.



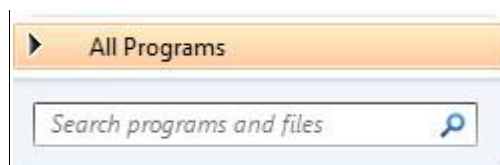
3.2 From the StartMenu

3.2.1 Windows7

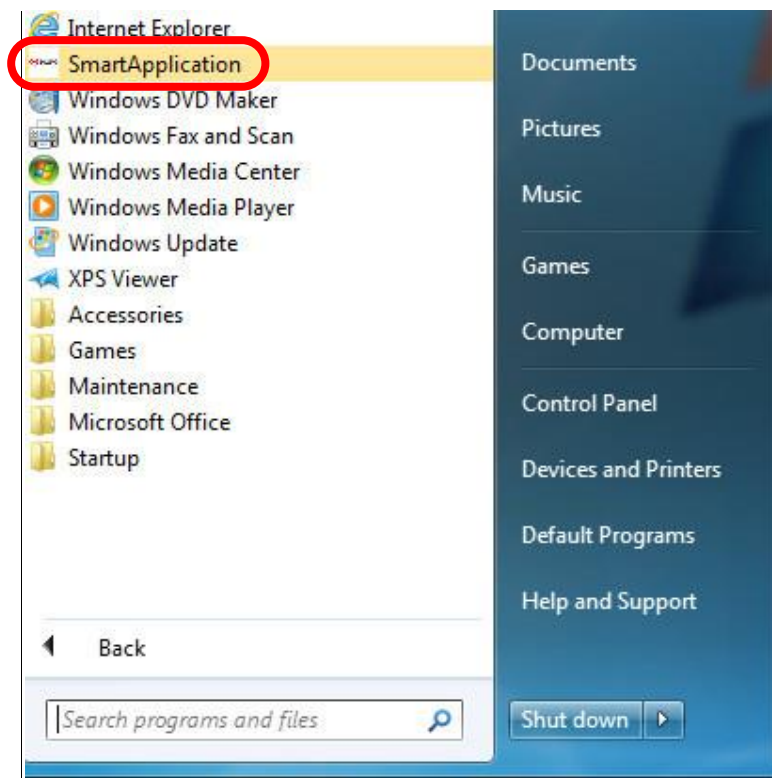
- (1) Click [Start] button at the bottom left of the desktop.



- (2) Click [All Programs].



- (3) Click [Smart Application] icon on the application list.



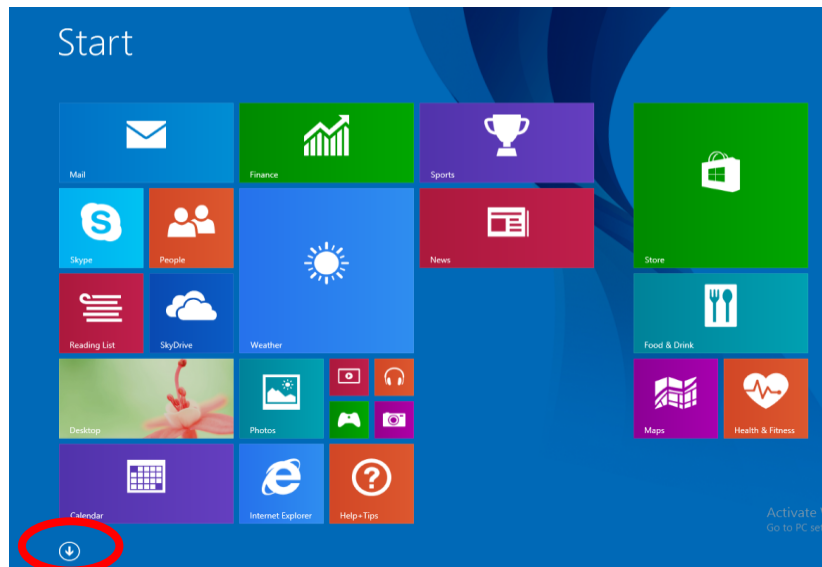
- (4) [Smart Application] menu appears.

3.2.2 Windows8.1

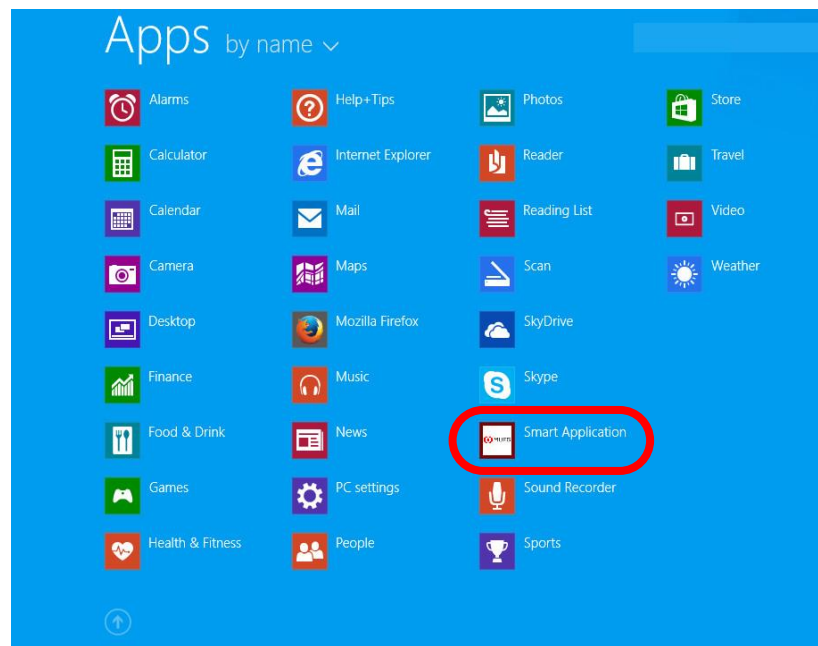
- (1) Click [start] button at the bottom left of the desktop.



- (2) Click the down arrow on the bottom left of the screen and application list appears.



- (3) Click [Smart Application] icon.



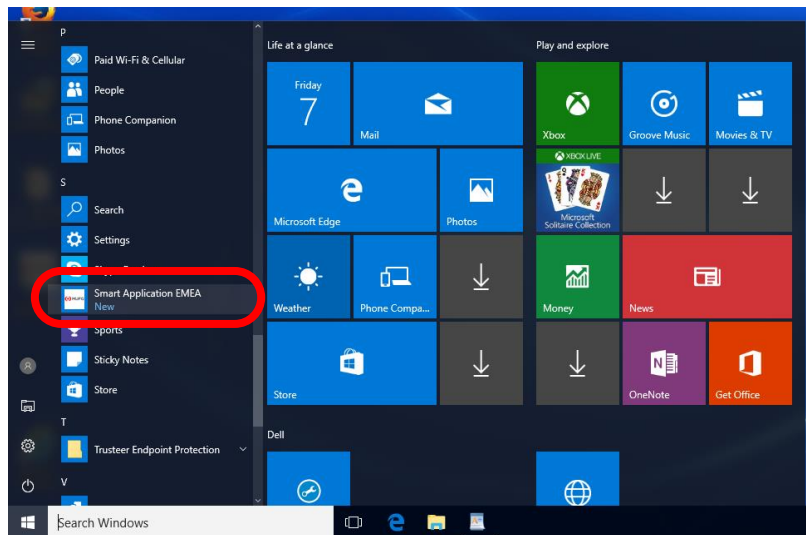
- (4) [Smart Application] menu appears.

3.2.3 Windows10

- (1) Click [start] button at the bottom left of the desktop.



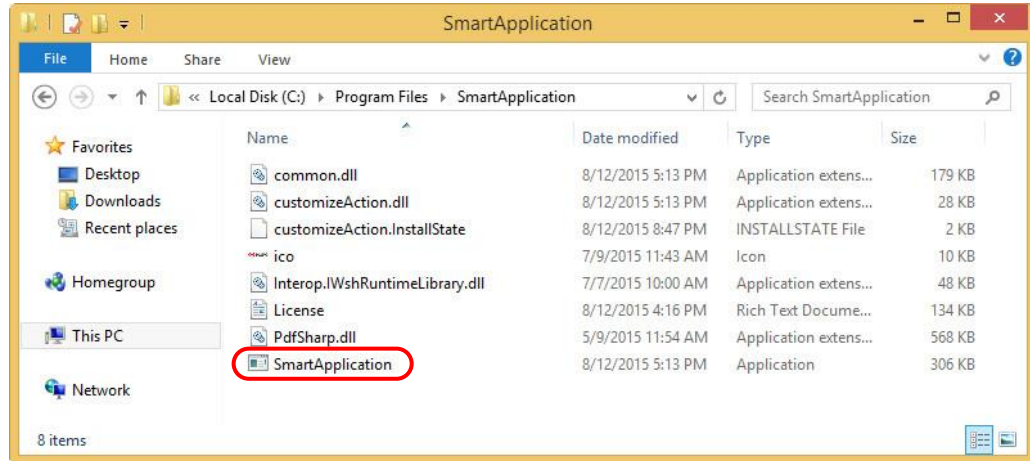
- (2) Scroll down to find [Smart Application] in the list. And click.



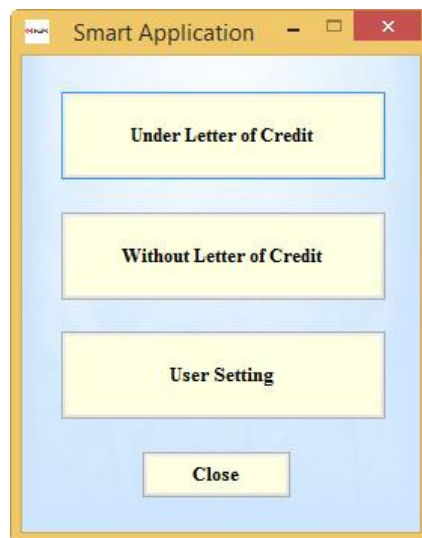
- (3) [Smart Application] menu appears.

3.3 From the installation directory

- (1) Go to installation directory [C:\Program Files\SmartApplication].
- (2) Open the installation directory; double-click [SmartApplication].



- (3) [Smart Application] menu appears.



4. Creating APPLICATION UNDER LC

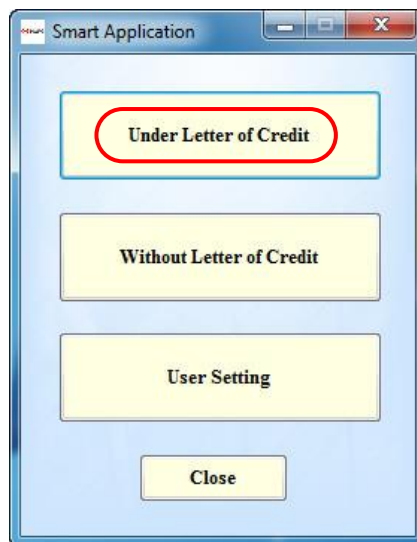
Outline of the operation

- a). Fill in the [Under Letter of Credit] form.
- b). Agree to the [TERMS AND CONDITIONS].
- c). Print out the generated PDF of the application and the bill.

4.1 Menu



- (1) Click [Under Letter of Credit] button in the menu, then [Under Letter of Credit] form appears.



4.2 [Under Letter of Credit] Form



- (1) Fill in the [Under Letter of Credit] form referring the following tips.
- (2) Click [Print].
- (3) [TERMS AND CONDITIONS] appears when there are no Errors.

