<div style="border:1px solid #000; background:#bcdfe8; text-align:center;">

Smart Application Operation Manual

</div>

2018.11

Table of Contents

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（3 pages in total）
  + BILL OF EXCHANGE WITH LC（3 pages in total）
  + LETTER OF INDEMNITY（1 page，optional）
- ・ APPLICATION WITHOUT LC（3 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_Install_Manual.pdf].

3. **Starting Smart Application**

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

Even if those following checkboxes are not ticked, user still can start the program from the software installation directory.
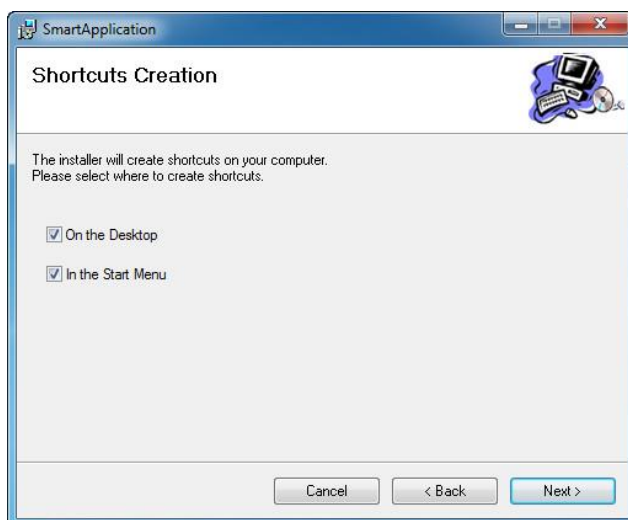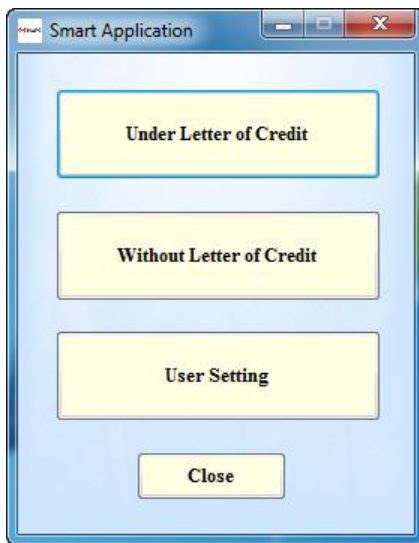
3.1 From the desktop

(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].
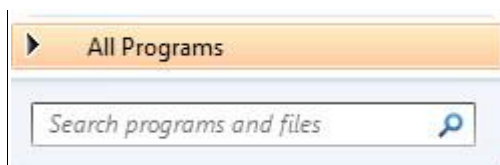
(3) Click [Smart Application] icon on the application list.
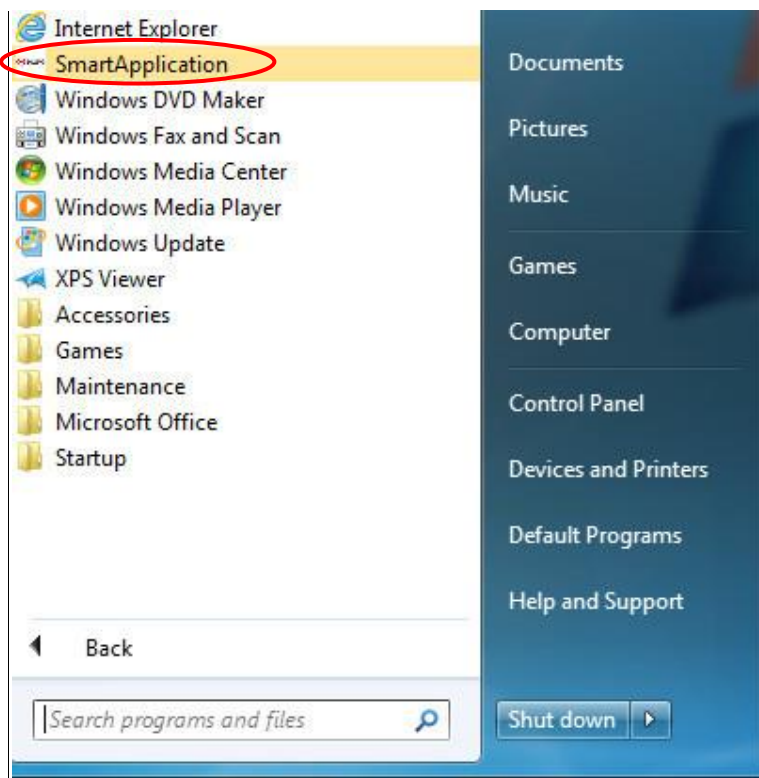
(4) [Smart Application] menu appears.

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.
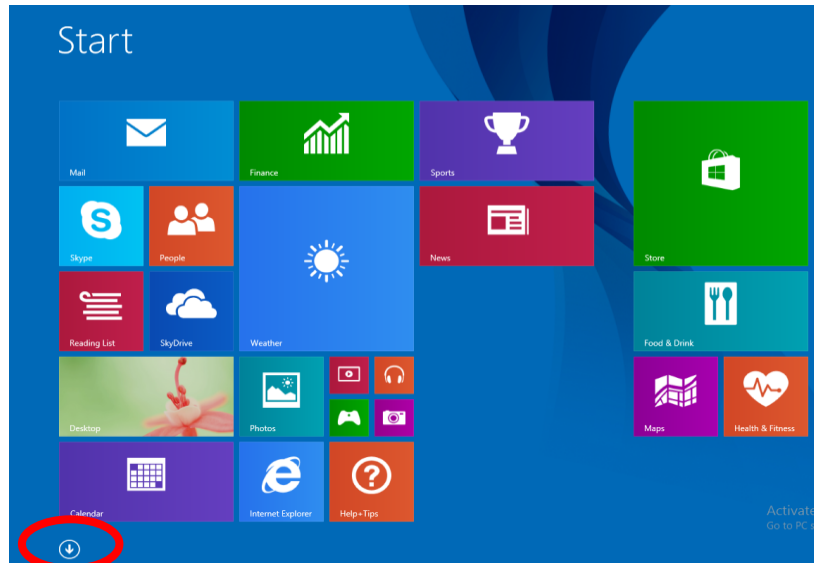
(3) Click [Smart Application] icon.
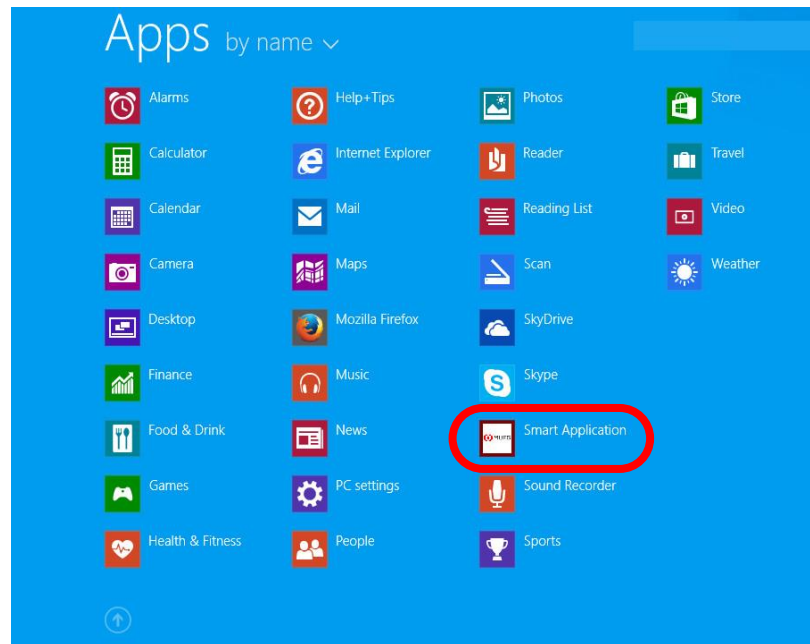
(4) [Smart Application] menu appears.

