

国际商务单证英语

应用语言系 09商务英语专业
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Preview Q1: How many kinds of the modes of payment in international trade?



- ❖ The modes of payment in international trade can be generally divided into three categories:
 1. Remittance 汇付
 2. Collection 托收
 3. Letters of credit 信用证
- ❖ The former two belong to **commercial credit** (商业信用), letter of credit is **banker's credit** (银行信用).
- ❖ If the payment is made by remittance, it is called **favorable exchange** (顺汇), by which the buyer makes the payment by bank of his own accord; if by collection or L/C it is **adverse exchange** (逆汇), by which the exporter takes the initiative to gather payment from the buyer.

Chapter 3 the Main Payment Terms and L/C



You can briefly add outline of this slide page in this text box.

- **Brief Introduction to Remittance**

Concept, Parties, Types, Practical Training

- **Brief Introduction to Collection**

Concept, Parties, Types, Practical Training

- **Brief Introduction to L/C**

Concept, Characteristics, Parties, Contents, Types,
Practical Training (Application, Issuance and Examination of L/C)

Brief Introduction to Collection



1

Definition

2

Main Parties

3

Classification

Section 2 Collection (托收)



- ❖ **1.Learning Objective** (学习目标)
- ❖ **2.Operating Tasks**(操作任务)
- ❖ **3.Operating Sample** (操作示范)
- ❖ **4. Basic Knowledge** (基础知识)
- ❖ **5. Practical Training** (项目实训)

1.Learning Objective (学习目标)



❖ Skill Objective(技能目标):

To fill out **the application for collection** correctly and skillfully (准确熟练地填制**票据托收申请书**) ;

To make out **the payment order of collection** correctly according to the application for collection and conditions (根据**票据托收申请书**和条件正确缮制**托收指示**);

Operate the procedures of documentary collection(按照业务流程进行跟单托收操作)

Knowledge Objective(知识目标):



- ❖ To make clear some **concepts** about collection , such as **the definition**, **parties**, **classification**, etc; To master the procedures of D/A, D/P at sight and D/P after sight.
- ❖ 通过本项目的教学，使学生理解托收的定义，当事人，种类等；掌握承兑交单，即期付款交单和远期付款交单的操作流程。

2. Operating Tasks(操作任务)



- ❖ On Oct. 8, 2012, Wangtao, the foreign trade salesman of CHINA ELECTRONICS ZHEJIANG COMPANY (telephone No. 0571-88*****) ,BANK ACCOUNT NO.: 800100024508091XXX) presents all set of draft and documents to BANK OF CHINA,ZHEJIANG BRANCH and asks it to instruct its overseas correspondent bank-- SUC.JUD. VRANCEA to collect the proceeds USD16400.00 of goods (Ten boxes of lamps, from Shanghai to Constanta, by Tianyu vessel on April 9, 2012) under CONTRACT NO. 10ZDX157023, I/V NO. 10ZDX157025 at sight from the importer named S.C. "CANTON DISTRIBUTION" SRL FOCSANISTR (ADDRESS:1 DECEMBRIE 1918, JUDETUL VRANCEA, ROMANIA) . The contract stipulates the mode of payment is D/P at sight. The documents presented are as follows:
- ❖ 2 copies of draft, 2 copies of invoices, 2 copies of B/L, 2 copies of insurance policies, 2 copies of packing lists, 2 copies of GSP FORM A.
- ❖ Charges of remitting bank are bone by the payer and charges of the collecting bank are for our account. Now you are Wangtao and are required to do the following tasks for him.



- ❖ 2012年10月8日，中国电子进出口公司浙江分公司（公司电话：0571-88****，公司帐号：800100024508091XXX）外贸业务员王涛向工中国银行浙江省分行提交全套汇票和单据，请求其委托罗马尼亚的银行（SUC.JUD. VRANCEA）向进口商 S.C. “CANTON DISTRIBUTION” SRL FOCSANISTR (ADDRESS:1 DECEMBRIE 1918, JUDETUL VRANCEA, ROMANIA) 即期托收 CONTRACT NO.:10ZDX157023, I/V NO: 10ZDX157025 项下货款USD 16400.00，采用即期付款交单。所提交的单据有：汇票2份，发票2份，海运提单2份，保险单2份，装箱单2份，GSP格式A 2份。托收行费用由付款人承担，代收行费用由中国电子进出口公司浙江分公司承担。请代表公司外贸业务员王涛进行如下操作：
- ❖ Task 1 fill out **the application for collection**.（填制**票据托收申请书**）；
- ❖ Task 2 make out **the payment order of collection** according to the application and other information.(根据**票据托收申请书**和条件正确缮制托收指示)；

3. Operating Sample (操作示范)



❖ 中国电子进出口公司浙江分公司向中国银行浙江省分行提交《出口托收客户交单委托书》一式两联，有关内容全部用英文填写。出口托收客户交单委托书的内容包括：

1. 致:本栏目填写托收行名称:中国银行ZHEJIANG分行;
2. 申请人 (APPLICANT) : 申请人为出口商,也是托收项下汇票的出票人,应填写详细的名称、地址、公司联系人姓名、电话、传真号码。本栏目填写 :

公司名称: CHINA ELECTRONICS ZHEJIANG COMPANY ;公司联系人:王涛;

电话:0571-88*****



3. 发票号码和币种金额

❖ 填写本套单据中发票的号码,本栏目填写:

❖ 发票号码 10ZDX157025;

❖ 币种金额 USD16,400.00;

4. 收款帐户(出口商帐户)及其银行

请贵行收妥款项后,划入我司下列帐号:

帐号: 800100024508091XXX

开户银行: 中国银行浙江省分行



5. 银行费用

贵行费用请直接从我司下列帐号中收取：

800100024508091XXX

开户银行：中国银行浙江省分行

6. 单据（**DOCUMENTS**）：出口公司向托收行中国银行提交全套托收单据并在此处填写提交给银行的正本和副本的单据名称和数量。本栏目依据提交给银行单据的名称和数量如实填写。汇票一式两份，商业发票一式两份。装箱单一式两份，海运提单一式两份，保险单一式两份，**FORM A** 一式两份。如下图所示：



单据	汇票	发票	海运提单	空运提单	保险单	装箱单/重量单	品质证	产地证	GSP格式A	受益人证明	装运通知	邮寄收据	
份数	2	2	2	1	2	2	1	1	2	1	1	1	1



- ❖ 为了能够尽快收到货款，出口公司向托收行最后交单时，对以下事项进行再次核查：
 - (1) 汇票金额大小写要一致。
 - (2) 汇票出票人签字或盖章
 - (3) 汇票要背书
 - (4) 汇票的出票人和签发人要一致。
 - (5) 汇票要与发票等单据金额保持一致。
 - (6) 价格条款是**CIF**，要有保险单，保险单的金额要超过发票金额。
 - (7) 运输条款与价格条款保持一致。
 - (8) 根据运输单据的要求，是否要求背书。
 - (9) 各种单据中的货物描述，要保持一致。

7.业务类别选择



本项目中涉及托收而不是信用证证下的交单,应选择跟单托收业务,分别需要填写以下栏目:

1)代收行 (COLLECTING BANK): 从下面两个选项里选择一个,在前面的小方格内打“×”

代收行 (Collecting Bank) (全名、地址)

请贵行代为选择代收行, 风险由我司承担

若选择第一个,则出口商在该栏内填写国外代收银行 (一般为进口商的开户银行) 的名称和地址, 这样有利于国外银行直接向付款方递交单据, 有利于及时收到货款; 如果没有填写或不知道进口方的开户银行, 则申请人银行将为申请人选择进口商所在国家或地区的一家银行进行通知, 这样出口商收到款项的时间将会较长。出口商最好知道进口商所在的国外开户银行。此栏目填入: SUC.JUD. VRANCEA。



2)付款人（DRAWEE）：付款人为进口商，也是托收项下汇票的受票人,应填写详细的名称、地址、电话、传真号码。如果进口商的资料不详细的话，容易造成代收行工作的难度，使出口商收到款项的时间较长。
本栏目填写：

S.C. "CANTON DISTRIBUTION" SRL

FOCSANISTR ,

1 DECEMBRIE 1918, JUDETUL VRANCEA,

ROMANIA



3)交单方式:

从以下三个选项中选出一个,在前面方格中打“×”

付款交单 (D/P) 承兑交单(D/A)

其他交单方式:

若选择其他交单方式的话,需要在后面填上具体方式.本栏目选择“付款交单 (D/P)”,故在□内打“×”;



4)寄单指示：按照业务资料要求从下列选项前方格中打“×”作出选择：

贵行托收行费用 由我司承担 由付款人承担

代收行费用 由我司承担 由付款人承担

若付款人拒绝付款 / 承兑，不必做成拒绝证书。

其他指示

本项目中,贵行托收行费用选择“由我司承担”,故在其前面的内打“×”;

代收行费用选择“由付款人承担”,故在其前面的内打“×”;



8. 申请人(出口商)印鉴和申请日期

本栏目填写:中国电子进出口公司浙江分公司

交单日期:2012年10月8日

9. 银行经办人签字和签收日期

本栏目填写:

银行签收人:李芬

签收日期:2012年10月8日



❖ 10个工作日后，出口公司从中国银行浙江省分行收到以上托收款项，结汇成人民币后入账，该笔业务结束。

❖ [见操作示范](#)



有些银行客户交单联系单中的用托收条款（**TERMS AND CONDITIONS OF COLLECTION**），托收的条款一般包括以下几项内容，如果需要就注明一个标记（×）：

- A.收到款项后办理结汇
- B.收到款项后办理原币付款
- C.要求代收方付款交单（D/P）
- D.要求代收行承兑交单(D/A)
- E.银行费用由付款人承担
- F.银行费用由申请人承担
- G.通知申请人承兑汇票的到期日
- H.如果付款延期，向付款人收取_____ %P.A.的延期付款利息
- I.付款人拒绝付款或拒绝承兑，通知申请人并说明原因
- J.付款人拒绝付款或拒绝承兑，代收行对货物采取仓储或加保，费用由申请人支付。

K.其他

可在A、C、E、I处标记（×）



有些银行客户交单联系单中还需要填写以下内容：

- 1) 汇票的时间和期限（**ISSUE DATE and TENOR OF DRAFT**）：申请书上的汇票的有关内容要与汇票上的一致。
- 2) 合同号码（**CONTRACT NUMBER**）：申请书上的合同号码要与进出口双方签订的商务合同上的号码保持一致。

4. Basic Knowledge (基础知识)



Q1: What is collection?

Q2: What are its parties?

Q3: What are types of collection?

Q4: What's difference between documentary and clean collection?

Q5: What is D/A?

Q6: What is D/P?

Q7: How many kinds can D/P be divided into?

Q8: What is D/P at sight?

Q9: What is D/P after sight?



Q10: What's the procedure of collection?

Q11: What is the procedure of D/A?

Q12: What is the procedure of D/P at sight?

Q13: What is the procedure of D/P after sight?

Q14: **What are Characteristics of collection**

Q15: What are advantages of collection?

Q16: What are disadvantages of collection?

Q1: What is collection?



