

# 国际商务单证英语

应用语言系      09商务英语专业  
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# Chapter Four Layout and principles of documents



- ❖ In the process(过程) of international trade settlements (国际贸易结算), the relevant parties (有关当事人) are dealing with documents, not goods or service.
- ❖ Banks will generally pay against documents (银行一般凭单据支付); exporters will only receive payment by **handing over** (提交) the required documents; importers will only **rely on** documents. Documents are at the heart of all the forms of international payment (单据是所有国际支付方式的核心) .



- ❖ It is, therefore, essential to have a good knowledge of the function of the different kinds of documents, their limitations as well as the specific problems that may possible arise when handling them.



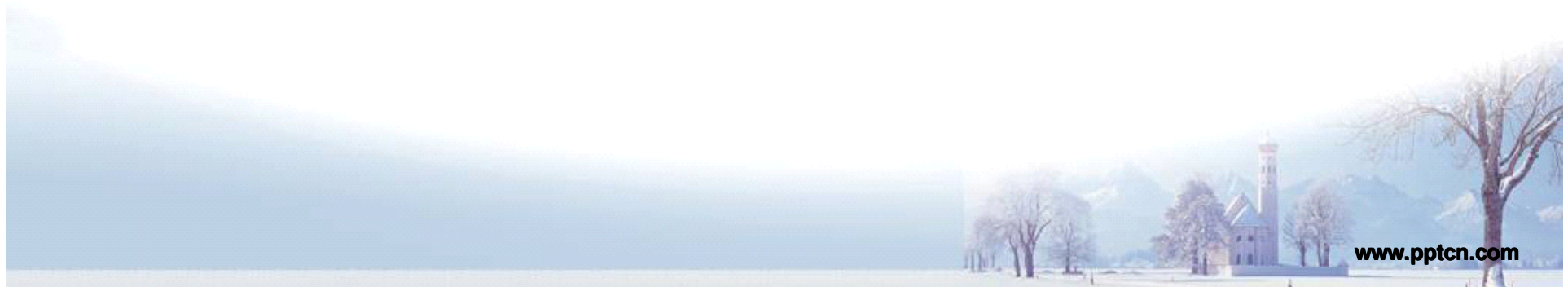


- ❖ In this chapter you will learn the importance and key elements of various documents used in international trade.
- ❖ **Section 1 General View of Documents**
- ❖ **Section 2 the principles and procedure of documentation**

## Section 1



- ❖ **The definition of documents**
- ❖ **The function of documents**
- ❖ **Types of documents**



## Q2:What are documents?



- ❖ Documents refer to a set of certificates or papers used in merchandise transaction. 单据指的是商品交易中所使用的一套证书或文件.
- ❖ In international trade settlement or payment, documents play an important role in safe exchange between the goods and proceeds. 在国际贸易结算或付款中,单据在货物和款项之间的安全交换起到重要作用.
- ❖ Each document will be defined, key element listed, and cautions offered concerning important issues and common problems associated with each document.

## Q3: What are functions of documents?



- ❖ It is **evident**(明显的) that documents which **stand for** the goods, certify performance of the traders, become the basis for marking payment in international trade payment.
- ❖ Meanwhile, it is essential for the traders to make sure that documents are exactly in conformity with the terms and conditions of L/C.



- ❖ As with all matter involving money and payments, the form and content of these documents are of great importance to all parties to the transaction. Subtle difference(细小的差异) between forms and subtle changes in wording can mean the difference between a successful and an unsuccessful transaction.



## Q4:How many types of documents? What are they?



### ◆ Financial document(金融单据)

❖ Financial document is a kind of certificate in writing which aims at obtaining a certain amount of proceeds(款项). It clearly record currency to certain extend, circulating among participants, facilitating the transfer of credits, acting as payment and credit tools in merchandise exchange.

❖ ~~汇票 draft/bill of exchange~~

❖ ~~本票 promissory note~~

❖ ~~支票 check~~

## ◆ Commercial document(商业单据)



- ❖ Commercial document refers to the invoices(发票). There are different types of invoices according to different requirement such as commercial invoice(商业发票), proforma invoice(形式发票), customs invoice(海关发票) etc. Among them, commercial invoice is the most important one, which is the core of the full sets of the documents(它是整套单据的核心单据).