The form consists of three tabs -- [General Information], [Shipment Information] and [Instructions & Others],

Smart Application

Under Letter of Credit

General Information | Shipment Information | Instructions & Others

Apply date: (DD/MM/YYYY) 09/22/2016 Your applying branch: LONDON

Customer reference: Your advising reference:

Customer Information

Beneficiary: Address: Contact person: Tel No.:

Draft Information

Draft No.: Place: LONDON Drawing date: (DD/MM/YYYY)

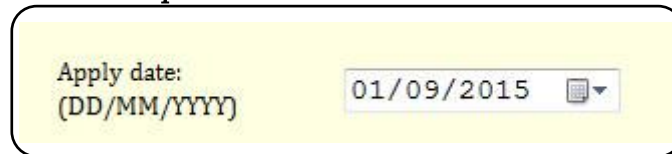
Open Saved Data Import L/C Data Save Print Close

- Open Saved Data: Open the saved data.
- Import L/C data: Import the L/C data downloaded from Trade Manager.
- Save: Save the entered data.

*Please refer to 4.5 for more details.

- Print: Pressing print button, [terms and conditions] appears. The button doesn't work with any input error.
- Close: Close this form and go back to the menu.

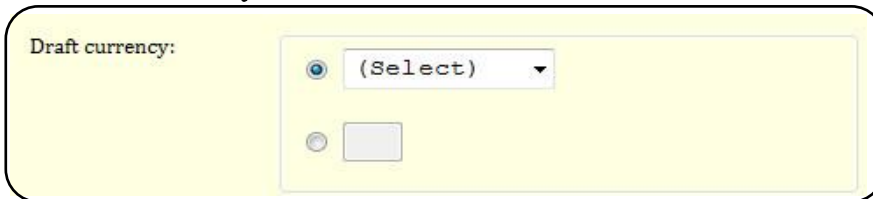
■ Date input



Apply date:
(DD/MM/YYYY) 01/09/2015

System current date is set in [Apply date]. The date can be changed by clicking calendar button or inputting date [dd/mm/yyyy] directly.

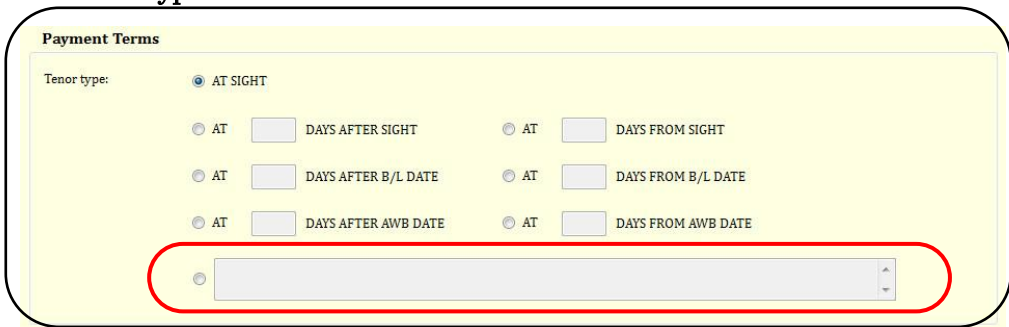
■ Draft currency



Draft currency: (Select)

When there is not the relevant currency unit in the pull-down list, please enter the currency code in the text-box. Please refer to chapter 7.1 Currency list about the currency code.

■ Tenor type



Payment Terms

Tenor type: ☒ AT SIGHT

☐ AT DAYS AFTER SIGHT ☐ AT DAYS FROM SIGHT

☐ AT DAYS AFTER B/L DATE ☐ AT DAYS FROM B/L DATE

☐ AT DAYS AFTER AWB DATE ☐ AT DAYS FROM AWB DATE

☐

When there is not the relevant tenor type, fill in the free form.

■ [proceeds to] & [charges from]



Credit

proceeds to: (Select)

Debit

charges from: (Select)

[proceeds to] in [Credit] and [charges from] in [Debit] are same as [Draft currency]. Please enter the currency code in the text box if it's not on the list. Please also refer to chapter 7.1 Currency list.

■ **Instructions to bank**

Instructions to bank

☐ discount on

☐ pay upon receipt of proceeds

☐ forward documents to issuing bank (without checking)


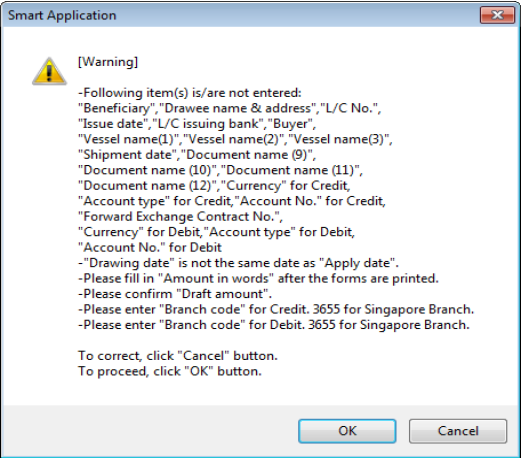
The two marked options cannot be selected at the same time.

■ **Special Instructions**

Special Instructions

Fill in the [Special Instructions] if necessary.

■ Error/Warning messages

Error	<div data-bbox="667 336 1145 403"> <p>Apply date: 9999/99/99 </p> <p>(DD/MM/YYYY) Date format error.</p> </div> <ul style="list-style-type: none"> • Input error makes the item red. • [Print] button on the bottom right of the screen doesn't work with any input error.
Warning	<div data-bbox="667 622 1090 689"> <p>Draft amount: 0</p> <p>Please confirm "Draft amount".</p> </div> <ul style="list-style-type: none"> • Input warning makes the item yellow. • Following warning message appears if there is any warning when [Print] button is pressed. <div data-bbox="742 855 1265 1310">  <p>Click [OK] button, then [TERMS AND CONDITIONS] appears.</p> <p>Or click [Cancel] button, then the screen goes back to [Under Letter of Credit] form.</p> </div>

Please also refer to the 7.2 Error/Warning message list to resolve the issue.

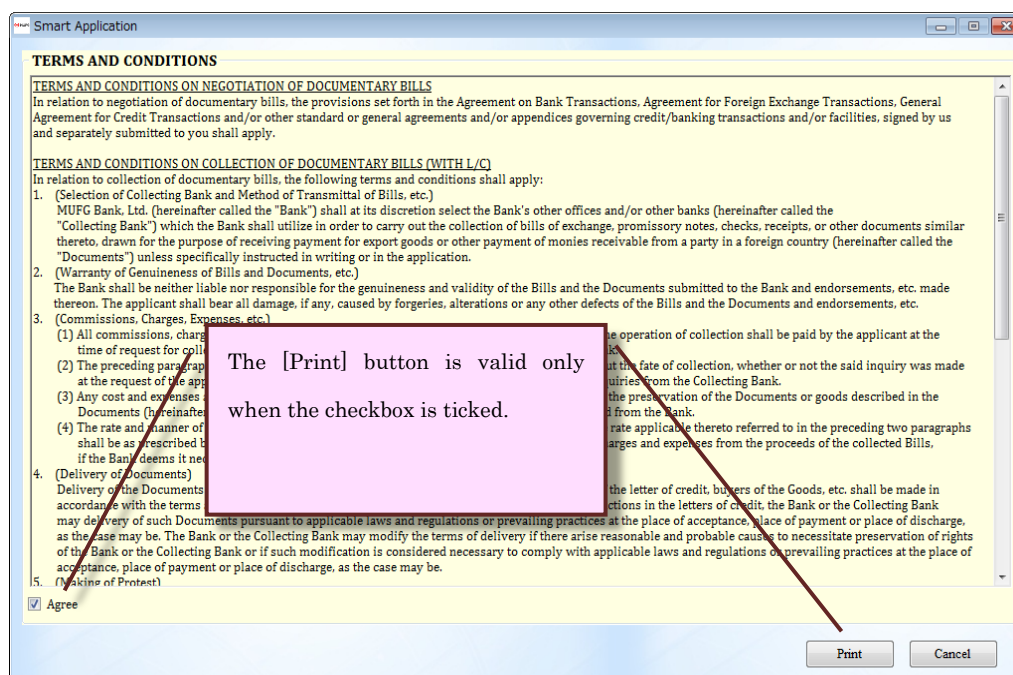
■ Initial value

Tab	Title	Item	Initial value	Remark
General Information	-	Apply date	Current date	-
	-	Your applying branch	“(Select)”	
	Draft Information	Place	One of “LONDON, PARIS and DUBAI” is displayed based on “Your applying branch” setting.	Please update this field when necessary.
		Draft currency	“(Select)”	-
Shipment Information	Documents	Documents (9)	“WEIGHT OR MEASURE LIST”	
		Documents(10)	“INSPECTION CERT.”	-
		Documents(11)	“CERT. OF ORIGIN”	-
		Documents(12)	“SHIPPING CERT.”	-
Instructions & Others	Credit	Branch code	“3301” : LONDON “3321” : PARIS “3525” : DUBAI	To be decided according to “Your applying branch”
		Account type	“CURRENT”	-
	Debit	Branch code	“3301” : LONDON “3321” : PARIS “3525” : DUBAI	To be decided according to “Your applying branch”
		Account type	“CURRENT”	-

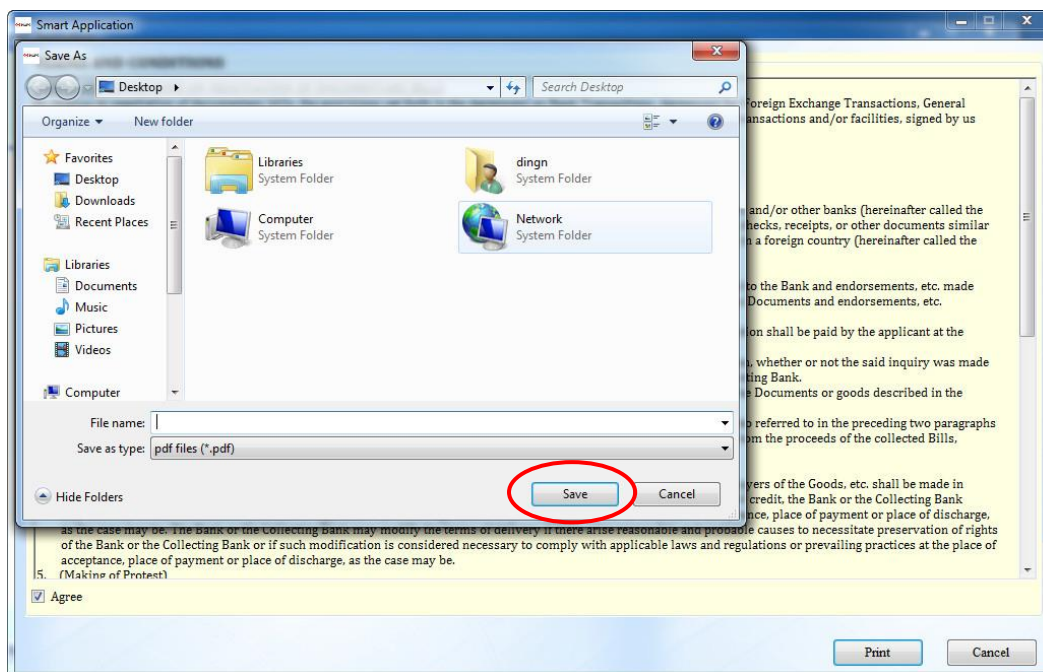
4.3 [TERMS AND CONDITIONS]



- (1) Confirm the [TERMS AND CONDITIONS].
- (2) Tick [Agree] checkbox.
- (3) Click [Print] button.



- (4) Then, [Save As] dialog appears as follows.
- (5) Enter the file name and click [Save].



(6) Saved PDF opens automatically.