P6

Collection is **an arrangement** whereby the goods are shipped and a **relevant** (相关的) bill of exchange is drawn by the seller on the buyer, and/or **shipping documents** (货运单据) are **forwarded** (发送/寄送) to the seller's bank with clear instructions for collection through one of its correspondent bank located in the domicile of the buyer.

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托收是这样一种安排,即出口商在货物装运后,开出以进口商为付款人的相关汇票,将汇票和(或)货运单连同其明确的托收指示交给出口地银行,委托出口地银行通过其在进口商所在地的往来银行向进口商收取货款。



- ❖ **According to URC522, Collection means **the handling of documents by banks in accordance with instructions received** (in order) to :**
- ❖ **◇ obtain payment and / or acceptance for exporter**
- ❖ **◇ deliver documents against payments and / or against acceptance**
- ❖ **◇ deliver documents on other terms and conditions**



- ❖ According to URC522, documents in collection operations are classified into :
- ❖ **financial documents** (金融单据) ----are **bills of exchange** (汇票) , **promissory notes** (本票) , **checks** (支票) , or other similar instruments used for obtaining the payment or money.
- ❖ **commercial documents** (商业单据) --- are **invoices** (发票) , **transport documents** (运输单据) , **documents of title** (物权凭证) or other similar documents, or any other documents whatsoever, not being financial documents.



- ❖ Under collection, the exporter **takes the initiative to** collect the payment from the buyer. Upon delivery of the goods, the exporter draws a bill of exchange on the importer for the sum due, with or without relevant shipping documents attached, and authorizes his bank to effect the collection of the payment through its branch bank or correspondent bank in the country of the importer.
- ❖ 在国际贸易中托收是指出口商在货物出运后,出具汇票委托出口地银行通过它在进口地的分行或代理行代为向进口商收取货款的一种结算方式.



❖ **Collection is the process wherein a bank, in accordance with the seller's instruction, handles documents(B/L, invoice, insurance policy, etc.) in order to deliver them to the buyer against payment, acceptance, or on other terms and conditions. (托收是银行按照卖方的指示,为了将提单,发票,保险单等单据按付款,承兑或其他条款方式交给买方的单据办理的过程)**

Q2: What are its parties?

Parties involved in a collection



- ❖ **Principal (委托方)** --- **drawer**, usually **the seller**
- ❖ **Remitting bank (托收行)** ---in the seller's country working as the agent of the seller, usually located in the domicile of the seller.
- ❖ **Collecting bank (代收行)** ---in buyer's country presenting the documents to the buyer, usually the remitting bank's overseas branch or correspondent bank
- ❖ **Presenting bank (提示行)** —the bank presenting the draft and other documents to the payer; usually a bank which has current account with the payer or the collecting bank itself
- ❖ **Drawee/Payer (受票人/付款人)** ---usually **the buyer**

Q3: What are types of collection?



1) **Clean collection** (光票托收)

It refers to collection of financial documents not accompanied by commercial documents. 光票托收是指不附上商业单据的金融单据的托收。

It is often used to collect remaining funds, advance in cash, sample expenses, etc. in international trade payment. 被使用于国际贸易结算中收取剩余款项,预付现金,样品费等。

The exporter gets paid with the draft (汇票) only, ie. Without presentation of any other business documents.

Draft under Clean Collection



BILL OF EXCHANGE

No. _____

Documents against PAYMENT/ACCEPANCE

For Due date

At sight of this **FIRST** Bill of Exchange (**SECOND**
being unpaid) pay to _____

↵

Value received and charge the same to account

↵

To _____

.....

.....

.....

.....

AUTHORIZED

SIGNATURE

↵

2) Documentary collection (跟单托收)



- ❖ It means a collection of financial documents accompanied by **commercial documents** or commercial documents not accompanied by the **financial documents**. 跟单托收是指附带商业单据的金融单据托收或不附带金融单据的商业单据托收。

Q4: What's difference between documentary and clean collection?



- ❖ Collection can be of either **documentary collection** or **clean collection**.
- ❖ Documentary collection has **the relevant shipping documents** attached to the draft, while in clean collection only draft is used.
- ❖ Documentary collection is most often used in the payment of goods in international trade while clean collection is occasionally used in **the payment of balance(余款的支付), extra charges(额外费用), etc.**

Q5: What is D/A?



- ❖ **Documentary collection is broadly used in international trade payment, which will be classified into as follows:** 跟单托收在国际贸易结算中使用很广泛,可分为以下几类:
- ❖ **Documents against acceptance (D/A承兑交单)**
The collecting/presenting bank may release the documents to the buyer against the buyer's acceptance of a draft, drawn payable usually 30,60 or 90 days after sight or due on a definite date. 代收行/提示行凭买方通常承兑在见票后30,60或90天或将确定到期日期付款的汇票将单据转交给买方.



In D/A term the collecting bank is permitted to release the documents to the buyer against acceptance (signing) of tenor drafts at the bank promising to pay at a later date. The completed draft is held by the collecting bank and presented to the buyer for payment at maturity. 在承兑交单中,代收行被允许在银行承诺在之后某个日期付款就可凭远期汇票的承兑将单据转交买方.承兑过的汇票由代收行持有,在到期时向买方提示要求付款.

- ❖ The documents representing the title to the goods will be released to the buyer once the buyer has accepted the draft. 一旦买方承兑了汇票,代表货物物权的单据将转交给买方.

Q6: What is D/P?



