

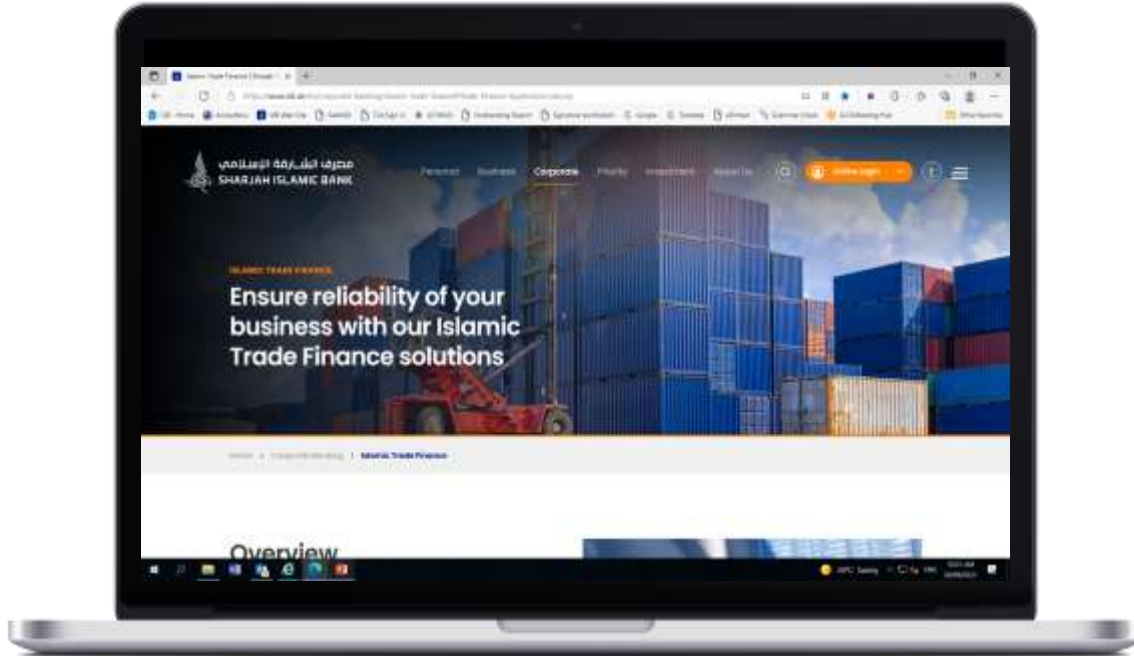


مصرف الشارقة الإسلامي  
SHARJAH ISLAMIC BANK

## Guidance for filling Internet Banking (IB) Letter of guarantee Application

TRADE FINANCE ACADEMY

## Prototypes of IB Login Page



Internet Banking can be visited through SIB website by typing the address ([www.sib.ae](http://www.sib.ae)) on the browser's address bar.

All manual forms and applications are also accessible on our website

## Prototypes of IB Login Page



You may also sign up and submit your Application Online.

To get Internet Banking Access you may approach your branch to enable online banking facility on your existing bank account and Collect Your User ID and Password





للحصول على إمكانية الوصول إلى الخدمات المصرفية عبر الإنترنت ، يمكنك الاتصال بفرعك لمعرفة التسهيلات المصرفية عبر الإنترنت لرقم حسابك المصرفي الحالي و معرفة اسم المستخدم وكلمة المرور.

يمكن زيارة الخدمات المصرفية عبر الإنترنت من خلال موقع مصرف الشارقة الإسلامي عن طريق كتابة عنوان موقع المصرف على شريط عنوان المتصفح ([www.sib.ae](http://www.sib.ae))

مصرف الشارقة الإسلامي  
SHARJAH ISLAMIC BANK


### Login


Enter corporate ID 

Enter user ID 

[Forgot ID?](#)

### Security Tips, beware!

 Login to SIB Online Banking only through [www.sib.ae](http://www.sib.ae)

 Do NOT provide any sensitive information like Account number, Card number, Online/Mobile Banking User ID, Password, CVV, PIN or OTP in response to SMS, Email or Call Queries