(7) Print out the PDF

4.4 Documents



Document name	The number of pages
APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (UNDER LETTER OF CREDIT)	2 pages (1 page is for the customer's copy)
BILL OF EXCHANGE	3 pages (1 page is for the customer's copy)

■ APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (UNDER LETTER OF CREDIT) [Credit]

This transaction is subject to the Uniform Customs and Practice for Documentary Credits ("UCP").
Latest Revision otherwise stipulated in Letter of Credit.

ORIGINAL

APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (UNDER LETTER OF CREDIT)

TO: MUFG Bank, Ltd. London Branch Date: 24 OCT. 2018

We request you to negotiate / collect the drafts and documents as detailed below: Your advising reference: 310ELC7845123

Beneficiary:	XXXX TRADE COMPANY		
Address:	XXXX RUFFLES PLACE, SINGAPORE		
Contact person:	PERSON IN CHARGE	Tel No.:	+99-9-9999-9999
Draft amount:	USD 50,000,000.00	Customer reference:	REF NO-0000123
Amount in words:	U.S.DOLLARS FIFTY MILLION ONLY		
Term:	AT 99 DAYS AFTER BILL OF LADING DATE		
L/C No.:	LC-0000123		
L/C issuing bank:	MUFG BANK, LTD. 7-1 MARUNOUCHI 2-CHOME, CH		
Buyer:	XXXXXX INTERNATIONAL CO., LT XXXXX, TOKYO		
Buyer country:	JAPAN		
Drawee name & address:	MUFG BANK, LTD. 7-1 MARUNO TOKYO, JAPAN		
Merchandise:	DESCRIPTION OF MERCHANDISE		
Shipment from:	ANY PORT IN UK		
Shipment to:	ANY PORT IN JAPAN		
Shipment date:	25 OCT. 2018		
Vessel name:			
NAME OF VESSEL			

Amount in words is generated out of the Draft currency and Draft amount.

Draft currency: (Select)

Draft amount: 999,999.99

DRAFTS	COMM INVOICE	B/L	NNB/L	AMB	DELIVERY ORDER	INS. POL CERT/DECL	PACKING LIST	WEIGHT OR MEASURE LIST	INSPECTION CERT.	CERT. OF ORIGIN	SHIPPING CERT.
2/3	3/3+2 C	3/3X3									
Other documents:											

Forward Exchange Contract No.: _____ Dated: _____

Credit proceeds to SGD Account No. 3301-SGD-CUA-999999 Debit charges from USD Account No. 3301-USD-CUA-777777

Instructions to bank:

<input type="checkbox"/> discount on _____ <input type="checkbox"/> pay upon receipt of proceeds <input type="checkbox"/> forward documents to issuing bank (without checking)	<input checked="" type="checkbox"/> forward documents to issuing bank on payment / acceptance basis (in case of discrepancies, please phone advice to us) <input checked="" type="checkbox"/> despatch documents by courier service
--	--

Special instructions: REQUEST CHECKBOX : 1
DISCREPANCY (IES) : DETAILS OF DISCREPANCIES WILL SHOWN HERE.

We represent and warrant that the agreements referred to in the "Smart Application" system (in relation to negotiation of documentary bills) and/or the terms and conditions set forth in the "Smart Application" system (in relation to collection of documentary bills) remain valid, effective and binding upon us. In consideration of your negotiation /collection of the abovementioned drafts and documents, we agree to hold you harmless at all times and to keep you indemnified from and against all liabilities, claims, or suits as a result of such negotiation/collection. We acknowledge and agree that all costs incurred due to any delays in reimbursement.

"Account No." is a combination of Branch code – Currency – Account type – Account No.

"Account No." doesn't appear when even one of them is not entered.

Yours faithfully,
XXXX TRADE COMPANY

EXPORT DEPARTMENT MANAGER
PERSON IN CHARGE

Signature verified _____

Company stamp and Authorised signature _____

(SUBMITTED TO THE BANK)

■ APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (UNDER LETTER OF CREDIT) [Remit]

This transaction is subject to the Uniform Customs and Practice for Documentary Credits ("UCP").
Latest Revision otherwise stipulated in Letter of Credit.

ORIGINAL

APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (UNDER LETTER OF CREDIT)

TO: MUFG Bank, Ltd. London Branch Date: 24 OCT. 2018
We request you to negotiate / collect the drafts and documents as detailed below: Your advising reference: 310ELC7845123

Beneficiary:	XXXX TRADE COMPANY		
Address:	XXXX RUFFLES PLACE, SINGAPORE		
Contact person:	PERSON IN CHARGE	Tel No.:	+99-9-9999-9999
Draft amount:	USD 50,000,000.00	Customer reference:	REF NO-0000123
Amount in words:	U.S.DOLLARS FIFTY MILLION ONLY		
Tenor:	AT 99 DAYS AFTER BILL OF LADING DATE		
L/C No.:	LC-0000123		
L/C issuing bank:	MUFG BANK, LTD. 7-1 MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO		
Buyer:	XXXXXX INTERNATIONAL CO., LTD. XXXXXX, TOKYO		
Buyer country:	JAPAN		
Drawee name & address:	MUFG BANK, LTD. 7-1 MARUNOUCHI TOKYO, JAPAN		
Merchandise:	DESCRIPTION OF MERCHANDISE		
Shipment from:	ANY PORT IN UK		
Shipment to:	ANY PORT IN JAPAN		
Shipment date:	25 OCT. 2018		
	Vessel name:		
NAME OF VESSEL			

Amount in words is generated out of the Draft currency and Draft amount.

Draft currency: (Select)

Draft amount: 999,999.99

Documents attached:											
DRAFTS	COMM INVOICE	B/L	NNE/L	AWB	DELIVERY ORDER	INS. POL CERT/DECL	PACKING LIST	WEIGHT OR MEASURE LIST	INSPECTION CERT.	CERT. OF ORIGIN	SHIPPING CERT.
2/3	3/3+2 C	3/3X3									
Other documents:											

Forward Exchange Contract No.: 1234567 Dated: 31 OCT. 2018
Remit to our A/C No. 3301USD12345 held at BANK NAME
Sort code 111111 Chips/UID 222222 Debit charges from USD Account No. 3301-USD-CUA-123456

Instructions to bank:

<input type="checkbox"/> discount on <input type="checkbox"/> pay upon receipt of proceeds <input type="checkbox"/> forward documents to issuing bank (without checking)	<input checked="" type="checkbox"/> forward documents to issuing bank on payment / acceptance basis (in case of discrepancies, under phone advice to us) <input checked="" type="checkbox"/> despatch documents by courier service
--	---

Special instructions: REQUEST CHECKBOX : 1
DISCREPANCY(IES) : DETAILS OF DISCREPANCIES WILL SHOWN HERE.

We represent and warrant that the agreements referred to in the "Smart Application" system (in relation to negotiation of documentary bills) and/or the terms and conditions set forth in the "Smart Application" system (in relation to collection of documentary bills) remain valid, effective and binding upon us. In consideration of your negotiation /collection of the abovementioned drafts and documents, we agree to hold you harmless at all times and to keep you indemnified from and against all liabilities, claims, demands, actions, proceedings, losses, costs and expenses which you may incur or sustain as a result of such negotiation/collection. We acknowledge and agree that all negotiations are with full recourse to us. We shall be responsible for any interests incurred due to any delays in reimbursement.

Yours faithfully,
XXXX TRADE COMPANY

EXPORT DEPARTMENT MANAGER
PERSON IN CHARGE

Signature verified

 (TO BE SUBMITTED TO THE BANK)

Company stamp and Authorised signature

■ BILL OF EXCHANGE

BILL OF EXCHANGE	
NO DRAFT NO-0000123	
FOR USD 50,000,000.00	Here is a combination of Tenor and Shipment date. If Shipment date is not entered, only Tenor is printed.
AT 99 DAYS AFTER BILL OF LADING DATE (B/L DATE 25 OCT. 2018)	of this FIRST of Exchange (Second
being unpaid) Pay to MUFG Bank, Ltd.	or order the sum of
U.S.DOLLARS FIFTY MILLION ONLY	Value received and charge the same
to account of XXXXX INTERNATIONAL CO., LTD. XXXXX, TOKYO	
Drawn under MUFG BANK, LTD. 7-1 MARUNOUCHI 2-CHOME, CHIYODA-KU, TO	
L/C No. LC-0000123	
To MUFG BANK, LTD. 7-1 MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO, JAPAN	

Amount in words is generated out of the Draft currency and Draft amount.

Draft currency:

Draft amount:

4.5 Save, Open and Import

Smart Application can:

- Save the entered data.
- Import the L/C data downloaded from Trade Manager for [Under Letter of Credit] form.

4.5.1 Save data

- (1) Click [Save] button.

The screenshot shows a software window titled "Smart Application" with a subtitle "Under Letter of Credit". It features three tabs: "General Information", "Shipment Information", and "Instructions & Others". The "General Information" tab is active, displaying various input fields. At the bottom of the window, there are five buttons: "Open Saved Data", "Import L/C Data", "Save", "Print", and "Close". The "Save" button is highlighted with a red circle.

General Information

Apply date: (DD/MM/YYYY) 09/22/2016 Your applying branch: LONDON

Customer reference: Your advising reference:

Customer Information

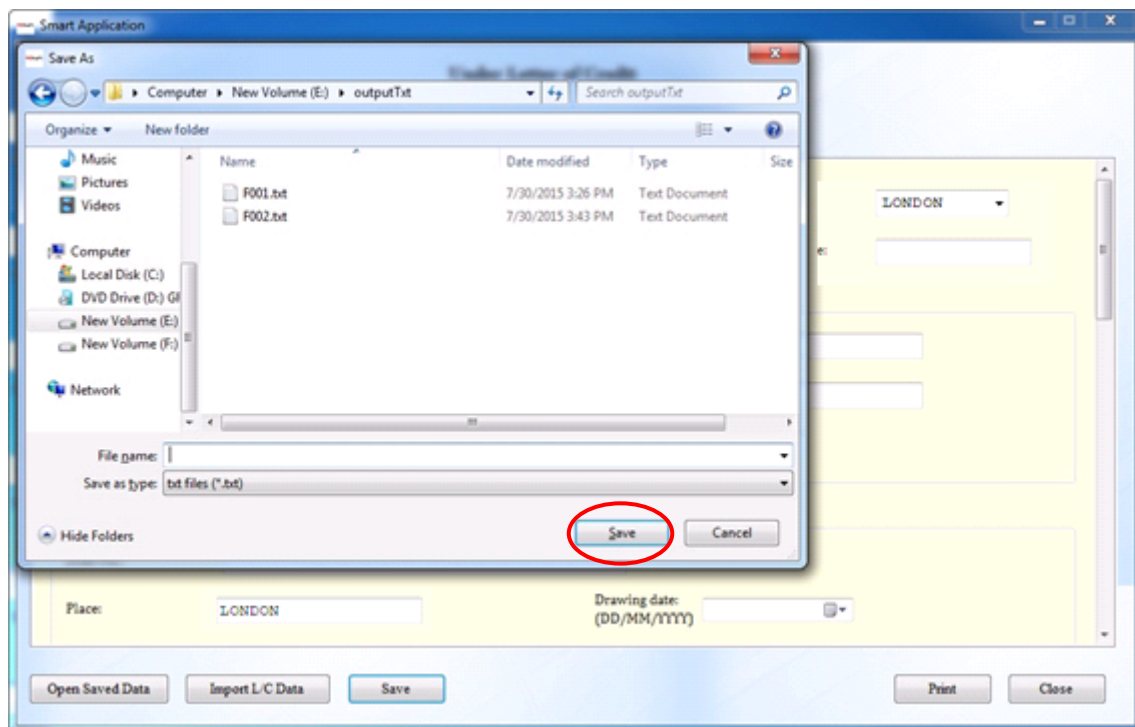
Beneficiary: Address: Contact person: Tel No.:

Draft Information

Draft No.: Place: LONDON Drawing date: (DD/MM/YYYY)

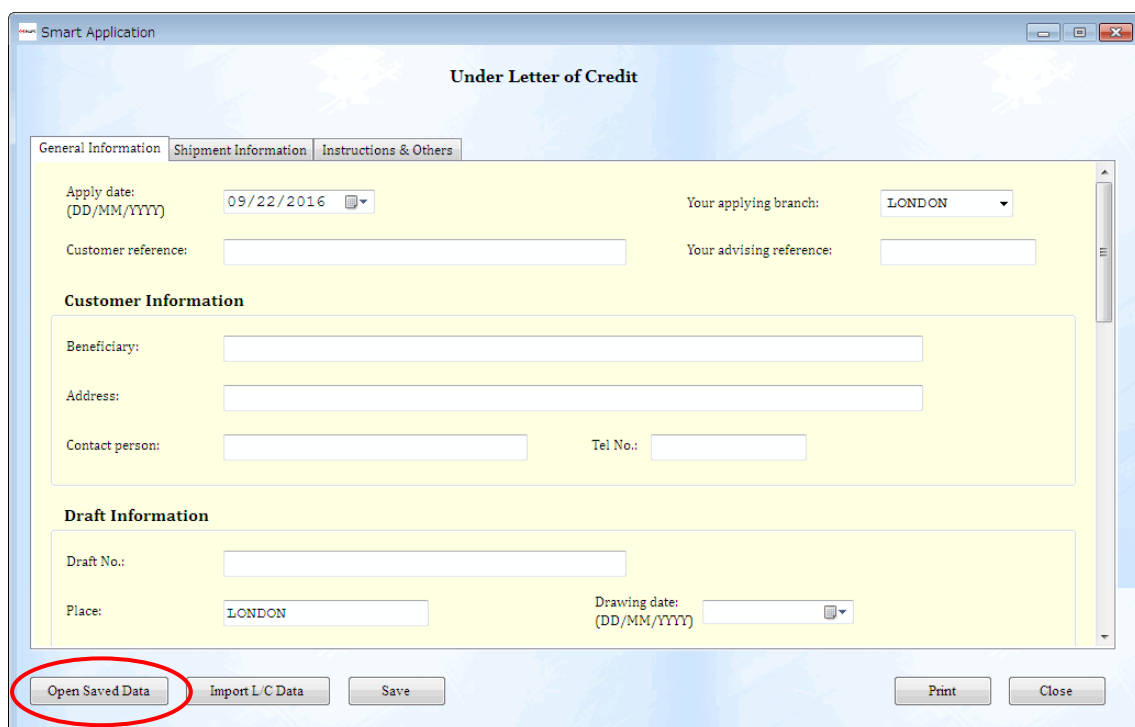
Open Saved Data Import L/C Data **Save** Print Close

- (2) Then, [Save As] dialog appears as follows.
- (3) Enter the file name and click [Save].

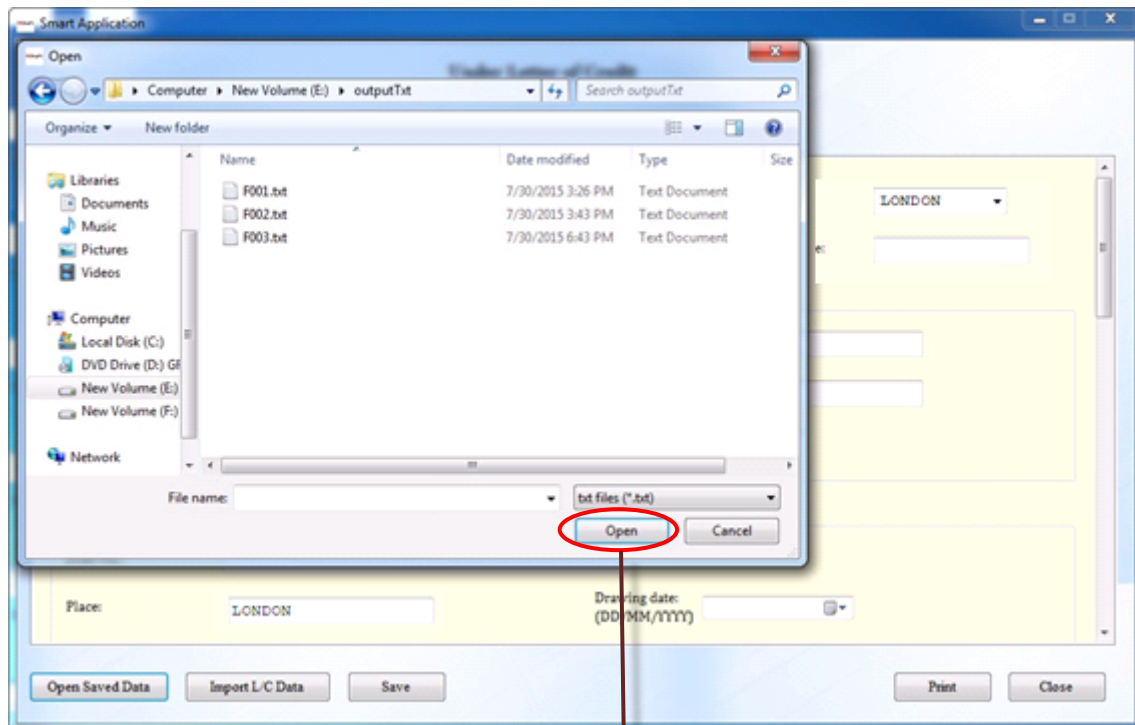


4.5.2 Open saved data

- (1) Click [Open Saved Data] button.



- (2) Then, [Open] dialog appears as follows.
- (3) Select the saved text file and Click [Open] button.



Error/Warning messages appear when all/some of the tags are not identified when you open the file. Please refer to the 7.2 Error/Warning message list to resolve the issue.

4.5.3 Import L/C data

The system can import the L/C data which you download from Trade Manager.

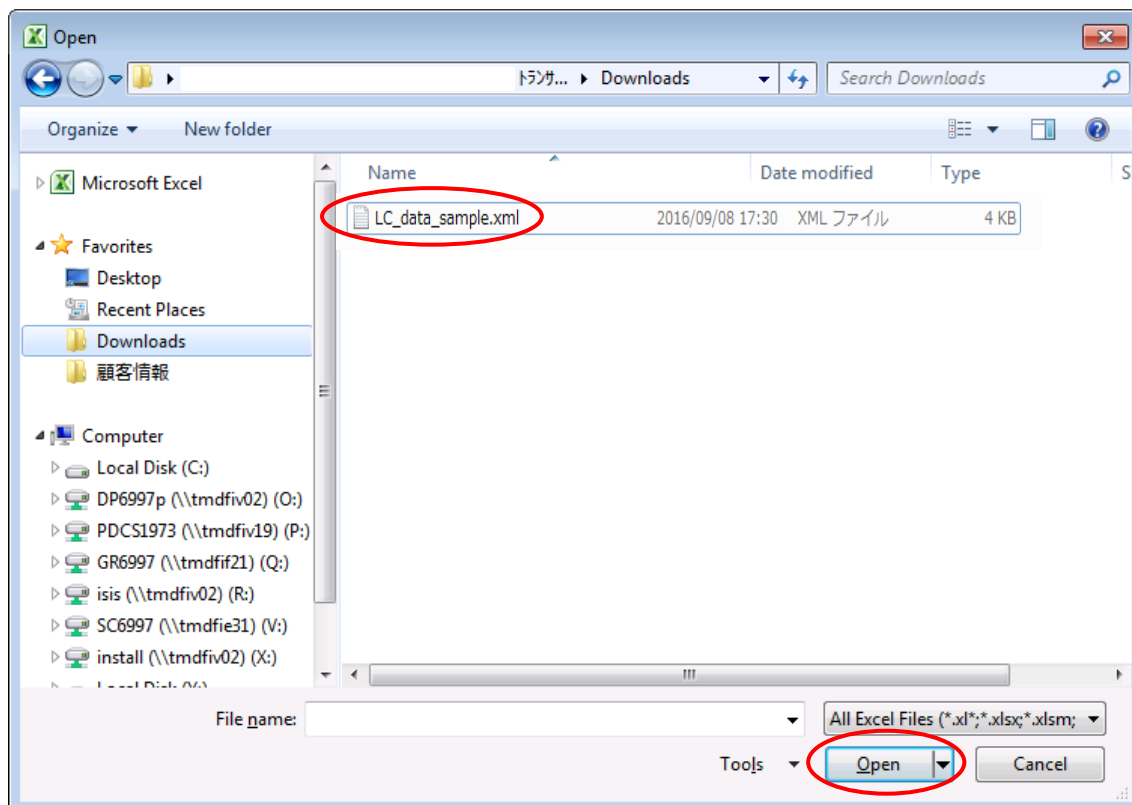
(1) Click [Import L/C Data] button.

The screenshot shows a window titled "Smart Application" with a sub-header "Under Letter of Credit". There are three tabs: "General Information", "Shipment Information", and "Instructions & Others". The "General Information" tab is active. It contains several input fields: "Apply date: (DD/MM/YYYY)" with a date picker set to "09/08/2016", "Branch name:" with a dropdown menu showing "(Select)", "Customer reference:" with a text box, and "Your Advising Reference:" with a text box. Below these are sections for "Customer Information" (Beneficiary, Address, Contact person, Tel No.) and "Draft Information" (Draft No., Place, Drawing date: (DD/MM/YYYY) with a date picker). At the bottom, there are buttons: "Open Saved Data", "Import L/C Data" (circled in red), "Save", "Print", and "Close".

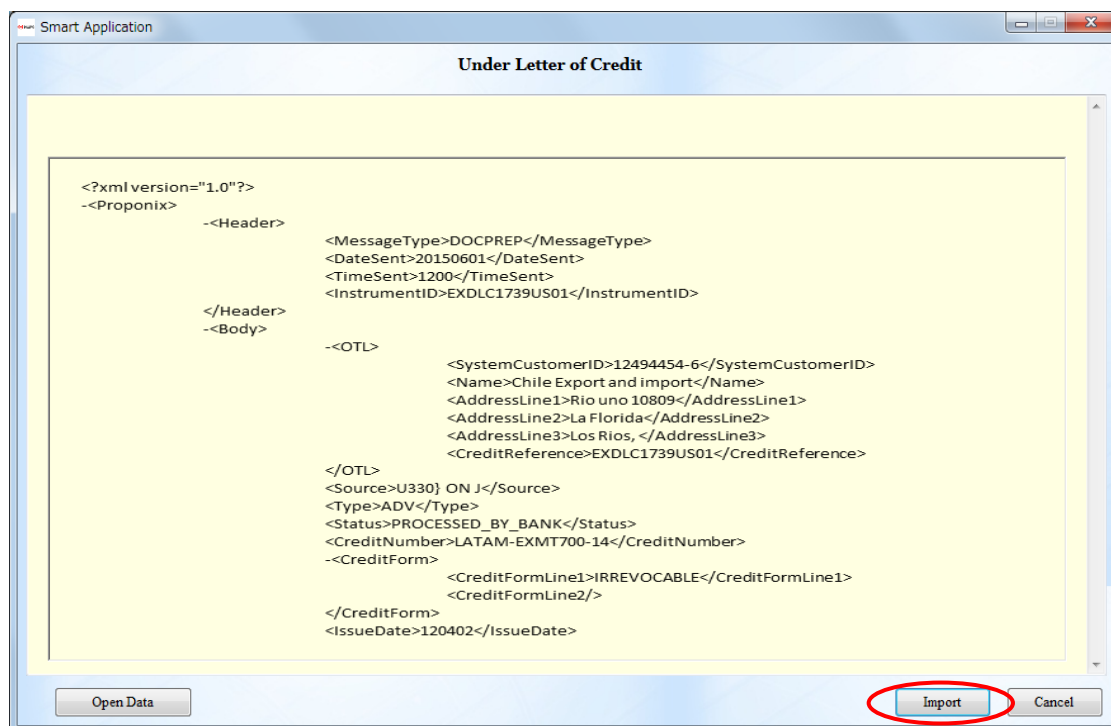
(2) [Import] form appears, click [Open Data] button.