## ◆ Packing document(包装单据)



- ❖ Packing document refer to all the documents stating or describing **the packing conditions of commodity(包装情况)**. They enable the receiver of the goods to easily verify **the contents** of each carton and facilitate **subsequent warehousing and distribution operations**. Different commodities have different packing documents.

## ◆ Shipping document(装运单据)



- ❖ Shipping document, also called transport document(运输单据), is issued by the carriers(承运人), certifying that the goods have been loaded on board (货物已装船) or dispatched (开航) or taken in charge(接管). Transport document is one of the key documents in international trade payment. According to the transport model, there are four categories of transport documents, i.e. marine bill of lading (海洋提单) issued by the shipping company(船公司) or its agent(船代); air waybill (空运单) issued by the airline company or its agent; multimodal transport document(多式联运单据) issued by the multi-modal operator as well as road waybill issued by a motor firm and rail waybill by railroad organization or railway cargo receipt issued by forwarders.

## ◆ Insurance document(保险单据)



Owing to long distance transportation, goods under international trade could be damage by various accidents. Additionally, by loading and warehousing there are also some risks. 由于长途运输, 国际贸易货物可能被各种事故损害. 此外, 通过装运和仓储也会有一些风险.

In order to be indemnified (赔偿) in event of damage, seller or buyer, depending on the trade terms, effects insurance prior to the shipment.

- ❖ Insurance document is issued by insurance company (保险公司), indicating the type and amount of insurance coverage in force on a particular shipment. It is used to assure the consignee that insurance is provided to cover loss of or damage to cargo while in transit.
- ❖ The most commonly used insurance documents are insurance policy (保险单), insurance certificate (保险凭证) and declaration under open policy (预约保单).

## ◆ Official document(官方单据)



- ❖ A variety of official documents may be required to meet both the exporting and importing countries' customs and foreign exchange regulations(进出口国家的风俗和外汇交易规则).
- ❖ Documents relating to origin(原产地), quality(质量), fumigation(烟熏,熏蒸), health(卫生), weight(重量), inspection(检验) and export license(出口许可证) are some examples of official documents.
- ❖ The documentation required to ensure prompt clearance through customs(要求确保及时清关的单据) will vary with countries, buyers and goods traded.
- ❖ Traders should, therefore, **familiarize** themselves **with** the respective(各种) import/export regulation in their countries.

## ◆ **All kinds of certificates(所有其他单据)**



All kinds of certificates are required to provide according to the stipulation of L/C. 所有其他单据是根据L/C条款规定要求提供的。

- ❖ Some of these certificates are made out by the exporters themselves while the others should be issued by some organizations at the request of the exporters. 有些证书是由出口商自己制作,而其他一些是在出口商要求下由一些机构签发的。
- ❖ The contents and the issuer should conform to (符合) the L/C stipulation.

## Section 2



- ❖ Documentation is an area of great importance in international trade. It is a procedural matter that is required on every order and each individual document must be correctly completed. It should **stick to(坚持) “Doctrine of strict Compliance严格相符/一致的原则”**. Successful international trade is only realized through complete professionalism in the used and execution of document without any mistake. Although no one may get praised just for having perfect documents, international trades can have serious problems because of documents.



# The principles of documentation



## ❖ **Compliance** 相符,一致

- 1) Documents should be in compliance with the credit. 所有单据与信用证要一致. The documents presented within the stated period of presentation under the L/C should appear on their face **in strict complacence with** the terms and conditions of the credit.
- 2) Documents should be consistent with each other. 单据与单据之间要统一/一致. All the documents should comply with each other. They should not be contradictory. The invoice is the central one and the information provided by other documents should conform to the invoice.



3) Documents should **correspond to** the goods  
单据要符合货物情况.