## Prototypes of IB Login Page



After clicking Online Login In

Click on "Business Account"

Login with your User ID & Password



لوصول إلى بوابة التمويل التجاري



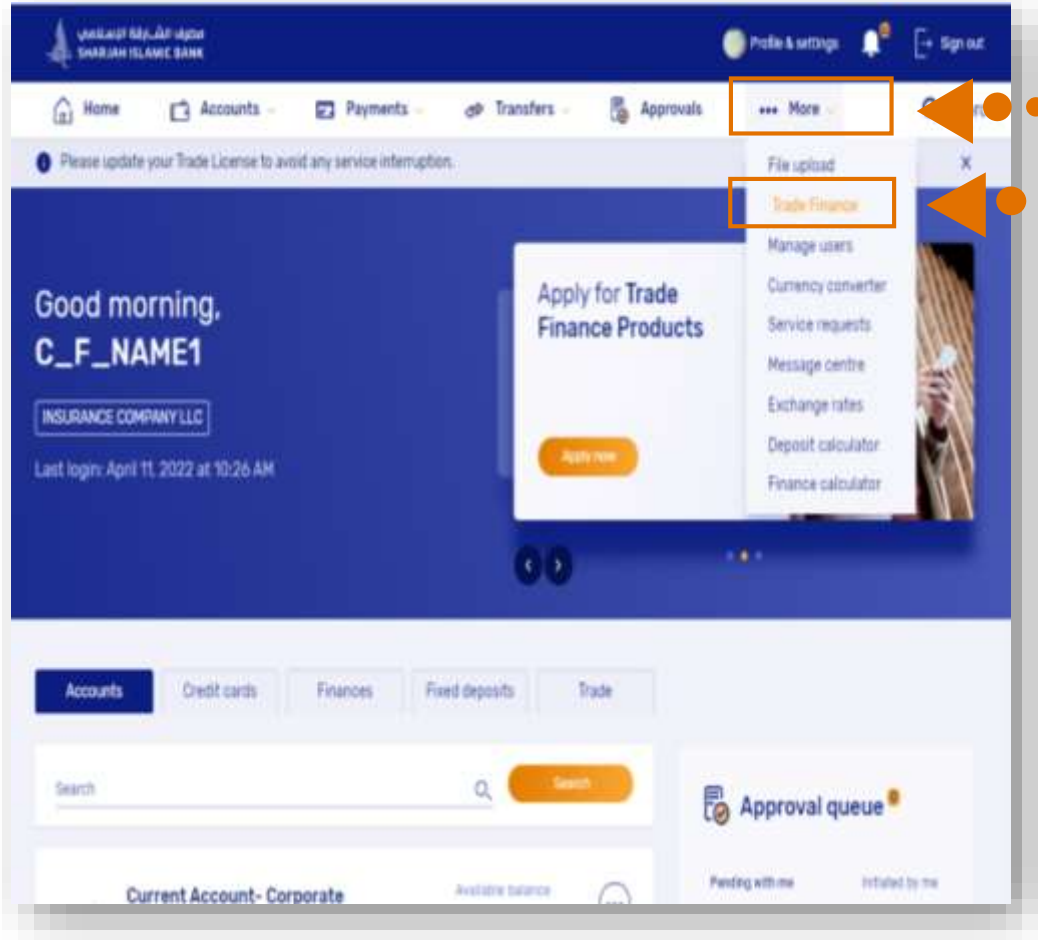
انقر فوق المزيد ثم انقر فوق تمويل التجارة

أو

انقر فوق "التقدم بطلب للحصول على منتجات تمويل التجارة"



## Prototypes of IB Application



To reach Trade Finance Portal

Click More then click Trade Finance or Simply

Click on “Apply for Trade Finance Products”

لوصول إلى بوابة التمويل التجاري

انقر فوق المزيد ثم انقر فوق تمويل التجارة  
أو

انقر فوق "التقدم بطلب للحصول على منتجات تمويل  
التجارة"



select Request LC Issuance

The screenshot displays the Sharjah Islamic Bank (IB) application interface. At the top, the bank's logo and name are visible in Arabic and English. Below the header, there is a navigation bar with icons for Home, Accounts, Payments, Transfers, Approvals, and More. A search icon is also present. The main content area is titled 'Trade finance' and features three buttons: 'Request LC issuance', 'Request SG issuance', and 'Request BG issuance'. Below these buttons, there is a horizontal menu with options: 'View all requests', 'Import LC', 'Letter of guarantee', 'Collection documents', and 'Export LC'. At the bottom, there is a form with two dropdown menus labeled 'Request type' and 'Request status', and two date pickers labeled 'From' and 'To'.