The screenshot shows the same "Smart Application" window, but the main content area is a large, empty yellow rectangle. At the bottom left, the "Open Data" button is circled in red. At the bottom right, there are "Import" and "Cancel" buttons.

(3) Select the data and click [Open] button.



(4) Confirm the displayed contents and click [Import] button.



- (5) [Import] form closes. Then the imported data appears in the [Drawee Information], [L/C Information](*"L/C issuing bank" will not be imported. Please enter manually.), [Buyer Information], [Payment terms] and [Merchandise Information] area at [Under Letter of Credit] form.

Smart Application

Under Letter of Credit

General Information | Shipment Information | Instructions & Others

Drawee Information

Drawee name & address: XXXXX Bank
Eduardo Castillo Velasco 3196,
Piso 2, Nunoa. Santiago
Chile CI

L/C Information

L/C No.: XXXXXXXXXXXXXXX

Issue date: (DD/MM/YYYY) [] Expiry date: (DD/MM/YYYY) []

L/C issuing bank: []

Buyer Information

Buyer: []

Open Saved Data Import L/C Data Save Print Close

- Following is the sample warning message. Please also refer to the 7.2 Error/Warning message list to resolve the issue.

Smart Application

Under Letter of Credit

General Information | Shipment Information | Instructions & Others

Drawee Information

Drawee name & address: []

The values in Drawee could not be imported. Please enter Drawee information manually.

L/C Information

L/C No.: []

Issue date: (DD/MM/YYYY) [] Expiry date: (DD/MM/YYYY) []

L/C issuing bank: []

Buyer Information

Buyer: []

Open Saved Data Import L/C Data Save Print Close

- Followings are the relationship between items on the screen and tags in LC information.

Tab	Title	Form items	PDF's credit information tags
General Information	Payment terms	L/C Data	42C : Drafts at ... 42P : Negotiation/Deferred Payment Details 42M : Mixed Payment Details
	L/C Information	L/C No.	20 : Documentary Credit Number
		Issue date	31C : Date of Issue
		Expiry date	31D : Date and Place of Expiry
General Information	Buyer Information	Buyer	50 : Applicant
	Drawee Information	Drawee name & address	42D : Drawee 42A : Drawee
Shipment Information	Merchandise Information	Shipment from	44E : Port of Loading/Airport of Departure
		Shipment to	44F : Port of Discharge/Airport of Destination

5. Creating APPLICATION WITHOUT LC

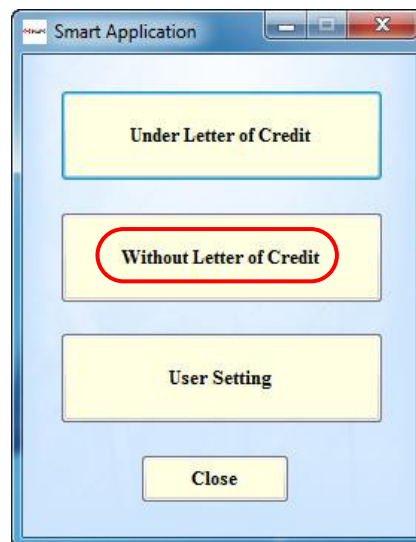
Outline of the operation

- a). Fill in the [Without Letter of Credit] form.
- b). Agree to the [TERMS AND CONDITIONS].
- c). Print out the generated PDF of the application and the bill.

5.1 Menu



- (1) Click [Without Letter of Credit] button in the menu, then [Without Letter of Credit] form appears.



5.2 [Without Letter of Credit] form



- (1) Fill in the [Without Letter of Credit] form referring the following tips.
- (2) Click [Print].
- (3) [TERMS AND CONDITIONS] appears when there are no Errors.

The form consists of three tabs -- [General Information], [Shipment Information] and [Instructions & Others],

Smart Application

Without Letter of Credit

General Information Shipment Information Instructions & Others

Apply date: (DD/MM/YYYY) 09/22/2016 Your applying branch: LONDON

Customer reference:

Customer Information

Drawer:

Address:

Contact person: Tel No.:

Draft Information

Draft No.:

Place: LONDON Drawing date: (DD/MM/YYYY)

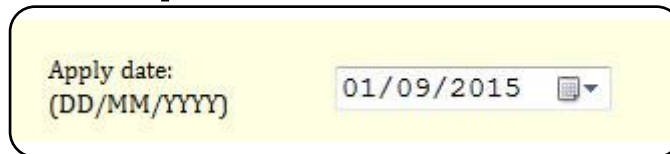
Open Saved Data Save Print Close

- Open Saved Data: Open the saved data.
- Save: Save the entered data.

*Please refer to 5.5 for more details.

- Print: Pressing print button, [terms and conditions] appears. The button doesn't work with any input error.
- Close: Close this form and go back to the menu.

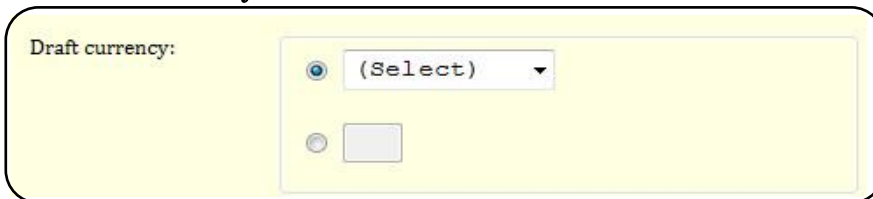
■ Date input



Apply date:
(DD/MM/YYYY) 01/09/2015

System current date is set in [Apply date]. The date can be changed by clicking calendar button or inputting date [dd/mm/yyyy] directly.

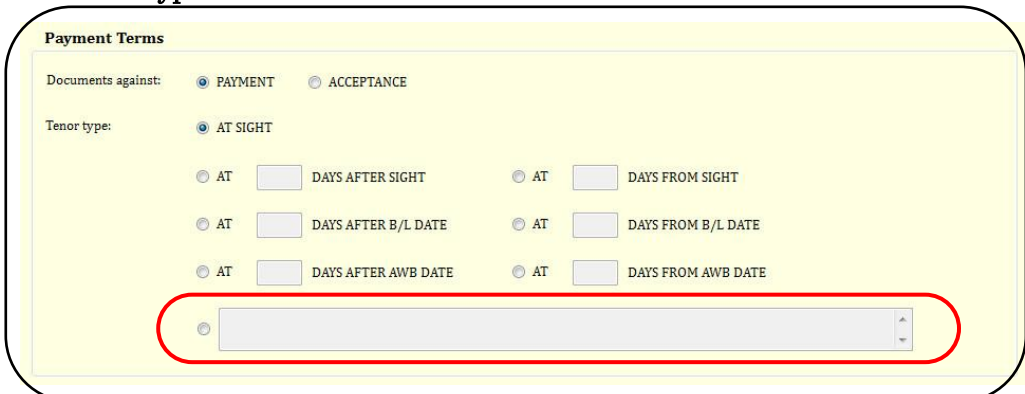
■ Draft currency



Draft currency: (Select)

If there is not the relevant currency unit in the pull-down list, please enter the currency code in the text-box. Please refer to chapter 7.1 Currency list about the currency code.

■ Tenor type



Payment Terms

Documents against: ☒ PAYMENT ☐ ACCEPTANCE

Tenor type: ☒ AT SIGHT

☐ AT DAYS AFTER SIGHT ☐ AT DAYS FROM SIGHT

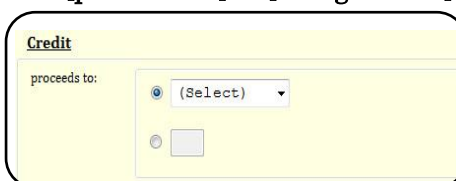
☐ AT DAYS AFTER B/L DATE ☐ AT DAYS FROM B/L DATE

☐ AT DAYS AFTER AWB DATE ☐ AT DAYS FROM AWB DATE

☐

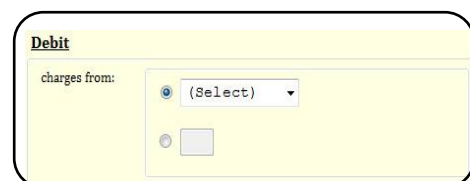
If there is not the relevant tenor type, fill in the free form.

■ [proceeds to] & [charges from]



Credit

proceeds to: (Select)



Debit

charges from: (Select)

[proceeds to] in [Credit] and [charges from] in [Debit] are same as [Draft currency]. Please enter the currency code in the text box if it's not on the list. Please refer to chapter 7.1 Currency list about the currency code.

■ **Instructions to bank**

Instructions to bank

☐ discount on

☐ pay upon receipt of proceeds

☐ Advice payment / acceptance by swift


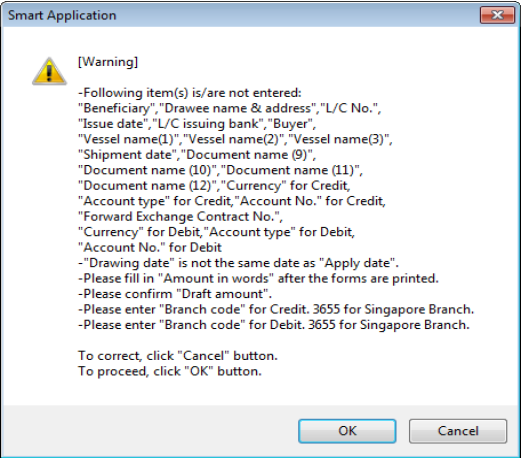
The two marked options cannot be selected at the same time.

■ **Special Instructions**

Special Instructions

Fill in the [Special Instructions] if necessary.

■ Error/Warning messages

Error	<div data-bbox="667 336 1147 403"> <p>Apply date: 9999/99/99 </p> <p>(DD/MM/YYYY) Date format error.</p> </div> <ul style="list-style-type: none"> • Input error makes the item red. • [Print] button on the bottom right of the screen doesn't work with any input error.
Warning	<div data-bbox="667 622 1091 689"> <p>Draft amount: 0</p> <p>Please confirm "Draft amount".</p> </div> <ul style="list-style-type: none"> • Input warning makes the item yellow. • Following warning message appears if there is any warning when [Print] button is pressed. <div data-bbox="742 855 1265 1310">  <p>Click [OK] button, then [TERMS AND CONDITIONS] appears.</p> <p>Or click [Cancel] button, then the screen goes back to [Without Letter of Credit] form.</p> </div>

Please also refer to the 7.2 Error/Warning message list to resolve the issue.

■ Initial value

Tab	Title	Item	Initial value	Remark
General Information	-	Apply date	Current date	-
	-	Your applying branch	“(Select)”	
	Draft Information	Place	One of “LONDON, PARIS and DUBAI” is displayed based on “Your applying branch” setting.	Please update this field when necessary.
		Draft currency	“(Select)”	-
Shipment Information	Docments	Documents(9)	“WEIGHT OR MEASURE LIST”	-
Shipment Information	Number of Docments and attached	Documents(10)	“INSPECTION CERT.”	-
		Documents(11)	“CERT. OF ORIGIN”	-
		Documents(12)	“SHIPPING CERT.”	-
Instructions & Others	Credit	Branch code	“3301” : LONDON “3321” : PARIS “3525” : DUBAI	To be decided according to “Your applying branch”
		Account type	“CURRENT”	-
	Debit	Branch code	“3301” : LONDON “3321” : PARIS “3525” : DUBAI	To be decided according to “Your applying branch”
		Account type	“CURRENT”	-

5.3 [TERMS AND CONDITIONS]



- (1) Confirm the [TERMS AND CONDITIONS].
- (2) Tick [Agree] checkbox.
- (3) Click [Print] button.