- ❖ **Document Against Payment (D/P)**: Under this payment term, the exporter is to ship the goods ordered and deliver the relevant shipping documents to the buyer abroad through **the remitting bank (托收行)** and **the collecting bank (代收行)** with instructions not to release the documents to the buyer until the full payment is effected. 在付款交单下,出口商将进口商订购的货物装运并将相关货运单据通过托收行和代收行转交给买方,但必须按全部货款付清后才将单据交给买方的指示.

Q7: How many kinds can D/P be divided into?



- Documents against payment, D/P-- documents can only be released to the buyer when he has paid the amount on the draft . According to the different **time of payment**(付款期限不同), document against payment can be further divided into:

Q8: What is D/P at sight?



- **D/P at Sight** (**documents against payment at sight** 即期付款交单) --After shipment of the goods, the seller draws **a sight bill of exchange** and send it as well as shipping documents to **the remitting bank**, through which and whose **correspondent bank** the documentary draft is presented to the buyer. This type of collection offers the great security to the seller. 在货物装运后,卖方开出即期汇票,将其连同货运单据一起交给托收行,通过托收行以及它的分行,跟单汇票提示给买方.这种托收对卖方来说最安全.
- **documents can only** be released to the buyer when he has paid the amount on the draft as soon as the buyer is presented the draft 单据只在汇票一向进口商/买方提示后进行支付票面金额时才能转交给买方。

Q9: What is D/P after sight?



- **D/P after Sight** (远期付款交单) —
- **After shipment of the goods, the seller draws a usance bill of exchange and send it as well as shipping documents to the remitting bank, through which and whose correspondent bank the documentary draft is presented to the buyer. The buyer first accepts the usance draft, and makes payment at the draft maturity.** 在货物装运后,卖方开出远期汇票,将其连同货运单据一起交给托收行,通过托收行以及它的分行,跟单汇票提示给买方。买方首先承兑汇票,然后在汇票到期时进行付款。



- **Under D/P after sight, the buyer is given a certain period to make payment, such as 30,45,60 or 90 days after the first presentation of the documents, but he is not allowed to get hold of the documents until he makes payment. Only payment was effected can documents be delivered.**

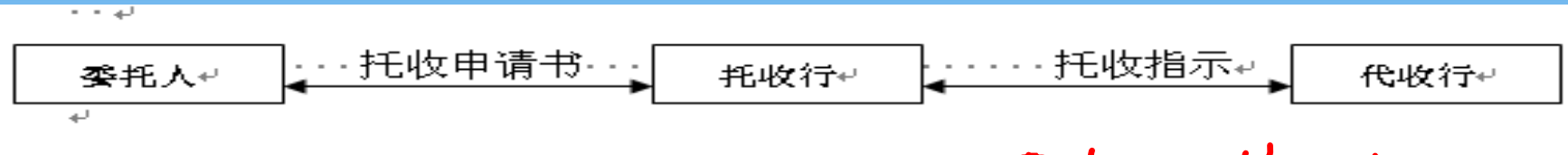
在远期付款交单下,买方有一定付款期限,如在单据第一次提示后**30,45,60** 或 **90**天,但直到买方付款之后才允许持有这些单据.只有付款之后单据才转交.

- **the buyer will pay the draft amount a specified number of days after the draft is presented and accepted.** 买方在汇票提示和承兑后一定数量天数才支付货款.

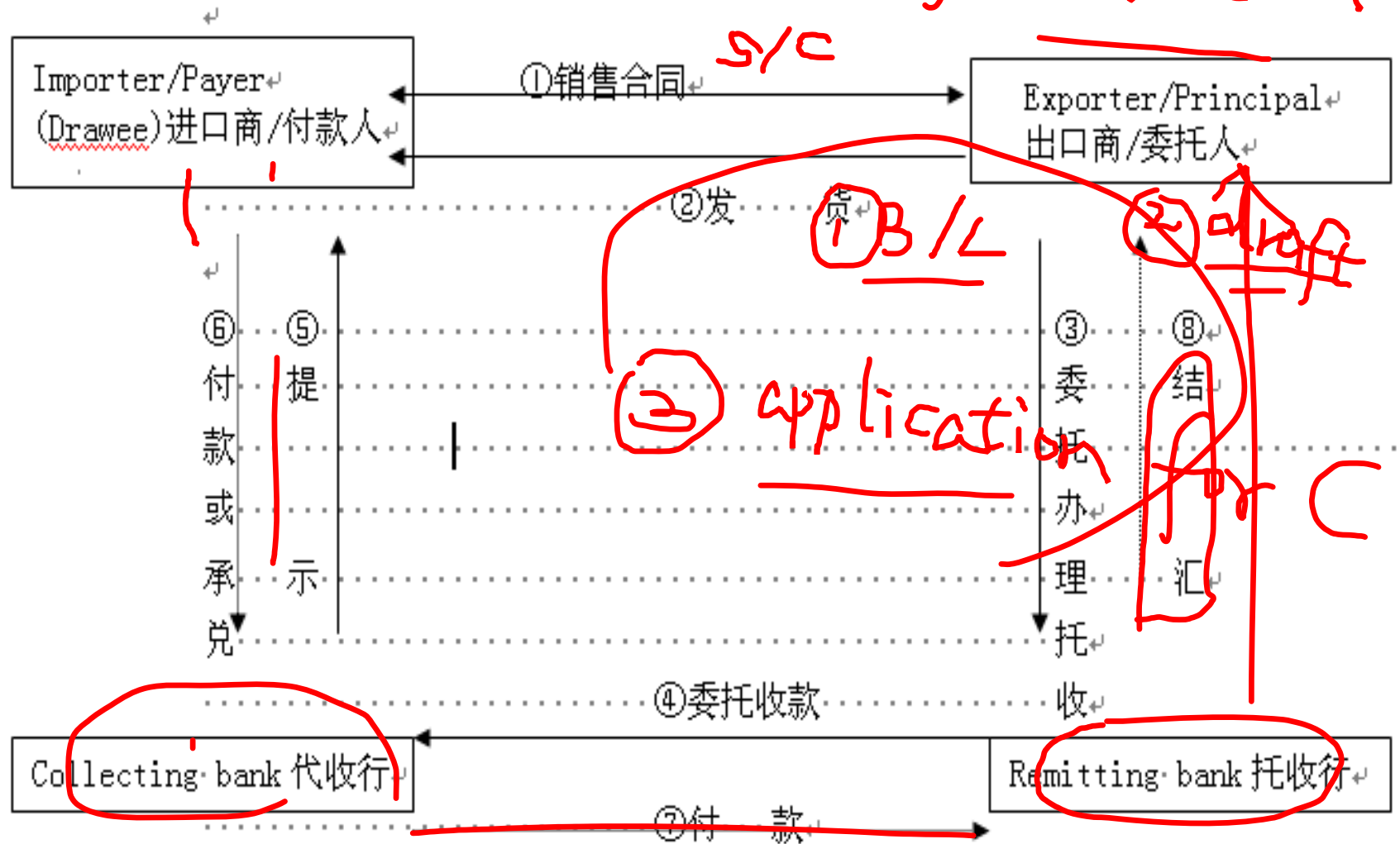
Q10: What's the procedure of collection?