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.
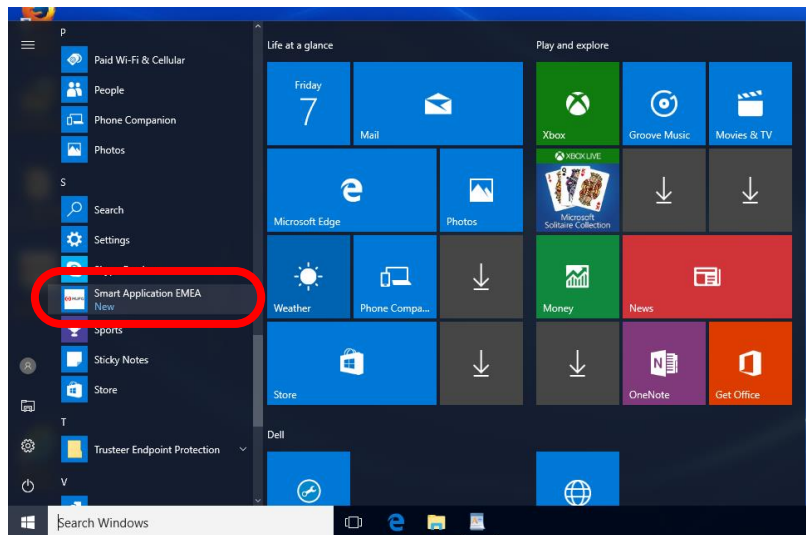
(3) [Smart Application] menu appears.

3.3 From the installation directory

(1) Go to installation directory [C:\Program Files\SmartApplication].

(2) Open the installation directory; double-click [SmartApplication].
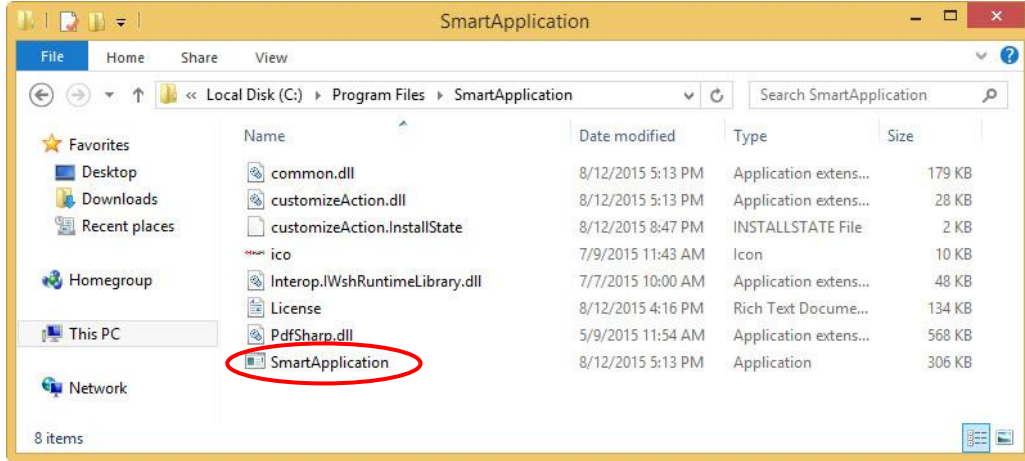
(3) [Smart Application] menu appears.
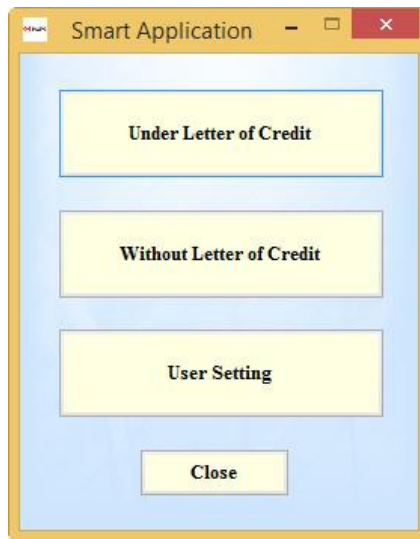
4. Creating APPLICATION UNDER LC

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

MENU	Under Letter of Credit	TERMS AND CONDITIONS	Documents

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

4.2 [Under Letter of Credit] Form

MENU → **Under Letter of Credit** → **TERMS AND CONDITIONS** → **Documents**
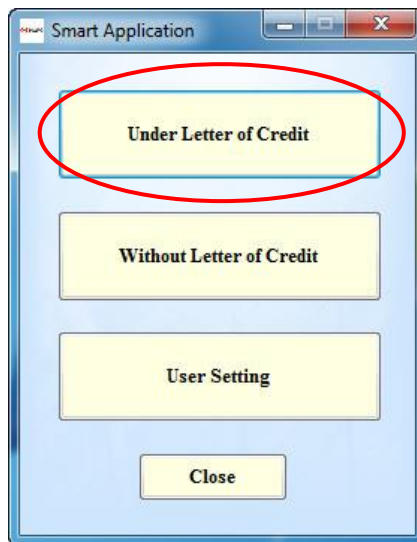
(1) Fill in the [Under Letter of Credit] form referring the following tips.

(2) Click [Print].

(3) [TERMS AND CONDITIONS] appears when there are no Errors and Warnings.

> 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)   14/08/2015

Customer reference:

Customer Information

Beneficiary:

Address:

Contact person: Tel No.:

Draft Information

Draft No.:

Place: SINGAPORE   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 sent by e-Notification service.
> ・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.

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■ **Date input**

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**

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**

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

■ **[proceeds to] & [charges from]**

[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.

■ **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.

■ **Request for LETTER OF INDEMNITY**

Request for LETTER OF INDEMNITY

☐ Check if you need to print out LETTER OF INDEMNITY.

Discrepancy(ies):

Tick the checkbox and fill in the [Discrepancy] as necessary.

(*Applying for the Letter of Indemnity in advance is required.)

・ **Special Instructions**

Special Instructions

Fill in the [Special Instructions] as necessary.

■ **Error/Warning messages**

Error	Apply date: (DD/MM/YYYY) `9999/99/99` ▾ Date format error. ・ Input error makes the item red. ・ [Print] button on the bottom right of the screen doesn't work with any input error.
Warning	Draft amount: `0` Please confirm "Draft amount". ・ Input warning makes the item yellow. ・ Following warning message appears if there is any warning when [Print] button is pressed. Smart Application [Warning] -Following item(s) is/are not entered: "Beneficiary","Drawee name & address","L/C No.", "Issue date","L/C issuing bank","Buyer", "Vessel name(1)","Vessel name(2)","Vessel name(3)", "Shipment date","Document name (9)", "Document name (10)","Document name (11)", "Document name (12)","Currency" for Credit, "Account type" for Credit,"Account No." for Credit, "Forward Exchange Contract No.", "Currency" for Debit,"Account type" for Debit, "Account No." for Debit -"Drawing date" is not the same date as "Apply date". -Please fill in "Amount in words" after the forms are printed. -Please confirm "Draft amount". -Please enter "Branch code" for Credit. 3655 for Singapore Branch. -Please enter "Branch code" for Debit. 3655 for Singapore Branch. To correct, click "Cancel" button. To proceed, click "OK" button. OK Cancel Click [OK] button, then [TERMS AND CONDITIONS] appears. Or click [Cancel] button, then the screen goes back to [Under Letter of Credit] form.