TERMS AND CONDITIONS

TERMS AND CONDITIONS ON NEGOTIATION OF DOCUMENTARY BILLS
In relation to negotiation of documentary bills, the provisions set forth in the Agreement on Bank Transactions, Agreement for Foreign Exchange Transactions, General Agreement for Credit Transactions and/or other standard or general agreements and/or appendices governing credit/banking transactions and/or facilities, signed by us and separately submitted to you shall apply.

TERMS AND CONDITIONS ON COLLECTION OF DOCUMENTARY BILLS (WITHOUT L/C)
In relation to collection of documentary bills, the following terms and conditions shall apply:

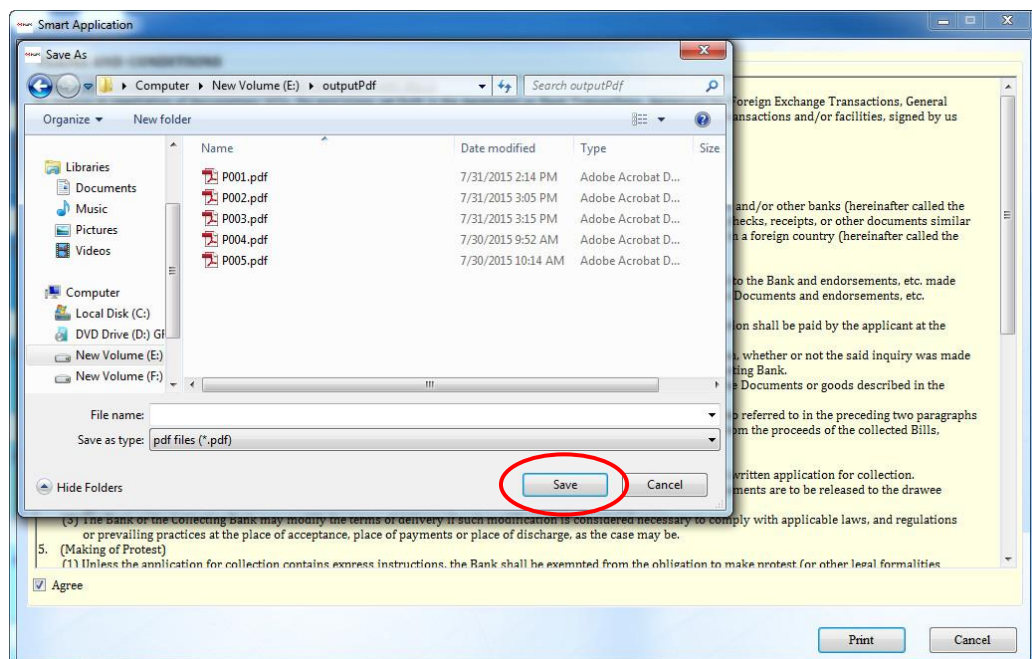
1. (Selection of Collecting Bank and Method of Transmittal of Bills, etc.)
MUG Bank, Ltd. (hereinafter called the "Bank") shall at its discretion select the Bank's other offices and/or other banks (hereinafter called the "Collecting Bank") which the Bank shall utilize in order to carry out the collection of bills of exchange, promissory notes, checks, receipts, or other documents similar thereto, drawn for the purpose of receiving payment for export goods or other payment of monies receivable from a party in a foreign country (hereinafter called the "Documents") unless specifically instructed in writing or in the application.
2. (Warranty of Genuineness of Bills and Documents, etc.)
The Bank shall be neither liable nor responsible for the genuineness and validity of the Bills and the Documents submitted to the Bank and endorsements, etc. made thereon. The applicant shall bear all damage, if any, caused by forgeries, alterations or any other defects of the Bills and the Documents and endorsements, etc.
3. (Commissions, Charges, Expenses, etc.)
(1) All commissions, charges, etc. for the operation of collection shall be paid by the applicant at the Bank.
(2) The preceding paragraph shall not apply to the fate of collection, whether or not the said inquiry was made in connection with the collection of the Bills and the Documents or the preservation of the Documents or goods described in the Bills and from the Bank.
(3) The rate of exchange applicable thereto referred to in the preceding two paragraphs shall be the rate of exchange applicable to the Bills, charges and expenses from the proceeds of the collected Bills, etc.
4. (Delivery of Documents)
(1) Delivery of Documents shall be made to the applicant at the place of acceptance, in the absence of such statement, the Documents will be released only against payment.
(2) The applicant should sign a statement of acceptance, if the Documents are to be released to the drawee against acceptance. The Bank or the Collecting Bank may modify the terms of delivery if such modification is considered necessary to comply with applicable laws, and regulations or prevailing practices at the place of acceptance, place of payments or place of discharge, as the case may be.
5. (Making of Protest)
(1) Unless the application for collection contains express instructions, the Bank shall be exempted from the obligation to make protest for other legal formalities.

☒ Agree

Print Cancel

The [Print] button is valid only when the checkbox is ticked.

- (4) Then, [Save As] dialog appears as follows.
- (5) Enter the file name and click [Save].



(6) Saved PDF opens automatically.

(7) Print out the PDF

5.4 Documents



Document name	The number of pages
APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (WITHOUT LETTER OF CREDIT)	2 pages(1 page is for the customer's copy)
BILL OF EXCHANGE WITHOUT LC	3 pages(1 page is for the customer's copy)

■ APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (WITHOUT LETTER OF CREDIT) [Credit]

This transaction is subject to the ICC Uniform Rules for Collection currently in force. ORIGINAL

APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (WITHOUT LETTER OF CREDIT)

TO: MUFG Bank, Ltd. London Branch Date: 24 OCT. 2018

We request you to negotiate / collect the drafts and documents as detailed below:

Drawer:	XXXX TRADE COMPANY		
Address:	XXXX RUFFLES PLACE, SINGAPORE		
Contact person:	PERSON IN CHARGE	Tel No.:	+99-9-9999-9999
Draft amount:	USD 50,000,000.00	Customer reference:	REF NO-0000456
Amount in words:	U.S.DOLLARS FIFTY MILLION ONLY		
Documents against:	PAYMENT		
Tenor:	AT 99 DAYS AFTER BILL OF LADING		
Drawee name & address:	MUFG BANK, LTD. 7-1 MARUNOUCHI 2-CHOME, TOKYO, JAPAN		
Merchandise:			
Shipment from:	ANY PORT IN UK		
Shipment to:	ANY PORT IN JAPAN		
Shipment date:	25 OCT. 2018		
	Vessel name:		
NAME OF VESSEL			
Collecting bank: through any bank at your option / the following bank:			
MUFG BANK, LTD. 7-1 MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO, JAPAN			

Documents attached:

DRAFTS	COMM INVOICE	B/L	NNB/L	AWB	DELIVERY ORDER	INS. POL CERT/DECL	PACKING LIST	WEIGHT OR MEASURE LIST	INSPECTION CERT.	CERT. OF ORIGIN	SHIPPING CERT.

Other documents:

Forward Exchange Contract No.: _____ Dated: _____

Credit proceeds to USD _____ Account No. 3301-USD-CUA-999999 Debit charges from USD _____ Account No. 3301-USD-CUA-777777

Instructions to bank:

<input type="checkbox"/> discount on _____ <input type="checkbox"/> pay upon receipt of proceeds <input type="checkbox"/> Advice payment / acceptance by swift <input checked="" type="checkbox"/> Advice non-payment / non-acceptance by swift <input checked="" type="checkbox"/> Collecting Bank's charges for Drawee's account <input type="checkbox"/> Charges / interest may not be waived <input type="checkbox"/> Charges / interest may be waived	<input type="checkbox"/> Protest for non-payment / non-acceptance <input type="checkbox"/> Payment / acceptance may be deferred until arrival of goods at destination <input type="checkbox"/> Collect interest at _____ % from _____ to _____ <input type="checkbox"/> Collect overdue interest at _____ % from drawee for delay in payment <input type="checkbox"/> Despatch documents by courier service
--	---

Special instructions:

We represent and warrant that the agreements referred to in the "Smart Application" system (in relation to negotiation of documentary bills) and/or the terms and conditions set forth in the "Smart Application" system (in relation to collection of documentary bills) remain valid, effective and binding upon us. In consideration of your negotiation / collection of the abovementioned drafts and documents, we agree to hold you harmless at all times and to keep you indemnified from and against all liabilities, claims, demands, actions, proceedings, losses, costs and expenses which you may incur or sustain as a result of such negotiation/collection. We acknowledge and agree that all negotiations are with full recourse to us. We shall be responsible for any interests incurred due to any delays in reimbursement.

_____ Yours faithfully,
XXXX TRADE COMPANY

EXPORT DEPARTMENT MANAGER
PERSON IN CHARGE

_____ Company stamp and Authorized signature

_____ (TO THE BANK)

Amount in words is generated by the Draft currency and Draft amount.

Draft currency:

(Select)

Draft amount:

999,999.99

"Account No." is a combination of Branch code – Currency – Account type – Account No.

"Account No." doesn't appear when even one of them is missing.

■ APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (WITHOUT LETTER OF CREDIT) [Remit]

This transaction is subject to the ICC Uniform Rules for Collection currently in force. ORIGINAL

APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (WITHOUT LETTER OF CREDIT)

TO: MUFG Bank, Ltd. London Branch Date: 24 OCT. 2018

We request you to negotiate / collect the drafts and documents as detailed below:

Drawer:	XXXX TRADE COMPANY		
Address:	XXXX RUFFLES PLACE, SINGAPORE		
Contact person:	PERSON IN CHARGE	Tel No.:	+99-9-9999-9999
Draft amount:	USD 50,000,000.00	Customer reference:	REF NO-0000456
Amount in words:	U.S.DOLLARS FIFTY MILLION ONLY		
Documents against:	PAYMENT		
Tenor:	AT 99 DAYS AFTER BILL OF LADING		
Drawee name & address:	MUFG BANK, LTD. 7-1 MARUNOUCHI 2-TOKYO, JAPAN		
Merchandise:			
Shipment from:	ANY PORT IN UK		
Shipment to:	ANY PORT IN JAPAN		
Shipment date:	25 OCT. 2018		
Vessel name:			
NAME OF VESSEL			
Collecting bank: through any bank at your option / the following bank: MUFG BANK, LTD. 7-1 MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO, JAPAN			

Amount in words is generated by the Draft currency and Draft amount.

Draft currency: (Select) ▼

Draft amount: 999,999.99

DRAFTS	COMM INVOICE	B/L	NNH/L	AWB	DELIVERY ORDER	INS. POL CERT/DECL	PACKING LIST	WEIGHT OR MEASURE LIST	INSPECTION CERT.	CERT. OF ORIGIN	SHIPPING CERT.