- ❖ Under the collection, **the exporter** issues (签发) a draft (汇票) with shipping documents attached (随附货运单据), then forwards (寄送) the draft to a bank in his place (i.e. **the remitting bank** 托收行) to make an application for collection and entrusts (委托) the **remitting bank** to collect the purchase price from the buyer through **its correspondent bank abroad** (国外联系行) (i.e. **the collecting bank** 代收行). In the course of collection, banks only provide the service of **collecting** and **remitting** and are not liable for non-payment of the importer (在托收业务中, 银行只提供汇款、代收服务, 对进口商不付款不负责). The procedure of collecting payment is illustrated as follows:



By Collection





1. After the negotiation, the exporter and the importer **signs the contract** which stipulates that the payment is made by **collection**;
2. The exporter **dispatches the goods** and **draws a draft**;
3. The exporter then sends the draft together with shipping documents to **the remitting bank** to **make an application for collecting money** on his behalf;
4. The remitting bank sends the draft and shipping documents to a correspondent bank overseas--- the collecting bank;



5. The collecting bank presents the draft and documents to the importer for **Documents against Acceptance (D/A)** or **Documents against Payment (D/P)**;
6. The importer makes Documents against Payment (D/P) or endorses the bill for acceptance; The collecting bank hands over the documents to the importer;
7. The collecting bank notifies the remitting bank of crediting the money to their account;
The remitting bank makes payment to the exporter



- ❖ When the mode of collection has been adopted, the importer/exporter requests payment to be made through banks under the terms of Documents against Payment (D/P) or Documents against Acceptance (D/A).
- ❖ D/P calls for transfer of shipping against actual payment documents. 付款交单要求凭实际付款下才转移货运单据。
- ❖ D/A calls for delivery of documents against acceptance of the draft drawn by the exporter.
- ❖ 承兑交单要求凭承兑出口商签发的汇票才转移货运单据。

Q11: What is the procedure of D/A?



- ❖ 1. According to the contract, the exporter loads the goods and draws a time draft, then sends the draft together with shipping documents to his bank for collecting a documentary bill on his behalf;
- ❖ 2. The remitting bank sends the documentary bill (跟单汇票) and documentary collection order (跟单托收指示) to a correspondent bank overseas—the collecting bank for collecting money;

D / A



3a. The collecting bank or presenting bank presents the bill and documents to the importer for the first time asking for acceptance. 3b. The importer accepts the draft.