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	-
	Draft Information	Place	"SINGAPORE"	-
		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	"3655"	"3655" is Singapore's Branch code.
		Account type	"CURRENT"	-
	Debit	Branch code	"3655"	"3655" is Singapore's Branch code.
		Account type	"CURRENT"	-

4.3 [TERMS AND CONDITIONS]

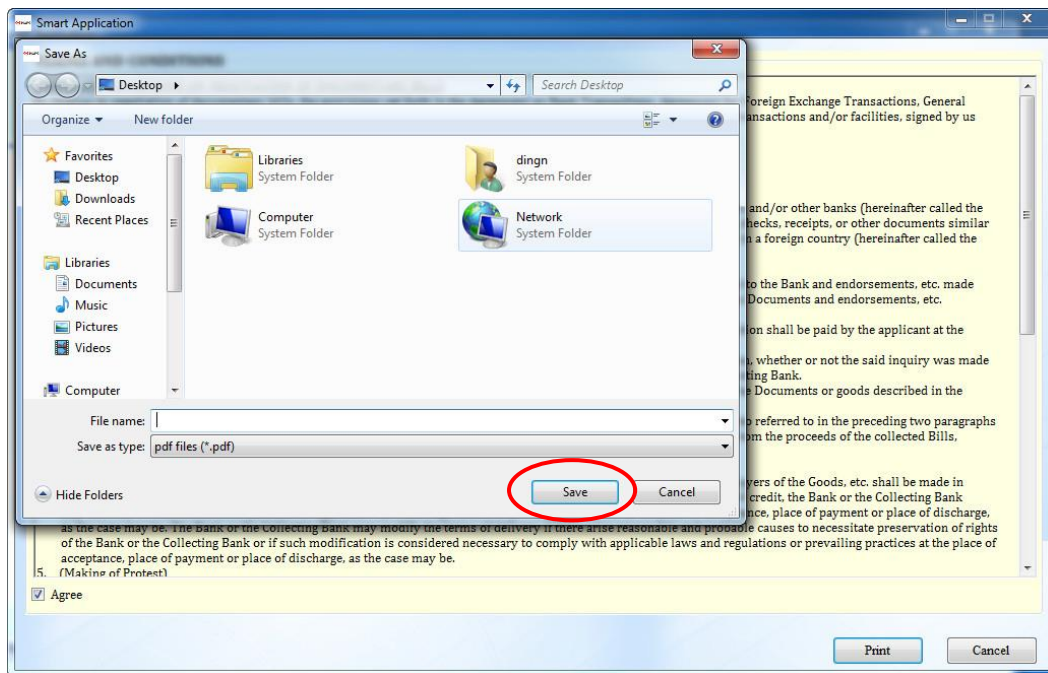MENU → Under Letter of Credit → TERMS AND CONDITIONS → Documents

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

The [Print] button is valid only when the checkbox is ticked.
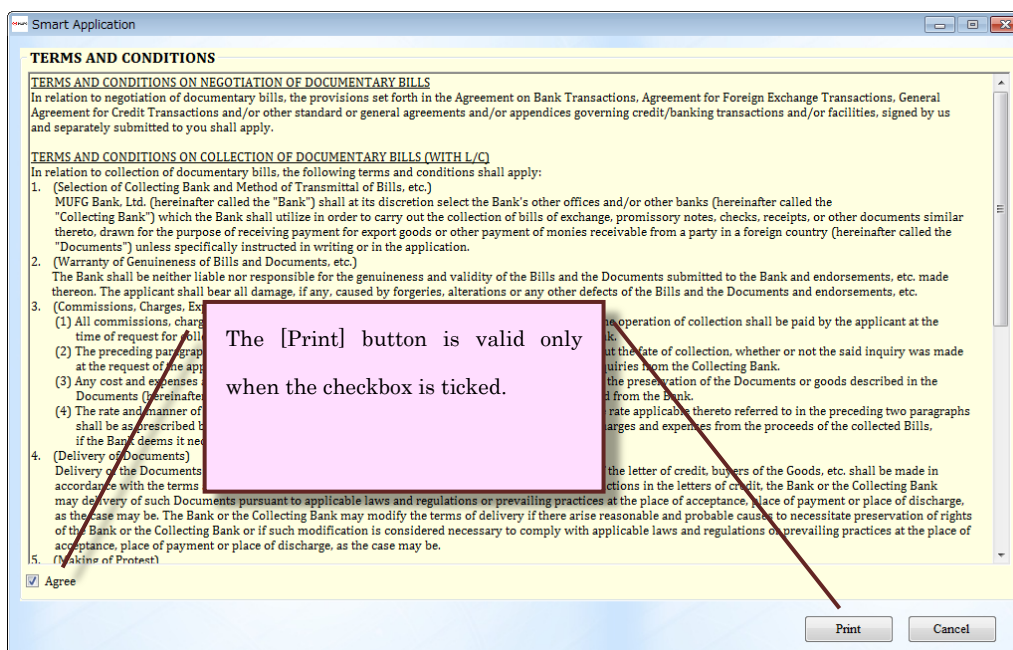
(4) Then, [Save As] dialog appears as follows.
(5) Enter the file name and click [Save].

(6) Saved PDF opens automatically.

(7) Print out the PDF

4.4 Documents

MENU → Under Letter of Credit → TERMS AND CONDITIONS → Documents

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

- APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (UNDER LETTER OF 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. Singapore Branch

Date: 24 OCT. 2018

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

Beneficiary:	XXXX TRADE COMPANY
Address:	XXXX RUFFLES PLACE, SINGAPORE
Contact person:	PERSON IN CHARGE
Tel No.:	+99-9-9999-9999
Draft amount:	SGD 999,999.99
Customer reference:	REF NO-0000123
Amount in words:	SINGAPORE DOLLARS NINE HUNDRED NINETY NINE THOUSAND NINE HUNDRED NINETY NINE AND 99/100
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, CHIYO...
Buyer:	XXXXX INTERNATIONAL CO.,LTD. XXXXX, TOKYO
Buyer country:	JAPAN
Drawee name & address:	MUFG BANK, LTD. 7-1 MARUNOUCH... TOKYO, JAPAN
Merchandise:	DESCRIPTION OF MERCHANDISE
Shipment from:	ANY PORT IN SINGAPORE
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: ● SGD ▼

Draft amount: 999,999.99

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.
2/3	3/3+2 C	3/3X3									

Other documents:

Forward Exchange Contract No.: _____ Dated: _____

Credit proceeds to   SGD   Account No.   3655-SGD-CUA-999999   Debit charges from _____ Account No. _____

Instructions to bank:

☐ discount on	☒ forward documents to issuing bank on payment / acceptance
☒ pay upon receipt of proceeds	basis (in case of discrepancies, under phone advice to us)
☐ forward documents to issuing bank (without checking)	☒ 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, ... sustain as a result of such negotiation/collection. We acknowledge and agree that all ... 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

...ture verified

Company stamp and Authorised signature

...ITTED TO THE BANK)

■ BILL OF EXCHANGE

BILL OF EXCHANGE

NO. DRAFT NO-0000123

FOR   SGD   999,999.99

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

SINGAPORE DOLLARS NINE HUNDRED NINETY NINE THOUSAND NINE HUNDRED
NINETY NINE AND 99/100   Value received and charge the same

to account of   XXXXX INTERNATIONAL CO.,LTD.
                 XXXXX, TOKYO
                 MUFG BANK, LTD.
Drawn under   7-1 MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO,

L/C No.   LC-0000123

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: ◉ SGD ▼

Draft amount: 999,999.99

■ LETTER OF INDEMNITY

	GM	Front Office

LETTER OF INDEMNITY

24 OCT. 2018

MUFG Bank, Ltd.

Gentlemen:

Re: Our Bill(s)No.(s) DRAFT NO-0000123

Amount SGD   999,999.99

L/C No. LC-0000123

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

In consideration of your paying, accepting or negotiating the captioned Bill(s) at our request notwithstanding the following discrepancy(ies) between the documents presented and the terms of the said Letter of Credit, we agree to indemnify you against all liability, loss, costs and expenses whatsoever that may be incurred, sustained or paid by you.

Discrepancy(ies):

DETAILS OF DISCREPANCIES WILL SHOWN HERE.

We further agree to refund to you on demand the value of the said Bill(s) in the event of non-acceptance or non-payment thereof together with the relative charges and expenses incurred by the parties concerned, if any.