Other documents:

Forward Exchange Contract No.: 1234567 Dated: 31 OCT. 2018

Remit to our A/C No. 3301USD12345 held at BANK NAME

Sort code 111111 Chips/UID 222222 Debit charges from USD Account No. 3301-USD-CUA-777777

Instructions to bank:

<input type="checkbox"/> discount on <input type="checkbox"/> pay upon receipt of proceeds <input type="checkbox"/> Advice payment / acceptance by swift <input checked="" type="checkbox"/> Advice non-payment / non-acceptance by swift <input checked="" type="checkbox"/> Collecting Bank's charges for Drawee's account <input type="checkbox"/> Charges / interest may not be waived <input type="checkbox"/> Charges / interest may be waived	<input type="checkbox"/> Protest for non-payment / non-acceptance <input type="checkbox"/> Payment / acceptance may be deferred until arrival of goods at destination Collect interest at _____ % from _____ to _____ Collect overdue interest at _____ % from drawee for delay in payment <input type="checkbox"/> Despatch documents by courier service
--	---

Special instructions:

We represent and warrant that the agreements referred to in the "Smart Application" system (in relation to negotiation of documentary bills) and/or the terms and conditions set forth in the "Smart Application" system (in relation to collection of documentary bills) remain valid, effective and binding upon us. In consideration of your negotiation / collection of the abovementioned drafts and documents, we agree to hold you harmless at all times and to keep you indemnified from and against all liabilities, claims, demands, actions, proceedings, losses, costs and expenses which you may incur or sustain as a result of such negotiation/collection. We acknowledge and agree that all negotiations are with full recourse to us. We shall be responsible for any interests incurred due to any delays in reimbursement. We further agree and acknowledge that you shall not be responsible for any act, omission, default, suspension, insolvency or bankruptcy of any correspondent (to whom the abovementioned drafts and documents may be sent for collection) or sub-agent thereof, or for any delay in remittance, loss of exchange or loss of item or its proceeds during transmission or in the course of collection.

Yours faithfully,
XXXX TRADE COMPANY

EXPORT DEPARTMENT MANAGER
PERSON IN CHARGE

Signature verified

(TO BE SUBMITTED TO THE BANK)

Company stamp and Authorized signature

■ BILL OF EXCHANGE

BILL OF EXCHANGE

NO. DRAFT NO-0000123

Documents against PAYMENT

FOR USD 50,000,000.00

AT 99 DAYS AFTER BILL OF LADING DATE (B/L DATE 25 OCT. 2018) of this FIRST of Exchange (Second

being unpaid) Pay to MUFG Bank, Ltd. or order the sum of

U.S.DOLLARS FIFTY MILLION ONLY

Value received.

To MUFG BANK, LTD.
7-1 MARUNOUCHI 2-CHOME, CHIYODA-KU,
TOKYO, JAPAN

Here is a combination of Tenor and Shipment date. If Shipment date is not entered, only Tenor is printed.

Amount in words is generated out of the Draft currency and Draft amount.

Draft currency: ☐ (Select) ▼

Draft amount: 999,999.99

5.5 Save and Open

Smart Application can save the entered data.

5.5.1 Save data

- (1) Click [Save] button.

The screenshot shows a web application window titled "Smart Application" with a subtitle "Without Letter of Credit". The interface has three tabs: "General Information", "Shipment Information", and "Instructions & Others". The "General Information" tab is active. It contains several input fields and dropdown menus. At the bottom of the form, there are four buttons: "Open Saved Data", "Save", "Print", and "Close". The "Save" button is highlighted with a red circle.

Apply date: (DD/MM/YYYY) 09/22/2016 Your applying branch: LONDON

Customer reference:

Customer Information

Drawer:

Address:

Contact person: Tel No.:

Draft Information

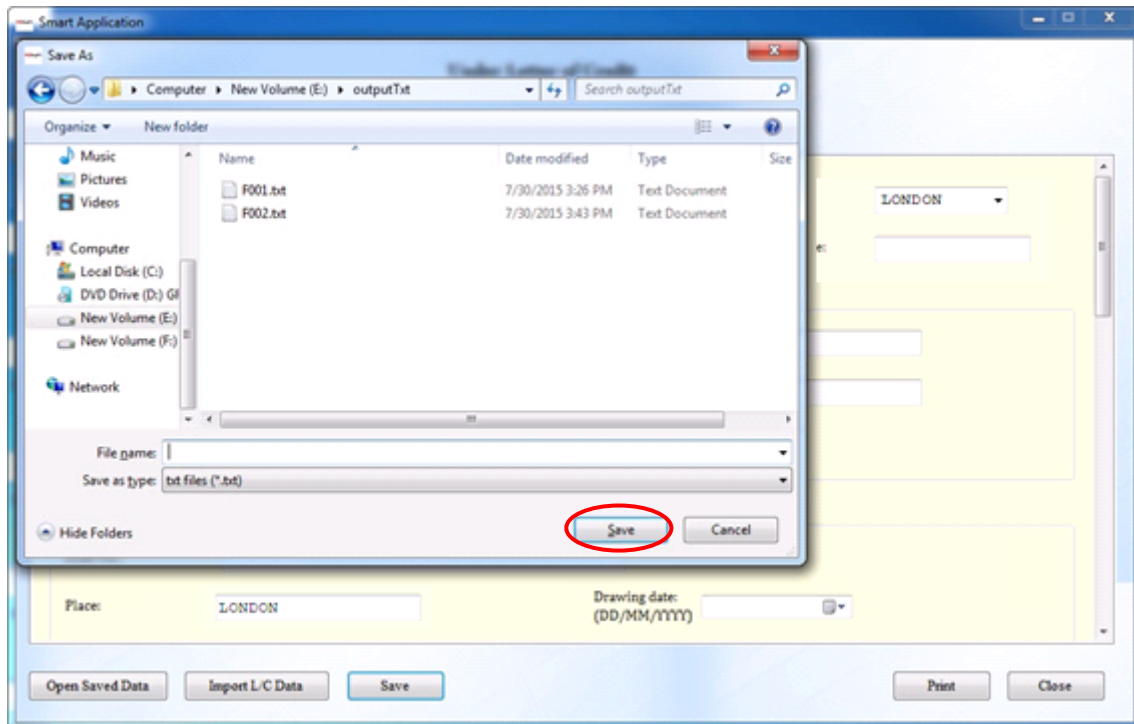
Draft No.:

Place: LONDON Drawing date: (DD/MM/YYYY)

Open Saved Data Save Print Close

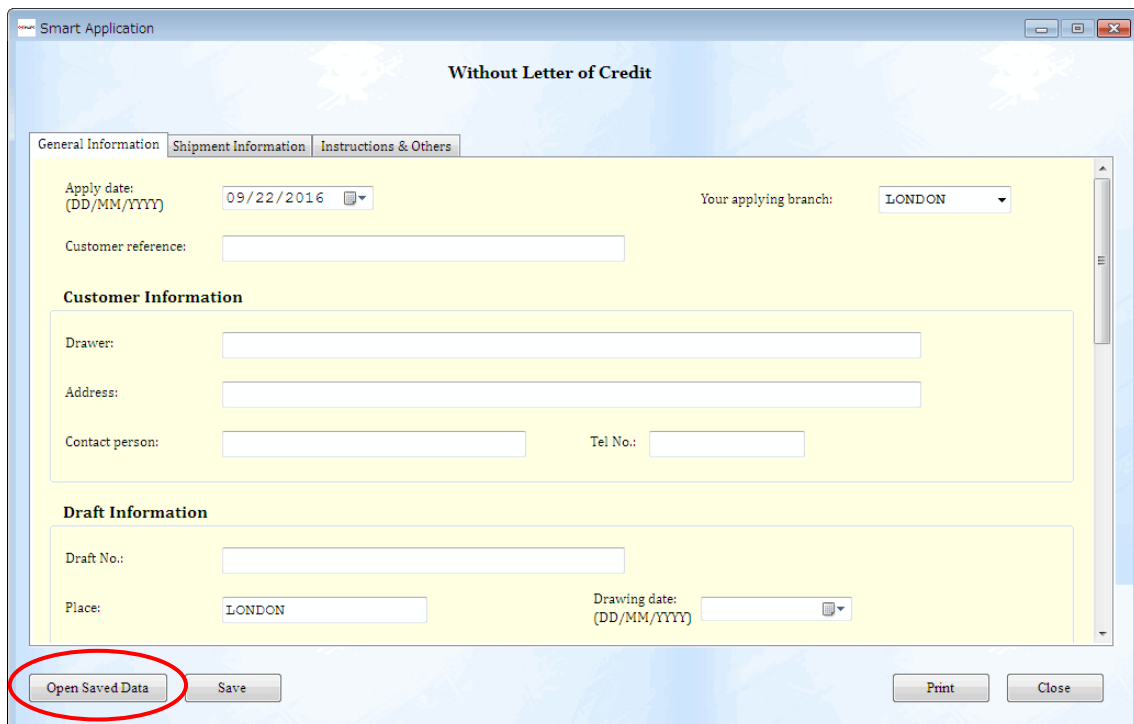
- (2) Then, [Save As] dialog appears as follows.

- (3) Enter the file name and click [Save].

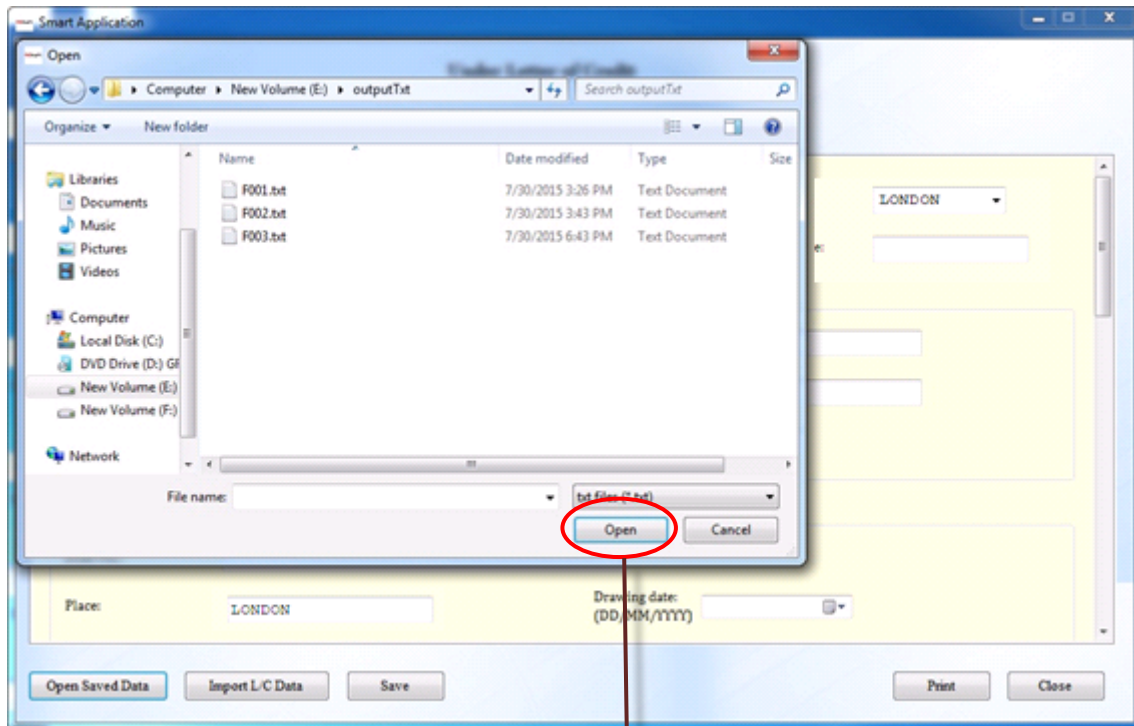


5.5.2 Open saved data

- (1) Click [Open Saved Data] button.



- (2) Then, [Open] dialog appears as follows.
- (3) Select the saved text file and Click [Open] button.