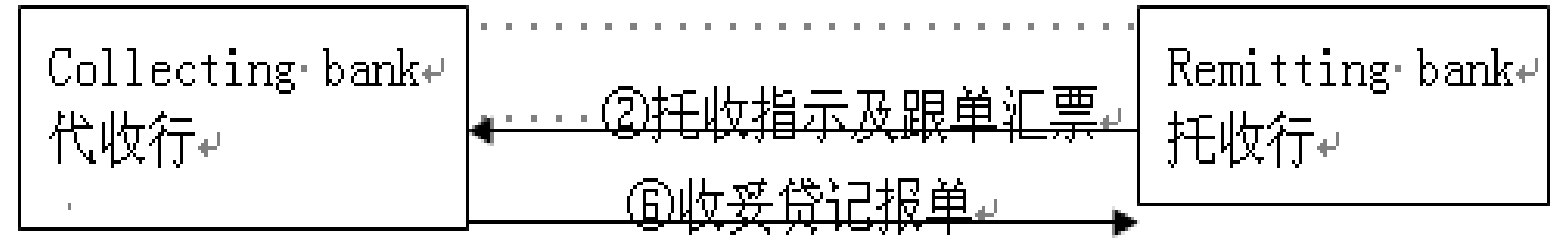
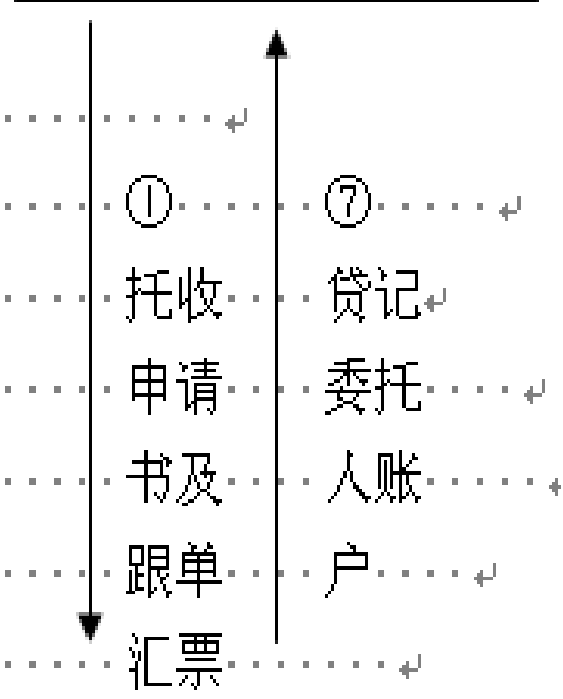
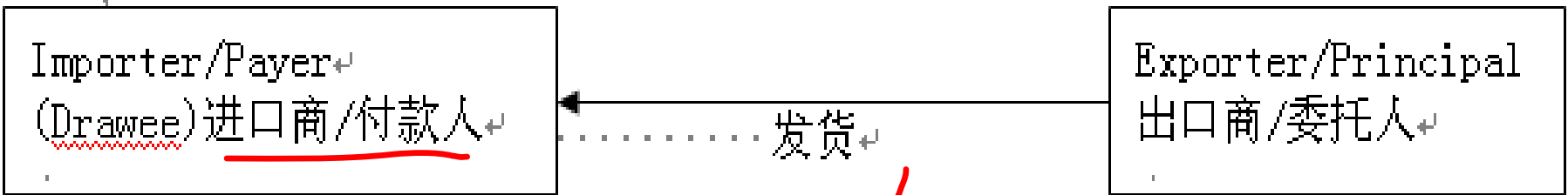
4. The collecting bank or presenting bank will deliver documents to the importer but the accepted draft will be taken back to the collecting bank or presenting bank ;

5a. The collecting bank or presenting bank presents the accepted bill to the importer for the second time asking for payment when time falls due;

→ B / L



- 5b. The importer makes payment;
6. The collecting bank notifies the remitting bank of crediting the money to their account;
7. The remitting bank makes payment to the exporter.



Q12: What is the procedure of D/P at sight?

- ❖ 1. Application(申请):According to the contract, the exporter loads the goods and draws a sight draft then sends the draft together with shipping documents to his bank for collecting a documentary bill on his behalf;
- ❖ 2. The remitting bank sends **the documentary bill (跟单汇票)** and **documentary collection order(跟单托收指示)** to a correspondent bank overseas– the collecting bank for collecting money;
- ❖ 3.The collecting bank presents the bill and documents to the importer for payment;



4. The importer makes payment;
 5. The collecting bank hands over the documents to the importer;
 6. The collecting bank notifies the remitting bank of crediting the money to their account;
- The remitting bank makes payment to the exporter.