Yours very truly,

XXXX TRADE COMPANY

EXPORT DEPARTMENT MANAGER
PERSON IN CHARGE

Authorised Signature

	Back Office	Signature Verified
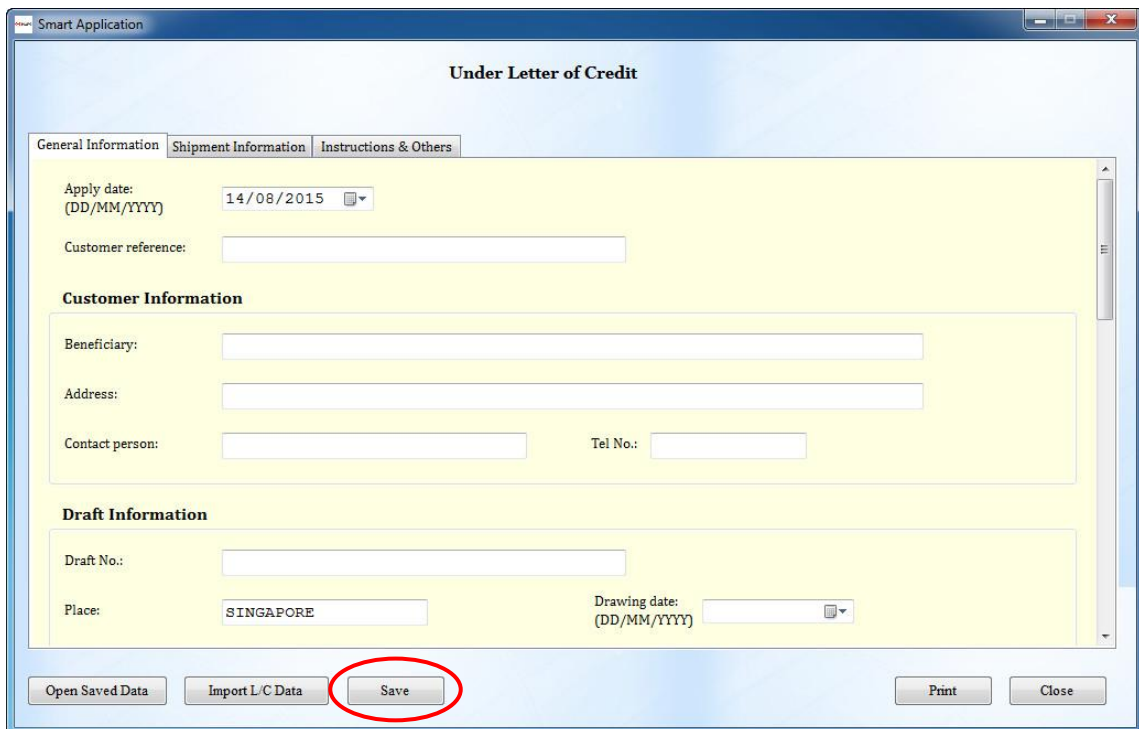
4.5 Save, Open and Import

Smart Application can:

- ・ Save the entered data.
- ・ Import the L/C data sent by e-Notification Service for [Under Letter of Credit] form.
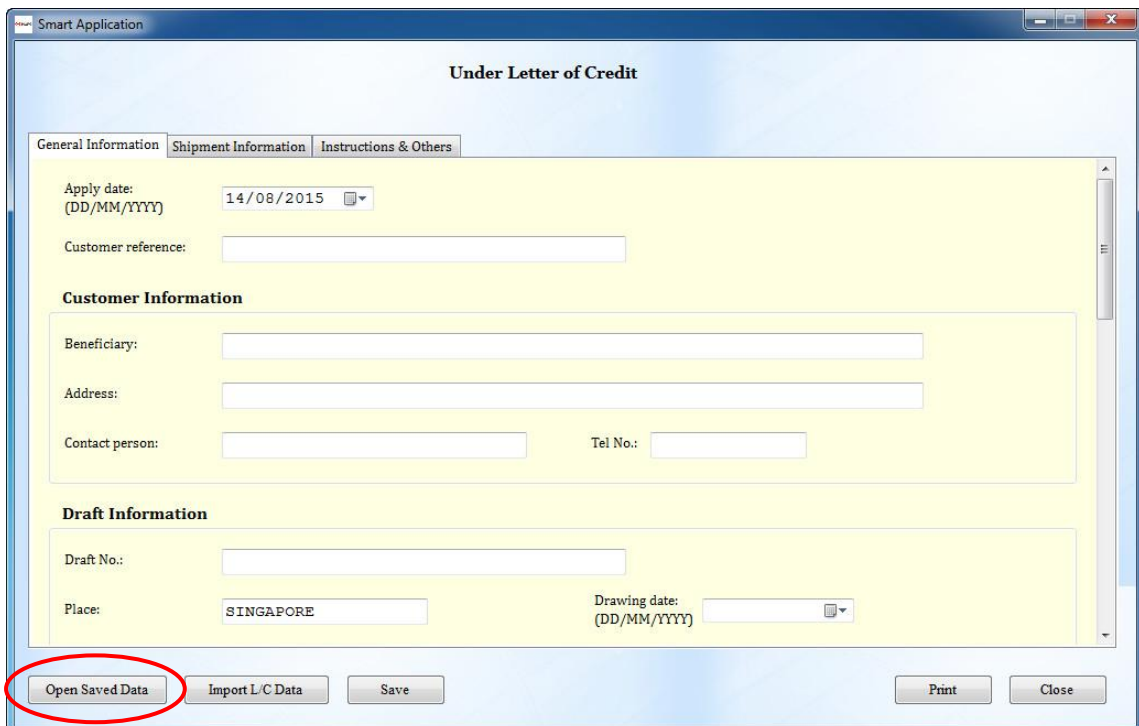
4.5.1 Save data

(1) Click [Save] button.

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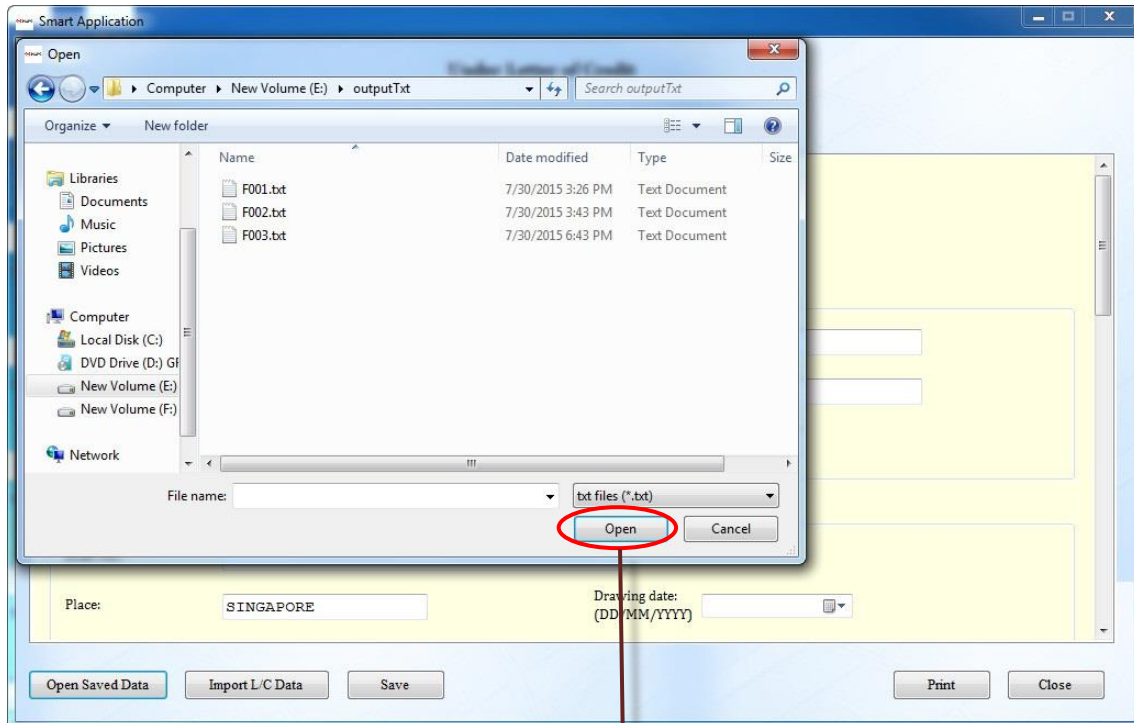
(3) Enter the file name and click [Save].

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 sent by e-Notification Service.