لطلب إصدار خطاب الضمان أو تعديل الضمان:

1. قم بتسجيل الدخول إلى حساب الوسيط المعرف الخاص بك
2. اذهب إلى <المزيد> تمويل التجارة
3. ثم حدد "Request BG Issuance"



# Accordion No.1

## General Details

This section includes details regarding the initiator who requests for the issuance of LC and few details of the LC

Profile

LCs Payments Transfers Approvals

General details

Details

LC type

Irrevocable

Advice mode

Swift

☐ Murabaha

☐ Non murabaha

Applicable rule (40)

UCP Latest Version

Customer ID

1365023

Customer name

Name-1 1365023

Address (Line 1)

Address (Line 2)

Address (Line 3)

On behalf of name and address (59)

On behalf of name

Address (Line 1)

Address (Line 2)

Address (Line 3)

Latest shipment date (44C)

Expiry date

Presentation period (58)

0

Presentation text

☒ Country

☐ Other

Place of expiry (31D)

Save & exit

Save & continue



# Guidance for filling IB LC Application

## STEP 1: General Details



### Select from dropdown list Type of the LC:

1. Irrevocable Letter Of Credit (LC) (Default Value)
2. Irrevocable transferable LC
3. Irrevocable standby LC
4. Irrevocable transferable standby LC

### حدد نوع خطاب الاعتماد :

1. اعتماد مستندي غير قابل للإلغاء (القيمة الافتراضية)
2. اعتماد مستندي غير قابل للإلغاء وقابل للتحويل
3. اعتماد مستندي كفالة (اعتمادات الجهوز)
4. اعتماد الجهوز غير قابل للإلغاء وقابل للتحويل



## General details

### Details

LC type  
Irrevocable

Irrevocable

Irrevocable Standby

Irrevocable Transferrable

Irrevocable Transferrable Standby

Customer CIF

1365023

Customer name

Name-1 1365023

Address (Line 1)

Address (Line 2)

Address (Line 3)



# Guidance for filling IB LC Application

## STEP 1: General Details



Select from dropdown list Advice Mode:

- SWIFT LC (Default) **OR**
- Mail LC (only if Applicant & Beneficiary both are SIB customer)

Select from radio button :

- Murabaha (with Financing) **OR**
- Non-Murabaha (without Financing)

اختار :

- إبلاغ الاعتماد بواسطة سويفت **SWIFT LC** (الاختيار الدارج) **أو**

- إبلاغ الاعتماد بواسطة البريد **Mail LC** (فقط في حال اذا كان العميل والمستفيد عملاء البنك)

اختيار:

• "Murabaha" طلب فتح اعتماد مستندي لمعاملة بيع بالمرابحة.

**أو**

• "Non-Murabaha" طلب فتح اعتماد مستندي.

## General details

### Details

LC type  
**Irrevocable**

Advice mode

**Swift**

Mail

Swift

☒ **Murabaha**

☐ Non murabaha

Customer name

**Name-1 1365023**

Address (Line 1)

Address (Line 2)

Address (Line 3)

# Guidance for filling IB LC Application

## STEP 1: General Details



### Select from dropdown list Applicable Rules:

- UCP Latest Version (Default)
- EUCP Latest Version
- ISP Latest Version
- UCPURR Latest Version
- EUCPURR Latest Version
- Other

**Note:** (Text can be inputted in the box only if 'Others' option is selected)

- اختيار الاصول والاعراف الموحدة:
- UCP Latest Version (الاختيار الافتراضي)
  - EUCP Latest Version
  - ISP Latest Version
  - UCPURR Latest Version
  - EUCPURR Latest Version
  - اخرى