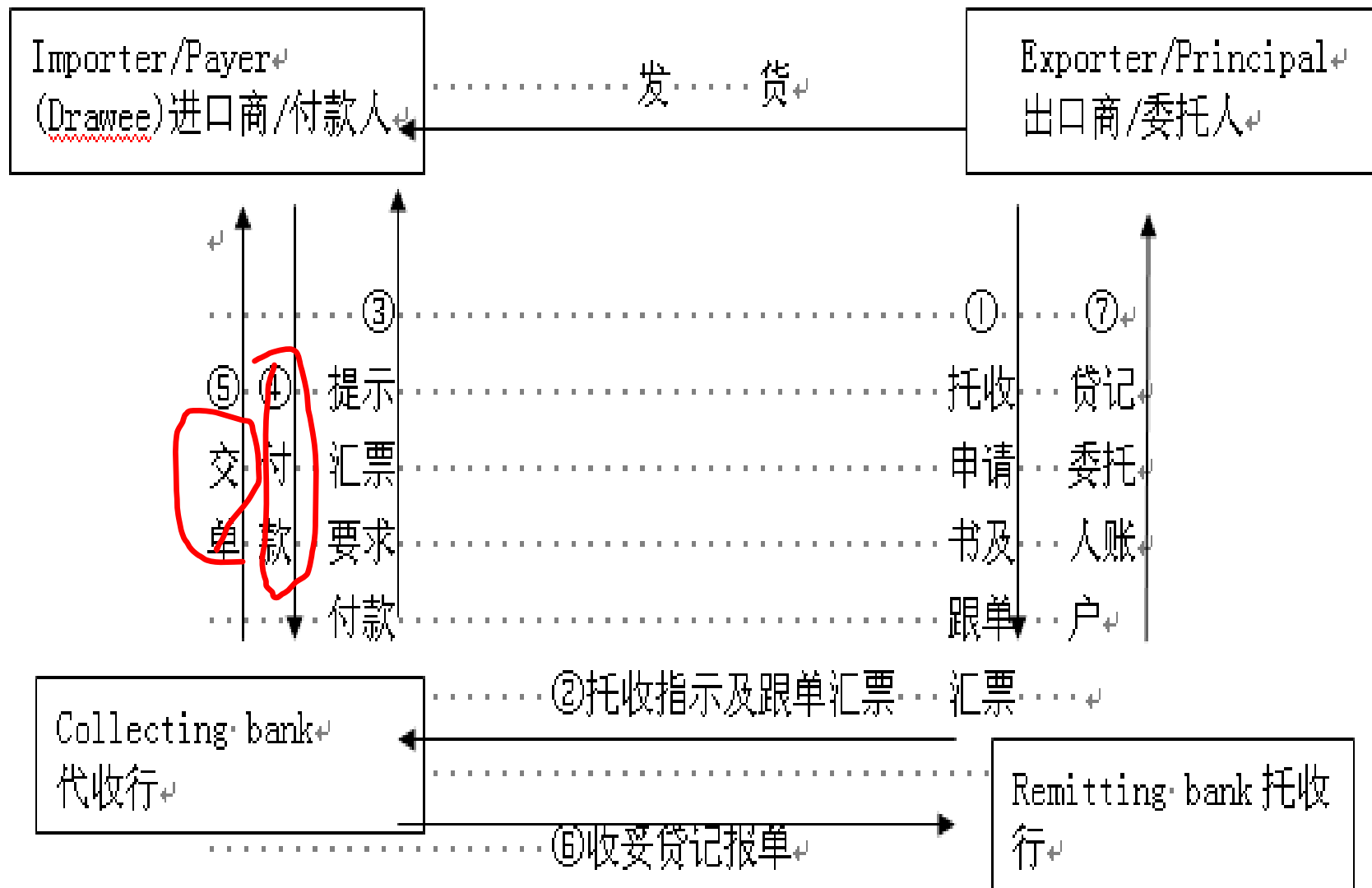


图 4-3 即期付款交单操作流程

Q13: What is the procedure of D/P after sight?



1. According to the contract, the exporter loads the goods and draws a **time draft**, then sends the draft together with shipping documents to his bank for collecting a documentary bill on his behalf;
2. The remitting bank sends **the documentary bill** (跟单汇票) and **documentary collection order**(跟单托收指示) to a correspondent bank overseas– the collecting bank for collecting money;



3a. The collecting bank or presenting bank presents the bill and documents to the importer for the first time asking for **acceptance**. 3b. After the importer accepts the draft, the collecting bank takes back the draft and documents;

4a. The collecting bank or presenting bank presents the accepted bill and documents to the importer for the second time asking for payment when time falls due; 4b. The importer makes payment



5. The collecting bank hands over the documents to the importer;
6. The collecting bank notifies the remitting bank of crediting the money to their account;
7. The remitting bank makes payment to the exporter.