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

(2) [Import] form appears

(3) Copy the credit information text of the PDF sent by e-Notification Service.

```
                         INCOMING MESSAGE
     -----------------------------------------------------------------
     Message Type              : 700
     Sender                    : 30009622
                                 THE BANK OF TOKYO-MITSUBISHI UFJ,
                                 LTD.
                                 PAYMENT AND CLEARING SERVICES DIV.
                                 96
     Receive Date/Time         : 27 May 2008  02:25 pm
     Priority                  : N
     -----------------------------------------------------------------
     27  : Sequence of Total
           1/2
     40A : Form of Documentary Credit
           IRREVOCABLE
     20  : Documentary Credit Number
           MT-700_DateFormat-01
     31C : Date of Issue
           26 Dec 2009
     40E : Application Rules
           UCP LATEST VERSION
     50  : Applicant
           XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
           XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
           XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
           XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
     59  : Beneficiary
           XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
           XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
           XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
     31D : Date and Place of Expiry
           30 Jun 2010 SINGAPORE
     32B : Currency Code, Amount
           JPY 20,695,000.00
     41D : Available With By
           ANY BANK
           BY NEGOTIATION
     42C : Drafts at ...
           180 DAYS FROM DATE OF PRESENTATION
           OF DOCUMENTS TO ISSUING BANK.
     42I : Drawee
           /.
           33240589
     43P : Partial Shipments
           PROHIBITED.
     43T : Transhipment
           ALLOWED WITH TRANSHIPMENT RISKCOVER
     44E : Port of Loading/Airport of Departure
           ANY SEAPORT IN JAPAN
     44B : For Transportation to
           CHENNAI SEAPORT , INDIA
     44C : Latest Date of Shipment
           15 Jun 2022
     45A : Description of Goods and/or Services
           EVIDENCING SHIPMENT OF :
           MAZAK CNC TURN MILL CENTER NEXUS 400 - 2 MC (1000U) AS PER THE
           DETAILED SPECIFICATION AND SCOPE OF SUPPLY INCLUDED IN THE OFFER/
           PURCHASE ORDER NO.TEIL/TBG/IMP-226 DATED 03 DECEMBER 2007.
           TERMS: C.I.F. CHENNAI SEAPORT, INDIA.
```

(4) Paste the credit information to the form

(5) Click [Import].
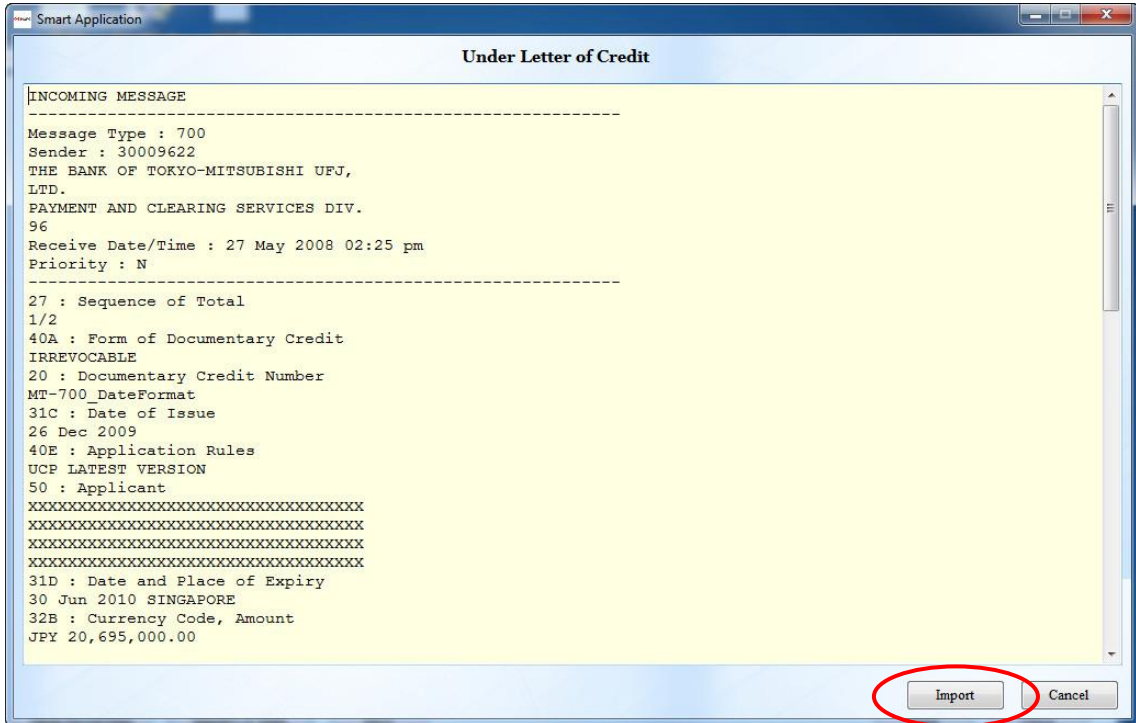
[Notice]

Modifying this credit information before clicking [Import] may cause errors. It is recommended to modify the information after importing.

(6) [Import] form closes. Then the imported data appears in the [Drawee Information], [L/C Information] and [Buyer Information] area at [Under Letter of Credit] form.

■ The following is the sample error message. Please also refer to the 7.2 Error/Warning message list to resolve the issue.
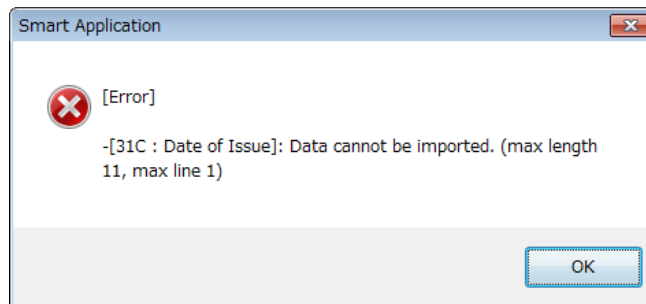
■ Followings are the relationship between items on the screen and tags in LC information.

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
		L/C issuing bank	Sender :
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
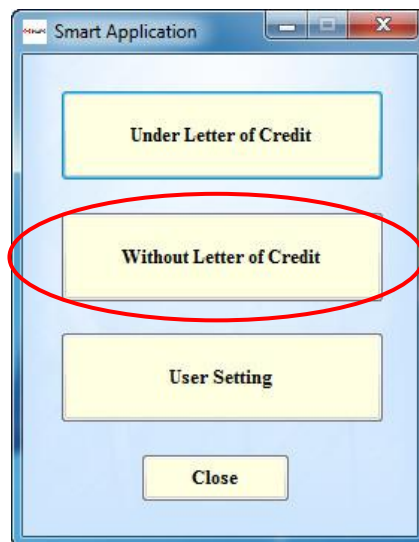
Outline of the operation

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

MENU	Without Letter of Credit	TERMS AND CONDITIONS	Documents

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

5.2 [Without Letter of Credit] form

MENU → **Without Letter of Credit** → **TERMS AND CONDITIONS** → Documents

(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 and Warnings.

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

> ・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.
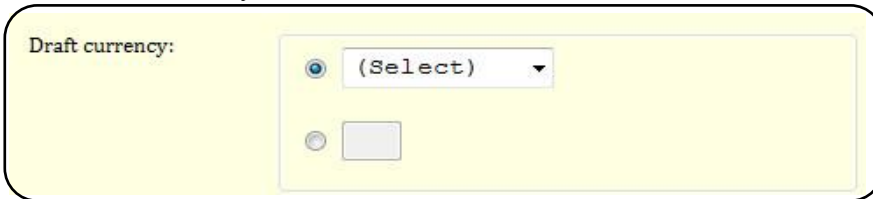> ・Close: Close this form and go back to the menu.

