



H B Z Finance Limited

(Associate of Habib Bank AG Zurich)

1701-05, Wing On House, 71 Des Voeux Road, Central, Hong Kong

Mail Address: General Post Office Box No: 12280, Hong Kong

DOCUMENTARY BILL PRESENTATION MEMO

Date:

Opener	Beneficiary	
	Contact(Mr/Ms):	
	Tel:	
	Fax:	
Opening Bank	L/C No:	Dated:
	Bill Amount:	Tenor:
	Our Inv No:	Inv.Date:

Dear Sirs

We enclose a complete set of documentary bill drawn under above L/C, alongwith **original** letter of credit including all L/C amendments to date for negotiation. One **extra copy** of each document is provided for your record.

Documents	Draft	Invoice	B/Lading	Airway Bill	Pkg List	Cert.Origin	Ins.Policy	Ship's Cert			
Original, herewith											

Please negotiate **"WITH RECOURSE"** and subject to our "General Customer Agreement".

Please disburse as per following instructions:

Correspondent Bank:	ABA No/SWIFT
Beneficiary Bank:	A/C No:
Payee:	A/C No:
Ref No/Message:	
Credit HKD through RGTS/HEXAGON in our following account:	
Bank Name:	Bank No:
Branch:	Branch No:
Payee:	A/C No:

In case of any discrepancy(ies), you may at your discretion refer to the L/C opening Bank for authorisation to negotiate, and pay after receiving approval from the Bank.

For payment made to us for discrepant documents, we undertake to indemnify you and repay all sums advanced including interest and charges on demand, whether the discrepancies are noticed by you now or by the L/C opening Bank hereafter, and will take up the matter with the beneficiary for acceptance of discrepancies and reimbursement of negotiation amount immediately. Incase of delay or non-reimbursement we will refund you the full amount, including interest and charges on your first demand.

Special Instructions

These documents presented are subject to UCP for documentary Credit (1993 revision) of International Chamber of Commerce Publication No. 500.

Your faithfully,

S.V

Company Stamp & Authorised Signature(s)