

## Shipping Guarantee

This is undertaken by ACLEDA Bank Plc to indemnify the shipping company against any liability arises as a result of releasing imported goods to consignee without the original documents of the title (bill of lading). The indemnity could incorporate of the cost of goods, freight charges, legal cost and more. It enables the consignee to obtain release of the goods from the shippers before the arrival of the original bill of lading.

### Your Benefits:

- To get the goods released by the carrier at urgent need
- Provide an assurance to your business's partner
- Make an import clearance at appropriate time
- Avoid demurrage and detention charge



For more information, please scan here.



**ធនាគារ អេស៊ីលីដា ភីអិលស៊ី**  
**ACLEDA Bank Plc.**

*The bank you can trust, the bank for the people*

# TRADE

# FINANCE



For ACLEDA Bank services requirements or more information, please contact our 24-hour customer service:

**+855 (0)23 994 444**

**+855 (0)15 999 233**

Email: [inquiry@acledabank.com.kh](mailto:inquiry@acledabank.com.kh)

Website: [www.acledabank.com.kh](http://www.acledabank.com.kh)

ACLEDA Bank's services which are Western Union Money Transfer, Local Funds Transfer, Traveller's Cheque Purchasing, Foreign Cheque Purchasing, Foreign Exchange, Mobile phone top up, Cash Deposit, Bill Payment, are extra service on Saturday morning from 7:30 AM to 11:30 AM.

## TRADE FINANCE

Involvement in import-export business internationally, ACLEDA Bank Plc. Trade Finance is the best solutions to help you to manage your business effectively and efficiently. With our wealth of experiences, expert knowledge and global network of correspondent banks, you can trust in our trade finance experts that can support you to grow in international market by offering a competitive range of the import and export products & services.

- + More than 280 correspondent banks around the world establish relationship with ACLEDA Bank to facilitate our trade finance services.
- + Maintain sustainable growth of our trade services supported by our partner bank, ADB, IFC, AFD...
- + Extensive experience and professional qualification staff offers you the best advice and add value to the safety and success of your business.

### Import Letter of Credit (L/C)

Import Letter of Credit is an irrevocable undertaking instrument issued by ACLEDA Bank Plc. at your request (importer/buyer) to guarantee the payment to exporter/seller provided the documents stipulate in the Letter of Credit and all of its terms and conditions are complied with.

#### Your Benefits:

- The most secure and acceptable method of payment and risk management
- Enable to manage your cash flow effectively
- Available to access with import financing
- Competitive fee charge

### Export Letter of Credit (L/C)

Export Letter of Credit is an irrevocable undertaking instrument issued by any bank on behalf of its client (importer/buyer) to pay ACLEDA Bank's client (The exporter/seller) provided the presentation of documents is in accordance with the letter of credit terms and conditions.

#### Your Benefits:

- Enable you to negotiate credit terms with your importer/buyer;
- Irrevocable documentary of credit with or without confirming may enable to access for finance
- Importer/buyer's bank will retain control over the shipping documents until the importer/buyer pays or promises to pay

- Save time and cost efficiency and enable the exporter/seller to focus on other core businesses
- Pre & post shipment financing are available
- Competitive fee charge

### Import Documentary Collection

Import Documentary Collection is a method of payment for goods that have been shipped to you (importer/buyer). ACLEDA Bank Plc acts on your behalf and holds all documents of title delivered by the exporter/seller's bank. The documents can only be released to you against payment (for sight terms) or acceptance (for usance terms) of the bills of exchange in accordance with the instructions provided by the exporter / seller's bank.

#### Your Benefits:

- The means of accessing extended finance such as term collections
- Lower transactions cost
- You can take advantage of exporter/seller
- Provide your exporter/seller with confidence that title to goods will not be transferred to you without payment or a promise of payment

### Export Documentary Collection

Export Documentary Collection is a method of payment for goods that you (exporter/seller) have shipped or delivered. The shipping and other documents are delivered by ACLEDA Bank Plc to your importer/buyer's bank for payment (for sight term) or acceptance (for usance term).

The documents can only be released to the importer/buyer in accordance with your instructions, which provided to importer/buyer's bank by us.

#### Your Benefits:

- ACLEDA Bank acts as a collection agent, monitors the pending payment transaction, and receipt of proceeds
- Allow you to negotiate credit terms with your importer / buyer to meet market demand
- Provide you with confidence that the title of goods will not be transferred to your importer/buyer without a payment or a promise of payment (accepted bill of exchange)

- Save time and cost efficiencies which allow you to concentrate on other core businesses
- Access to post shipment financing
- Competitive fee charge

### Bank Guarantee

ACLEDA Bank Plc.'s bank guarantee allows you to bid for and to implement a private or government's project procured on the basis of the security. Considering on market demand, ACLEDA Bank Plc. Offers various bank guarantee services such as: Bid Guarantee, Performance Guarantee, Advance Payment Guarantee, Retention Money Guarantee, Payment Guarantee and other form of guarantees...

#### Your Benefits:

- Build trust and mutual relationship with your business partner
- Provide an assurance for your contractual obligation
- Assure your supplier of any payment obligation
- Get an advance payment from or provide a security for a retention of money to employer/contractee
- Increase productivity and competitiveness
- Increase your profitability

### Standby Letter of Credit

Standby Letter Credit is established as a payment security to effectively and successfully support your business. ACLEDA Bank Plc., standby LC could secure your bid, a project implementation, to get fund from an investor without collateral deposit, and your payment obligation to a supplier.

#### Your Benefits:

- Build trust and mutual relationship with your business partner
- Provide an assurance for your contractual obligation
- To get loan/credit facility without collateral deposit
- Enable to apply for bid and to implement local/international project
- Successfully operate your business