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■ **Date input**

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

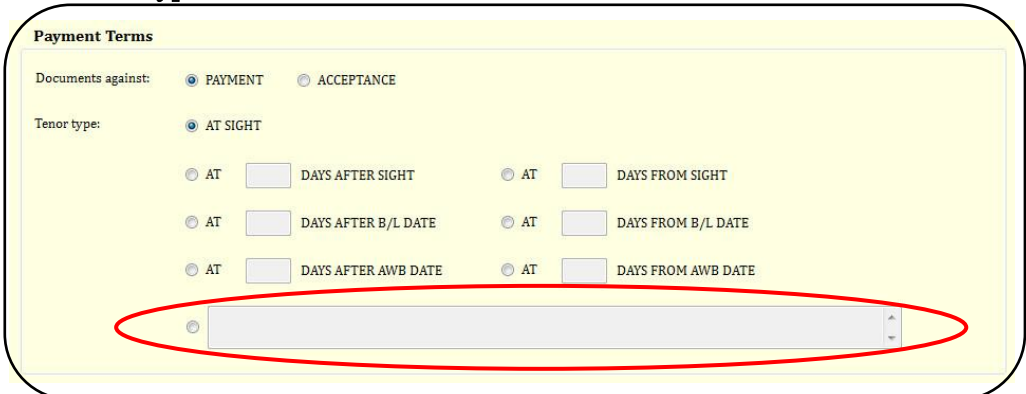■ **Draft currency**

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**

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

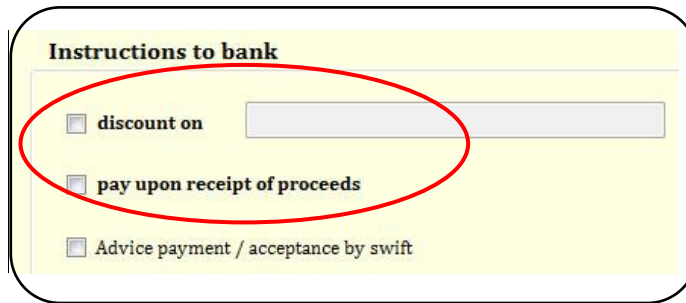■ **proceeds to & charges from**

[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.
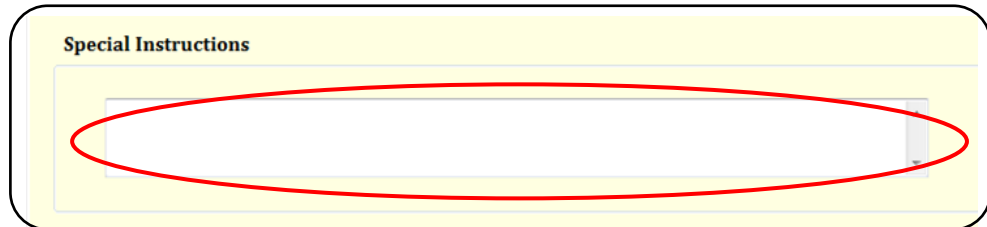
■ **Instructions to bank**

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] as necessary.

■ **Error/Warning messages**

Error	
	・ Input error makes the item red.
	・ [Print] button on the bottom right of the screen doesn't work with any input error.
Warning	
	・ Input warning makes the item yellow.
	・ Following warning message appears if there is any warning when [Print] button is pressed.
	Click [OK] button, then [TERMS AND CONDITIONS] appears.
	Or click [Cancel] button, then the screen goes back to [Without Letter of Credit] form.

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	-
	Draft Information	Place	"SINGAPORE"	-
		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	"3655"	"3655" is Singapore's Branch code.
		Account type	"CURRENT"	-
	Debit	Branch code	"3655"	"3655" is Singapore's Branch code.
		Account type	"CURRENT"	-

5.3 [TERMS AND CONDITIONS]

(1) Confirm the [TERMS AND CONDITIONS].
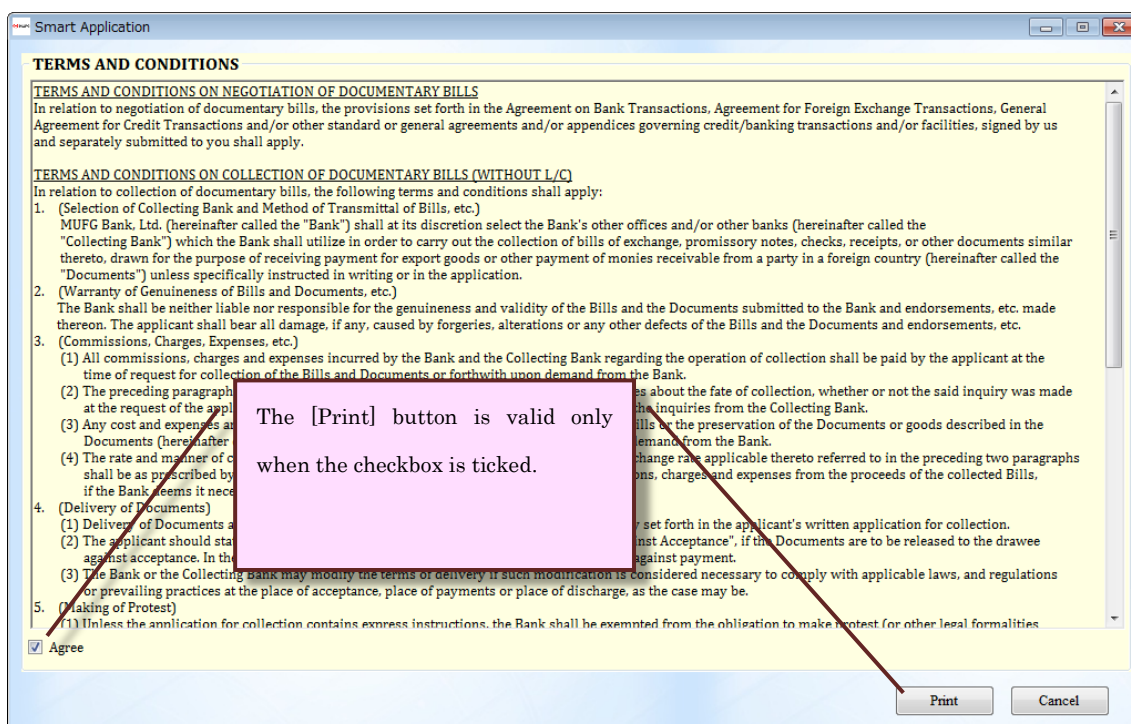
(2) Tick [Agree] checkbox.

(3) Click [Print] button.

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

(5) Enter the file name and click [Save].
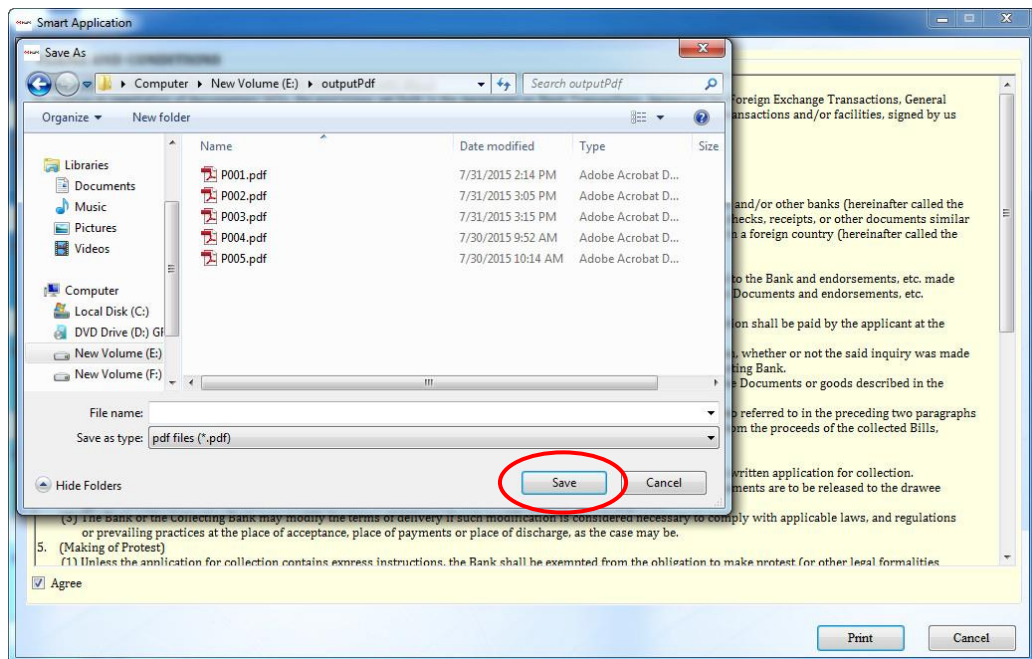
(6) Saved PDF opens automatically.