- ❖ It is important to note that a fundamental principle of documentary credits is that banks deal with documents not the goods/services. Banks are not concerned if a shipment is in conformity with the documents, what the banks are concerned is whether the documents are in conformity with the wording of the credit. However, the exporters should adhere to the principle of integrity. They should not make out any fraud documents. The quality, weight, quantity, packing and origin should correspond with those of the goods actually loaded on board.

## Correctness 正确



- ❖ Correctness is the prerequisite of documentation as well as **guarantee of safe payment**(安全付款的保障). If any discrepancy arises, drafts will be dishonored. The details in documents must be in strict conformity with those in the L/C. No ambiguous(模糊的) words or expression should be used.

# Completeness (完整)



- ❖ The full set of the documents required under the L/C should be complete.
- 1) **The content of each document should be complete.** 每个单据的内容应该完整. Every necessary detail should be included in each document. Especially in the commercial invoice, the details of goods, prices, and terms as mentioned in the credit are included in the invoice.
- 2) **All types of the documents should be complete.** 单据的类型也要完整. Each document should be made out in strict accordance with the L/C stipulations. Except for the main documents, some necessary certificates and receipts should be made out in time.
- 3) **The number of original(s) and copy(ies) of each document should be complete.** 每个单据所提供的正本和副本的份数应该完整. In the L/C, the number of original(s) and copy(ies) of each document required by the applicant are stated clearly (for example, commercial invoice in duplicate ). The number of original(s) and copy (ies) of each document should be complete.

## Conciseness(简洁)

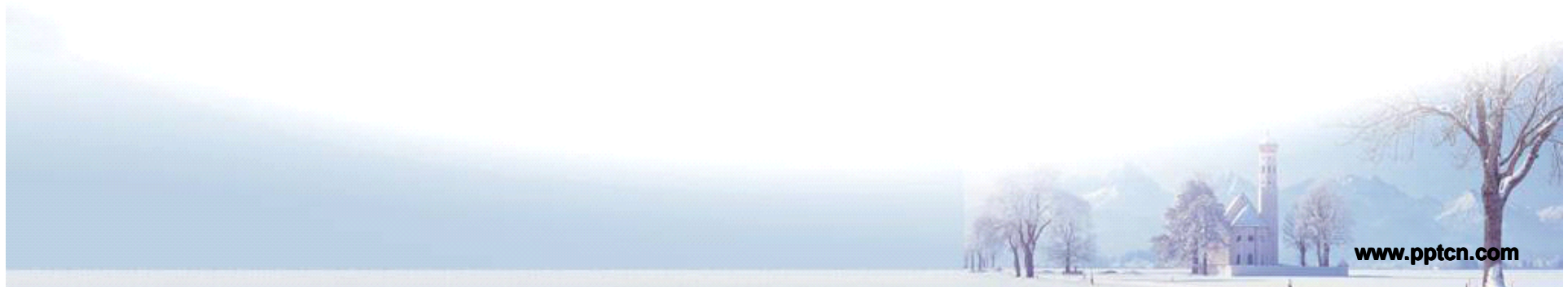


- ❖ No redundant words or expressions should be used, and no correction should be made on the document. If the L/C states some conditions and doesn't require any relevant documents, it is not necessary to make out them. UCP600 Sub-Article 14 (h) Standard for Examination of Documents states that if a credit contains a condition without stipulating the document to indicate compliance with the condition, banks will deem such as not stated and will disregard it. This clause is called "Non-documentary Conditions" for simplification of documentation.
- ❖ USD14.00 PER PIECE CIF NEW YORK
- ❖ CIF NEW YORK
- ❖ USD14.00 / PC
- ❖ CARTON      CTN      METRIC TON      M/T

## Promptness(及时)



- ❖ Make sure that the documents are ready when they are needed, so that unnecessary delay or confusion can be avoided. All the documents should be presented within the stated period of presentation.



## Procedure of making document



- ❖ **1. Firstly, make out commercial invoice, packing list or weight memo in strict accordance with the L/C.** The invoice value should be calculated as per the actual loaded quantities as stipulated in L/C, the commission or discount to be deducted should be stated in the invoice. The packages in the packing list should be states in both words and figures and correspond with the packages loaded on board. The invoice must be true and correct. Correct invoicing is a matter of great importance in international trade.