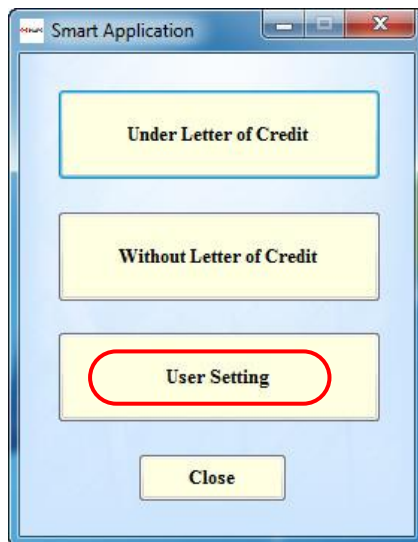


Error/Warning messages appear when all/some of the tags are not identified when you open the file. Please refer to the 7.2 Error/Warning message list to resolve the issue.

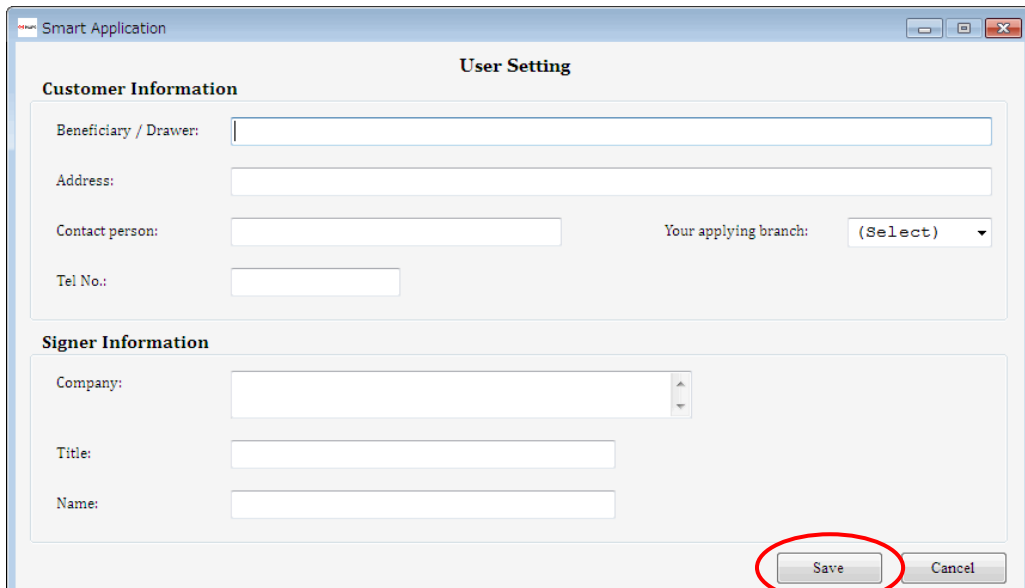
6. User Setting form

Default values of the user information in the [Under Letter of Credit] form and [Without Letter of Credit] form can be maintained through the [User Setting] form.

- (1) Click [User Setting] button in the menu, then [User Setting] form appears.



- (2) Enter the Customer and Signer information.
- (3) Click [Save] button.

A screenshot of the "User Setting" form within the "Smart Application" window. The form is divided into two main sections: "Customer Information" and "Signer Information".
Customer Information section includes:
- "Beneficiary / Drawer:" with a text input field.
- "Address:" with a text input field.
- "Contact person:" with a text input field.
- "Tel No.:" with a text input field.
- "Your applying branch:" with a dropdown menu showing "(Select)".
Signer Information section includes:
- "Company:" with a text input field and a small vertical scroll bar.
- "Title:" with a text input field.
- "Name:" with a text input field.
At the bottom right of the form, there are two buttons: "Save" and "Cancel". The "Save" button is highlighted with a red oval.

After the information is saved, it appears in the [Under Letter of Credit] form and [Without Letter of Credit] form as below.

[Under Letter of Credit] form

Smart Application

Under Letter of Credit

General Information Shipment Information Instructions & Others

Apply date: (DD/MM/YYYY) 18/09/2015

Your applying branch: LONDON

Customer reference:

Your advising reference:

Customer Information

Beneficiary: XXXX TRADE COMPANY

Address: XXXX RUFFLES PLACE, SINGAPORE

Contact person: PERSON IN CHARGE Tel No.: +99-9-9999-9999

Draft Information

Draft No.:

Place: LONDON Drawing date: (DD/MM/YYYY)

Open Saved Data Import L/C Data Save Print Close

Smart Application

Under Letter of Credit

General Information Shipment Information Instructions & Others

☐ pay upon receipt of proceeds ☒ despatch documents by courier service

☐ forward documents to issuing bank (without checking)

Special Instructions

Signer Information

Company: XXXX TRADE COMPANY

Title: EXPORT DEPARTMENT MANAGER

Name: PERSON IN CHARGE

Open Saved Data Import L/C Data Save Print Close

[Without Letter of Credit] form

Smart Application

Without Letter of Credit

General Information Shipment Information Instructions & Others

Apply date: (DD/MM/YYYY) 18/09/2015 Your applying branch: LONDON

Customer reference:

Customer Information

Drawer: XXXX TRADE COMPANY

Address: XXXX RUFFLES PLACE, SINGAPORE

Contact person: PERSON IN CHARGE Tel No.: +99-9-9999-9999

Draft Information

Draft No.:

Place: LONDON Drawing date: (DD/MM/YYYY)

Open Saved Data Save Print Close

Smart Application

Without Letter of Credit

General Information Shipment Information Instructions & Others

☐ Charges / interest may not be waived % from drawee for delay in payment

☐ Charges / interest may be waived ☐ Despatch documents by courier service

Special Instructions

Signer Information

Company: XXXX TRADE COMPANY

Title: EXPORT DEPARTMENT MANAGER

Name: PERSON IN CHARGE

Open Saved Data Save Print Close

7. Others

7.1 Currency list

The currency code is as follows. When an entered currency code is not in the table, it will not be converted.

(△ is a space)

Currency Code	Currency name	Decimal digit
AED	U.A.E.DIRHAMS	2
ARS	ARGENTINE△PESOS	2
AUD	AUSTRALIAN△DOLLARS	2
BHD	BAHRAIN△DINARS	3
BRL	BRAZILIAN△REAIS	2
CAD	CANADIAN△DOLLARS	2
CHF	SWISS△FRANCS	2
CLP	CHILEAN△PESOS	0
CNY	CHINESE△YUAN	2
COP	COLOMBIAN△PESOS	2
CZK	CZECH△KORUNA	2
DKK	DANISH△KRONER	2
EGP	EGYPTIAN△POUNDS	2
EUR	EURO	2
GBP	POUNDS△STERLING	2
HKD	HONGKONG△DOLLARS	2
HUF	HUNGARIAN△FORINT	2
IDR	INDONESIAN△RUPIAHS	2
ILS	NEW△ISRAELI△SHEQELS	2
INR	INDIAN△RUPEES	2
JOD	JORDAN△DINARS	3
JPY	JAPANESE△YEN	0
KES	KENYA△SHILLINGS	2
KRW	WON	0
KWD	KUWAIT△DINARS	3
KZT	TENGE	2
MAD	MOROCCAN△DIRHAMS	2
MXN	MEXICAN△PESOS	2
MYR	MALAYSIAN△RINGGIT	2

NGN	NIGERIAN△NAIRAS	2
NOK	NORWEGIAN△KRONER	2
NZD	NEW△ZEALAND△DOLLARS	2
PEN	NUEVO△SOL	2
PHP	PHILIPPINE△PESOS	2
PLN	POLISH△ZLOTY	2
QAR	QATAR△RIYALS	2
RON	ROMANIAN△LEI	2
RUB	RUSSIAN△RUBLES	2
SAR	SAUDI△RIYALS	2
SEK	SWEDISH△KRONOR	2
SGD	SINGAPORE△DOLLARS	2
THB	THAI△BAHT	2
TRY	TURKISH△LIRA	2
TWD	NEW△TAIWAN△DOLLARS	2
UAH	HRYVNIA	2
UGX	UGANDA△SHILLING	0
USD	U.S.DOLLARS	2
ZAR	SOUTH△AFRICA△RANDS	2

7.2 Error/Warning message list

Error/Warning message information is as below.

Error message list

Error Message	Cause	Solution
{0}: Data cannot be imported. (max length {1}, max line {2})	The data are beyond the max length or the max line.	Please contact to the bank.
{0}: Date format error.	The data is not in the specified date format.	Please contact to the bank.
{0}: Illegal character(s).	The data contains illegal character(s).	Please contact to the bank.
Alphabet only.	The entered characters are not alphabet.	Enter alphabet only.
Alphanumeric characters and symbols only.	The entered characters are not alphanumeric characters and symbols.	Enter alphanumeric characters and symbols only.
Alphanumeric characters only.	The entered characters are not alphanumeric.	Enter alphanumeric only.
An unexpected error has occurred.	-	Please restart the Smart Application.
Date format error.	<ul style="list-style-type: none"> The entered characters are not the specified date format. The date is not between 01/01/1753 and 31/12/9998. 	<ul style="list-style-type: none"> Enter the specified date format as [dd/mm/yyyy]. Enter the date between 01/01/1753 and 31/12/9998.
Downloaded data format is broken. No data will be imported. Please contact to the bank.	Format error.	Please contact to the bank.
Illegal number.	The entered characters are illegal number.	Enter numbers and "." only.
Numeric characters only.	The entered characters are not numeric.	Enter Numeric characters only.
Numeric characters, "+" and "-" only.	The entered characters are not numeric characters, "+" or "-".	Enter numeric characters, "+" and/or "-" only.

Please enter amount from "0" to "999999999999.999".	The entered number is not between 0 and 999999999999.999.	Enter numbers between "0" to "999999999999.999" .
Please input {0} characters.	The entered characters are beyond the permitted digits.	Enter permitted digits.
Please input {0} digits for decimal part.	The decimal part is the permitted digits.	Enter the permitted digits for decimal part.
Please input within {0} line(s).	The lines are beyond the limited lines.	Enter permitted number of lines.
The document could not be saved. This file is already open or in use by another application.	The document is already open or in use by another application.	Close all other applications which are using the document.
The file does not contain any corresponding item.	The data does not contain any corresponding item.	Please contact to the bank.
The file is empty.	The selected file is an empty file.	Check the text file..
The file is in wrong format.	The selected file does not contain any corresponding item.	Check the text file.
The file size is too large, please select the correct file.	The selected file size is too large.	Please select the correct file.

Warning message list

Warning Message	Cause	Solution
"Drawing date" is not the same date as "Apply date".	"Drawing date" is different from "Apply date".	Modify them if necessary.
"Expiry date" is prior to "Apply date" or "Issue date".	"Expiry date" is prior to "Apply date" or "Issue date".	Modify them if necessary.
Cannot be blank.	Necessary items are left blank.	Modify them if necessary.
Following item(s) is/are not entered: {0}	Items shown in the message are not entered.	Modify them if necessary.
Overflow data has been lost. (max length {0})	The imported data contained the text which is beyond the max length.	-
Overflow data has been lost. (max length {0}, max line {1})	The imported data contained the text which is beyond the max length or the max line.	-
Please confirm "Draft amount".	The Draft amount is zero.	Modify them if necessary.
Please enter "Branch code" for {0}. {1} for {2} Branch.	Branch code is not entered.	Modify them if necessary. {1} {2} 3301 London 3321 Paris 3655 Dubai
Please fill in "Amount in words" after the forms are printed.	The entered currency code is not in the chapter 7.1 Currency list so that "Amount in words" will be blank on the printed form.	<ul style="list-style-type: none"> Click [Cancel], then modify the [Draft currency] or Fill in "Amount in words" directly on the printed form.
Please specify the number of "DAYS" for Tenor type.	No value is in the "DAYS" though Tenor type is selected.	Modify them if necessary.
The values in Drawee could not be imported. Please enter Drawee information manually.	When the value is as "us" or "Opening Bank", system do not import the information.	Please enter Drawee information manually.