(7) Print out the PDF

5.4 Documents

Document name	The number of pages
APPLICATION FOR NEGOTIATION / COLLECTION OF DOCUMENTARY BILLS (WITHOUT LETTER OF CREDIT)	3 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)

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. Singapore Branch   Date: 24 OCT. 2018

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

Drawer:	XXXX TRADE CCOMPANY
Address:	XXXX RUFFLES PLACE, SINGAPORE
Contact person:	PERSON IN CHARGE Tel No.: +99-9-9999-9999
Draft amount:	SGD 999,999.99 Customer reference: REF NO-0000123
Amount in words:	SINGAPORE DOLLARS NINE HUNDRED NINETY NINE THOUSAND NINE HUNDRED NINETY NINE AND 99/100
Documents against:	PAYMENT
Tenor:	AT 99 DAYS AFTER BILL OF LADING
Drawee name & address:	XXXXX INTERNATIONAL CO.,LTD. XXX
Merchandise:	DESCRIPTION OF MERCHANDISE
Shipment from:	ANY PORT IN SINGAPORE
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.
2/3	3/3+2 C	3/3X3									

Other documents:

Forward Exchange Contract No.: .... Dated: ....

Credit proceeds to SGD   Account No. 3655-SGD-CUA-999999 Debit charges from SGD   Account No. 3655-SGD-CUA-999999

Instructions to bank:

☐	discount on	☐	Protest for non-payment / non-acceptance
X	pay upon receipt of proceeds	☐	Payment / acceptance may be deferred until arrival of goods at destination
☐	Advice payment / acceptance by swift	☐	Collect interest at .... %
☐	Advice non-payment / non-acceptance by swift		from .... to ....
X	Recover charges outside Singapore from drawee	☐	Collect overdue interest at .... %
☐	Charges / interest may not be waived		from drawee for delay in payment
☐	Charges / interest may be waived	X	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.
.... suspension, insolvency or bankruptcy of any correspondent (to whom the .... of, or for any delay in remittance, loss of exchange or loss of item or its proceeds during

Yours faithfully,
XXXX TRADE COMPANY

EXPORT DEPARTMENT MANAGER
PERSON IN CHARGE

.... verified

....
Company stamp and Authorised signature

........TED TO THE BANK)

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

Draft currency: ◉ SGD ▼

Draft amount: 999,999.99

Callout: "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.

■ BILL OF EXCHANGE

BILL OF EXCHANGE

NO. DRAFT NO-0000123

Documents against   PAYMENT

FOR   SGD   999,999.99

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

SINGAPORE DOLLARS NINE HUNDRED NINETY NINE THOUSAND NINE HUNDRED
NINETY NINE AND 99/100

Value received.

To   XXXXX INTERNATIONAL CO.,LTD.
        XXXXX 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:**   ● SGD ▾
>
> **Draft amount:**   999,999.99

5.5 Save and Open

Smart Application can save the entered data.
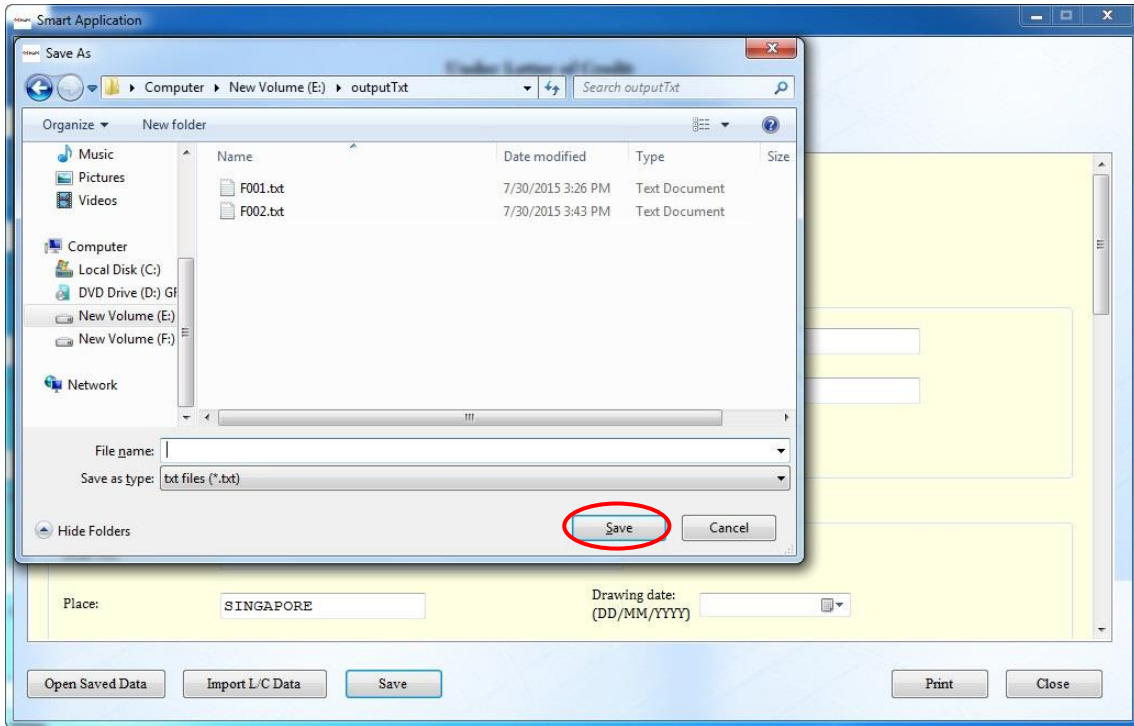
5.5.1 Save data

(1) Click [Save] button.

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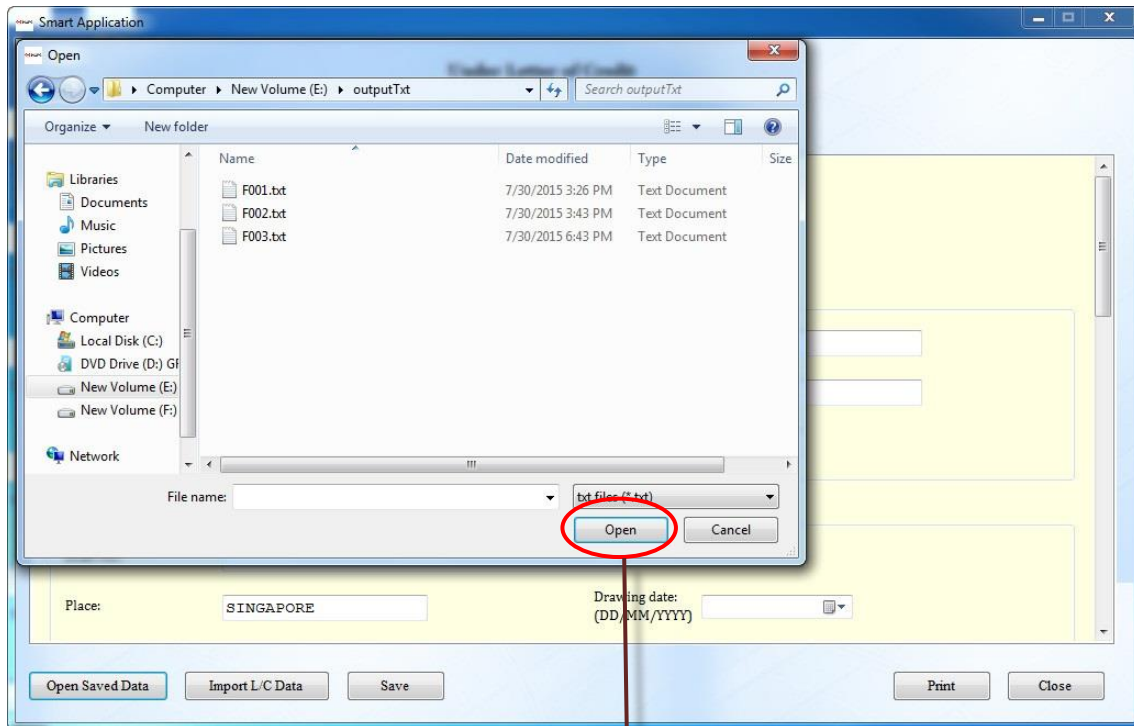
(3) Enter the file name and click [Save].