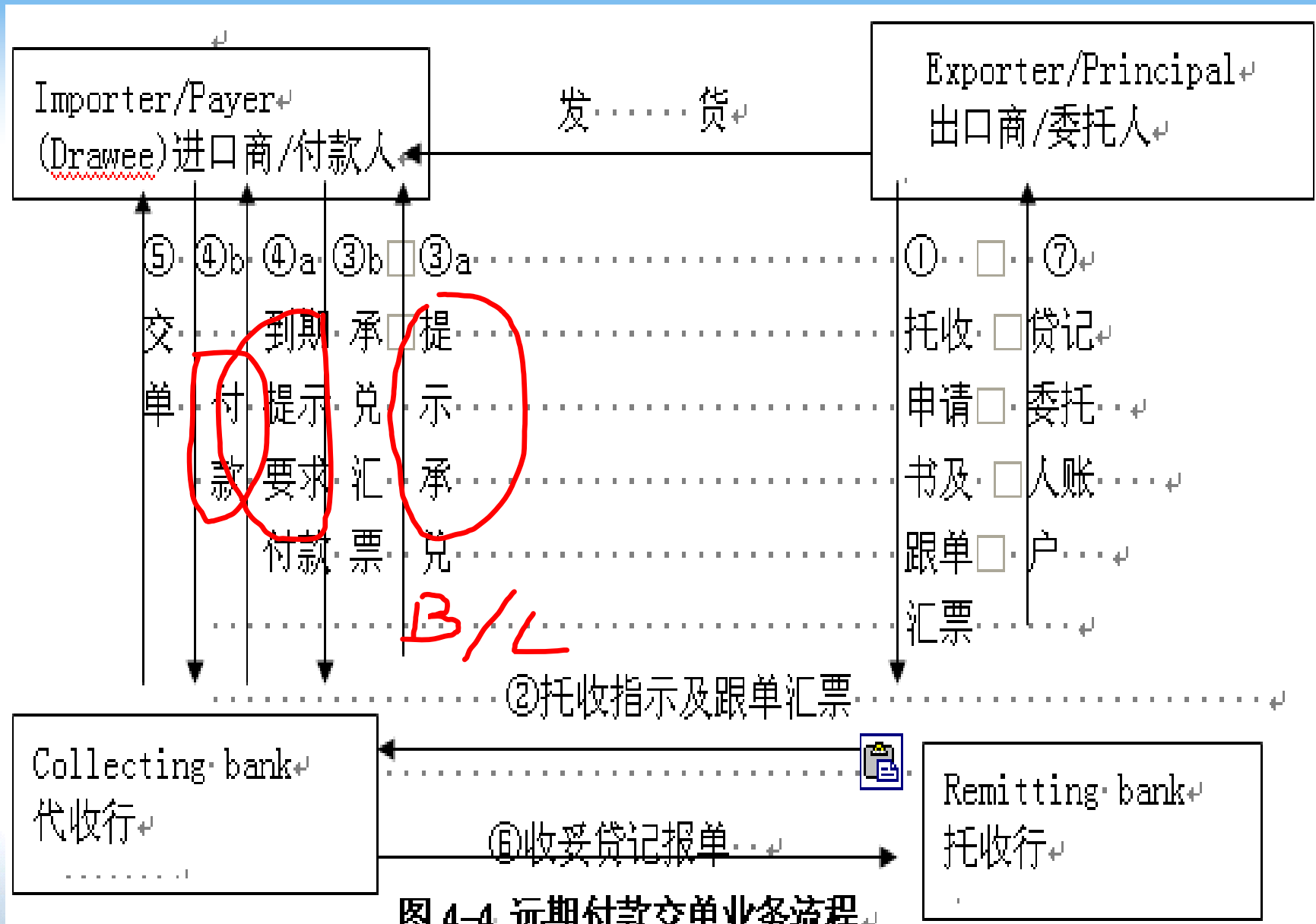


图 4-4 远期付款交单业务流程

Q14: What are Characteristics of collection



- 1) Importer is the payer. The bank is not responsible for the payment. Collection is a kind of commercial credit.** 进口商是付款人,银行不负责付款,所以托收是一种商业信用;
- 2) In D/P (付款交单), before the importer actually pays the price, title to the goods still belongs to the exporter who has a right to resale the goods.** 在付款交单业务中进口商实际付款前,物权仍然属于出口商,他有权利将货物重新卖给他人.
- 3) In D/A, the exporter bears high risk of losses of both the goods and the money.** 在承兑交单业务中,出口商面临货物和货款同时损失的风险.



4.Collection benefits the importer very much and therefore can be used to attract sales of stockpiling commodities as well as to increase the exporter's ability of competition in the world market. 托收对进口商非常有利,因此能吸引储存商品销售以及增强出口商在世界市场的竞争力.

Q15: What are advantages of collection?



- ❖ There are some advantages for **the exporter** under the mode of collection. 1. Since the remitting bank instructs the collecting bank not to hand over the shipping documents to the buyer until the draft is accepted or paid, thus, a lot of risks in “shipment earlier, settlement later” can be avoided.



❖ 2. What's more, the buyer's lack of commercial integrity can also be prevented. For example, under D/P without making payment, the buyer can not obtain the documents of title of the goods and take delivery of the goods. The ownership of the goods still belongs to the seller. If the buyer dishonors the draft, the seller can sell the goods to others. When facing a market with fierce competition, the exporter can use collection to win customers and promote its sales.



- ❖ On the other hand, the importer may also get advantages from collection.
- ❖ Firstly, it can facilitate the importer to obtain financing. Under D/P after sight, capital tie-up of the importer can be avoided or reduced.
- ❖ Secondly, the expenses are low.
- ❖ Under collection, the importer does not need to pay the service fee as required for the opening of L/C.

Q16: What are disadvantages of collection?



- ❖ However, the problems still exist.
- ❖ Under D/P, there is the possibility of the buyer or his banker refusing to honor the draft and take up the shipping documents, especially at a time when the market is falling. In such a case, the seller may face the risk of non-payment or late payment by the buyer, although he is still the owner of the goods.



❖ As for D/A, the most striking disadvantage is that after the buyer accepts the draft, the documents of title will be surrendered to him. So, if the buyer goes bankrupt or become insolvent before the payment of the draft, the seller will bear the losses of all the payment.



- ❖ Therefore, D/A is more risky than D/P for the exporter. In international trade, payment through collection is accepted only when the financial standing of the importer is sound or where a previous course of business has inspired the exporter with confidence that the importer will be good for payment. As far as the seller's benefit is concerned, and D/P at sight is better than D/P after sight, D/P is better than D/A. In order to prevent the various disadvantages of collection, a much better mode of payment in international trade has been developed, that is, Letter of Credit.

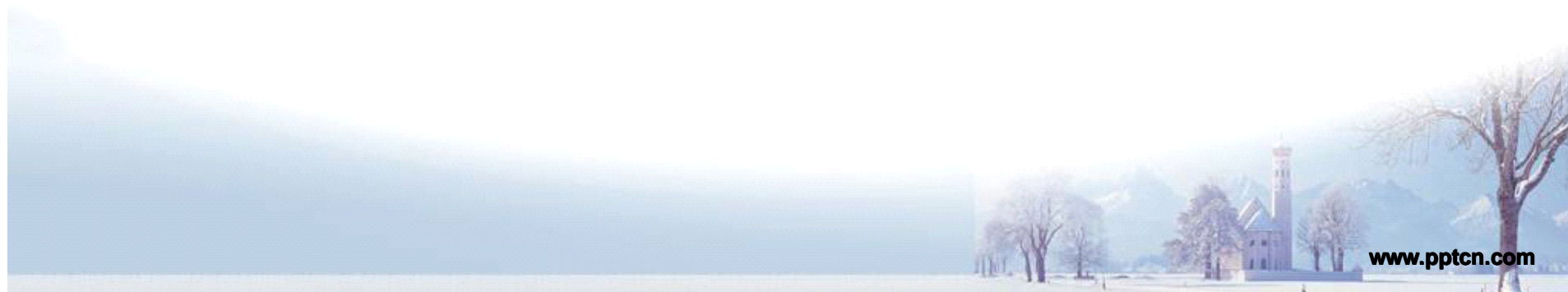
托收指示的内容



根据URC522第4条规定，托收指示应包括下列各项适用的内容：

1. 托收行、委托人、付款人、提示行（如有）的详情，包括全称、邮政地址和SWIFT地址（若有）、电传、电话、传真号码。
 2. 托收金额及货币种类。
 3. 所附单据及每一项单据的份数。
 4. 取得付款及/或承兑的条款和条件。据以交单的条件：付款和/或承兑；其他条件，并有责任确保交单条件表述清楚、意思明确；
 5. 要求收取的费用，注明是否可以放弃。
 6. 如有应收利息，应注明下列内容：利率、计息期、所适用的计息基础，并注明可否放弃。
 7. 使用何种付款方法及通知付款的方式。
 8. 发生拒绝付款、拒绝承兑和/或与其他指示不符时的指示。
- ❖ 托收指示的样式，见附式4—3

5. Practical Training (项目实训)



[Add your company slogan]

Thank You !