- ❖ **2.** According to the quantity, unit piece and amount of the invoice, the exporter requests China Council for the Promotion of International Trade (**CCPIT**) or (Entry – Exit Inspection and Quarantine of the People’s Republic of China) CIQ to issue certificate of origin (原产地证) **C/O** including GSP Form A <普惠制原产地证格式A> (as per the stipulation in the contract or L/C) and requests the Insurance Company to issue insurance certificate (under CIF and CIP terms ) at invoice value plus 10% with covering the relative risk as per the stipulations in contract or the L/C. The issuing date of insurance policy should not be later that of shipping documents.





- ❖ **3.** The goods are to be shipped according to the amount and packages in the invoice and packing list. The shipping company is to issue the ocean bill of lading, car waybill, car waybill, the cargo receipt and multimodal transport documents.....ect. The packages in all other shipping documents should be compliance with that in packing list.
- ❖ **4.** The draft should be made out according to the invoice value, for example, if any commission or discount is deducted from the invoice, the amount of draft should be the net invoice value instead of the gross one. The importer's bank finally will make payment to the exporter as per the amount of draft.



❖ **5.** According to the stipulations in the contract or L/C, other documents should be made out such as beneficiary's certificate (受益人证明), the inspection certificate (检验检疫证书), postal receipt or courier receipt and cable copy of shipping advice (装船通知).....ect.

❖ The invoice should be issued first, the issuing date of packing list, weight memo should be the same or slightly later than the issuing date of invoice; the date of insurance policy should be earlier than that of shipping documents; the issuing date of certificate of origin should be same or slightly earlier than the shipment date; the date of other documents (such as beneficiary's certificate, the inspection certificate) should be almost the same with the date of shipment. The date of draft is the latest however not later than the expiry date of the L/C and period of presentation.



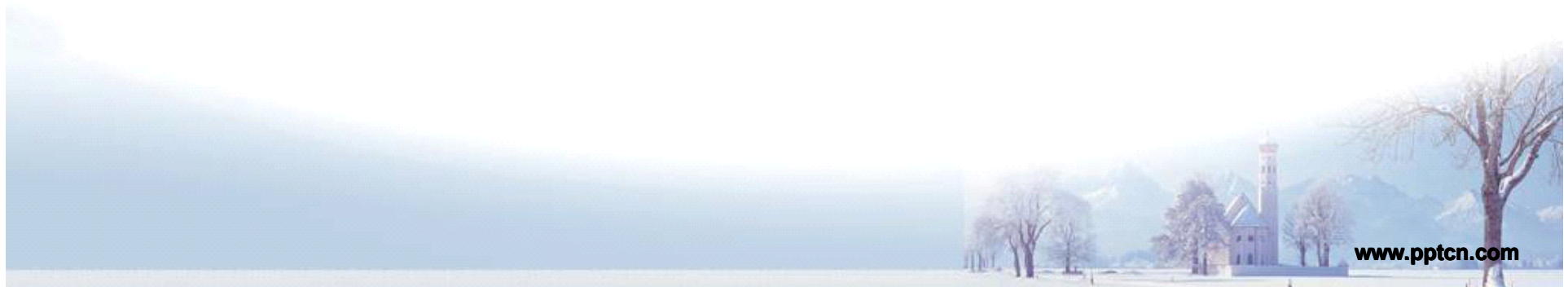
- I. 1. Proforma invoice    2. Air waybill  
❖ 3. Certificate of Origin    4. Packing list  
❖ 5. Export licence

III. T F F F T    T F T F T

## 5. Practical Training (项目实训)



❖ See materials



## 5. Practical Training (项目实训)



- 1.** 假设贵公司的业务不是采用**L/C**，而是**T/T**付款方式，请模拟填写汇款申请单并制作汇款指示；
- 2.** 假设贵公司的业务不是采用**L/C**，而是 付款方式，请模拟填写汇款申请单并制作。
- 3.** Exercises P16-17

[ Add your company slogan ]

**Thank You !**



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