5.5.2 Open saved data
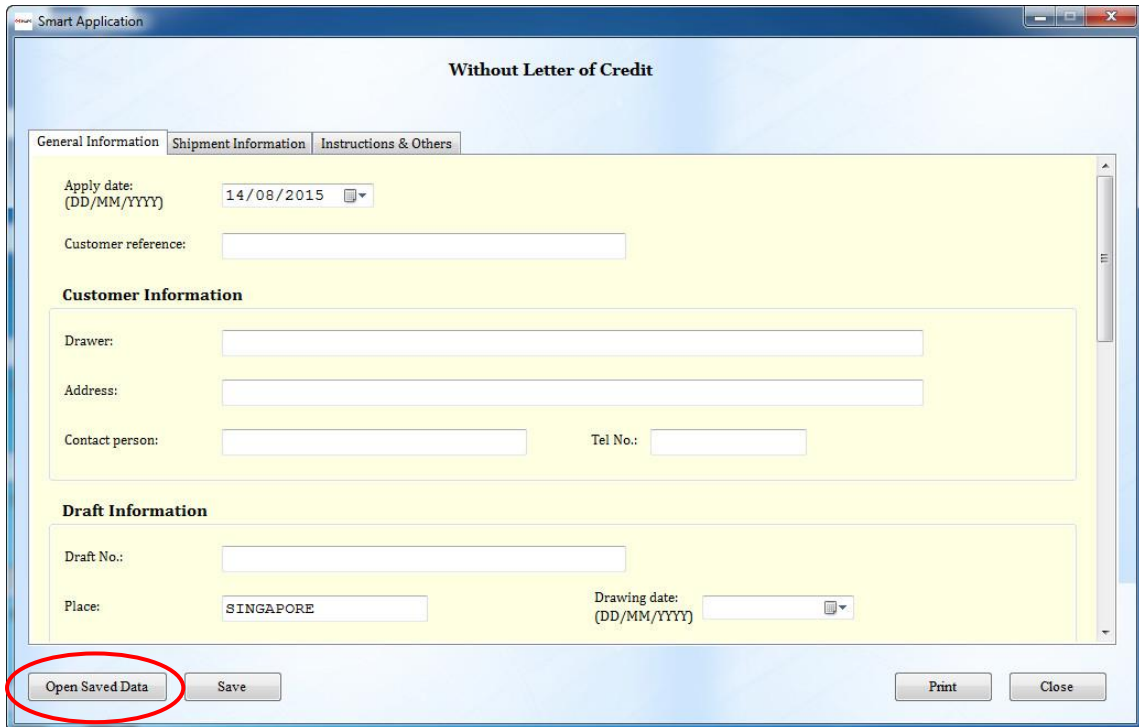
(1) Click [Open Saved Data] button.

(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.
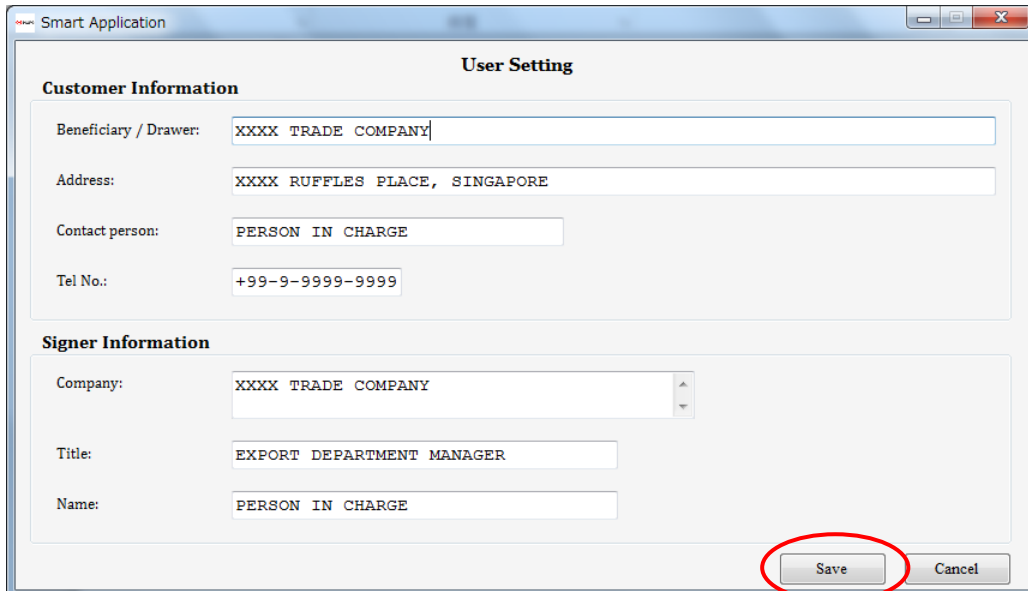
6. User Setting form

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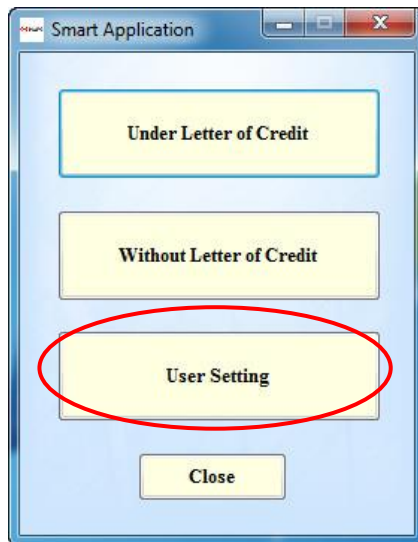
(2) Enter the Customer and Signer information.
(3) Click [Save] button.

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

[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

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: SINGAPORE   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
AUD	AUSTRALIAN△DOLLARS	2
BDT	BANGLADESH△TAKA	2
BND	BRUNEI△DOLLARS	2
BRL	BRAZILIAN△REAIS	2
CAD	CANADIAN△DOLLARS	2
CHF	SWISS△FRANCS	2
CNY	CHINESE△YUAN	2
CZK	CZECH△KORUNA	2
DKK	DANISH△KRONER	2
DZD	ALGERIAN△DINARS	2
EUR	EURO	2
GBP	POUNDS△STERLING	2
HKD	HONGKONG△DOLLARS	2
HUF	HUNGARIAN△FORINT	2
IDR	INDONESIAN△RUPIAHS	2
INR	INDIAN△RUPEES	2
JPY	JAPANESE△YEN	0
KRW	WON	0
KWD	KUWAIT△DINARS	3
LAK	KIP	2
LKR	SRI△LANKA△RUPEES	2
MMK	MYANMAR△KYATS	2
MUR	MAURITIUS△RUPEES	2
MXN	MEXICAN△PESOS	2
MYR	MALAYSIAN△RINGGIT	2
NOK	NORWEGIAN△KRONER	2
NPR	NEPALESE△RUPEES	2
NZD	NEW△ZEALAND△DOLLARS	2

PGK	KINA	2
PHP	PHILIPPINE△PESOS	2
PKR	PAKISTAN△RUPEES	2
PLN	POLISH△ZLOTY	2
QAR	QATAR△RIYALS	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
USD	U.S.DOLLARS	2
VND	DONG	2
ZAR	SOUTH△AFRICAN△RANDS	2

7.2 Error/Warning message list

Error/Warning message information is shown 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.	Enter the permitted max length and max line.
{0}: Date format error.	The data is not in the specified date format.	Enter the specified date format.
{0}: Illegal character(s).	The data contain illegal character(s).	Enter alphanumeric characters and symbols only.
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.
An unexpected error has occurred.	-	Please restart the Smart Application.
Date format error.	・ The entered characters are not the specified date format. ・ The date is not between 01/01/1753 and 31/12/9998.	・ Enter the specified date format as [dd/mm/yyyy]. ・ Enter the date between 01/01/1753 and 31/12/9998.
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 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 not the permitted digits.	Enter the permitted digits for decimal part.
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 within {0} line(s).	The lines are beyond the limited lines.	Enter permitted number of lines.
Sender: Please input within 11 characters for first line, and 35 characters for others. (max line 5)	・ The first line has 12 characters or more. ・ There are 6 lines or more. ・ At least one line of the second line to the fifth line has 36 characters or more.	・ Enter 11 characters or less for the first line. ・ Enter 5 lines or less. ・ Enter 35 characters or less for the second line to the fifth line.
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 copied text in the import form does not contain any corresponding item.	Check the copied text in the import form.
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.

Warning message list

Warning Message	Cause	Solution
"Drawing date" is not the same date as "Apply date".	-	Modify them if necessary.
"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}. 3655 for Singapore Branch.	Branch code is not entered.	Modify them if necessary.
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.	・ 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.