ملاحظة: يمكن إدخال النص فقط في حالة اختيار "others – اخرى"



## General details

### Details

LC type

Irrevocable

Advice mode

Swift

☒ Murabaha

☐ Non murabaha

Applicable rule (40E)

UCP Latest Version

EUCP Latest Version

EUCPURR Latest Version

ISP Latest Version

Other

UCP Latest Version

UCPURR Latest Version

Address (Line 3)

# Guidance for filling IB LC Application

## STEP 1: General Details



Customer Name and Address

بيانات العميل والعنوان



### General details

#### Details

LC type

Irrevocable

Advice mode

Swift

Mail

Swift

☒ Murabaha

☐ Non murabaha

Customer name

Name-1 1365023

Address (Line 1)

Address (Line 2)

Address (Line 3)

# Guidance for filling IB LC Application

## STEP 1: General Details



On behalf of Name: Type the name and address of the “On Behalf of” company if the LC is to be issued “On Behalf of” another company. (This is a manual entry field.)

عن "أي شركة أخرى - اذكر اسم وعنوان الشركة بالكامل.  
On behalf of Name : في حالة إصدار خطاب الاعتماد المستندي "بالنيابة



### On behalf of name and address (59)

On behalf of name

Address (Line 1)

Address (Line 2)

Address (Line 3)

Latest shipment date (44C)



Expiry date



Presentation period (49)

0



Presentation text

☒ Country

☐ Other

Place of expiry (31D)



Save & exit

Save & continue



# Guidance for filling IB LC Application

## STEP 1: General Details

Input Latest Shipment Date (dd-mm-yyyy):	This is the last date for beneficiary to ship his goods, this date should not be prior to application date & must be prior to LC Expiry Date.
Input Expiry Date :	date should be selected from the calendar - date should not be prior to LC Issuance date & Latest date of shipment
Presentation Period:	
Presentation Text:	
Place of Expiry:	Place of expiry should be the name of country where the LC will be expired.

Save & Continue

يجب ألا يكون هذا التاريخ قبل إصدار الاعتماد ويجب أن يكون قبل تاريخ انتهاء صلاحية الاعتماد.	<b>LAST SHIPMENT DATE</b> تاريخ آخر موعد للشحن: (سنة-شهر-يوم):
يرجى اختيار تاريخ انتهاء سريان الاعتماد المستندي على أن لا يكون قبل تاريخ إصدار الاعتماد المستندي وأقصى/آخر تاريخ للشحن	<b>LC Expiry date</b> تاريخ انتهاء سريان الاعتماد المستندي
	<b>Presentation Period</b>
	<b>Presentation Text</b>
يرجى تحديد مكان انتهاء سريان الاعتماد المستندي وهو المكان الذي يقدم فيه المستفيد المستندات	<b>: Place of Expiry</b> مكان انتهاء سريان الاعتماد المستندي

### On behalf of name and address (59)

On behalf of name

Address (Line 1)

Address (Line 2)

Address (Line 3)

Latest shipment date (44C)

Expiry date

Presentation period (48)

0

Presentation text

☒ Country

☐ Other

Place of expiry (31D)

AFGHANISTAN

ALBENIA

ALGERIA

ANDORA

ANGOLA

## Accordion 2

### Parties

This section includes the details of the Counter Party to whom the LC needs to be issued and the Bank through which the LC would be advised.

#### Parties

Go to step ▾

##### Beneficiary name and address (59)

Beneficiary name

Address (Line 1)

Address (Line 2)

Address (Line 3)

# Guidance for filling IB LC Application

## STEP 2: Parties



- **Beneficiary name:** (This is the name of exporter to whom the LC is in favor of)
- **Input Beneficiary full name and address**

**Note:** Avoid non swift characters like (@, &, \_ etc.)

- ذكر اسم المستفيد الكامل وعنوانه بالكامل ( المستفيد هو الطرف الذي فتح الاعتماد المستندي لصالحه )

ملاحظة: تجنب استخدام الرموز/ العلامات التالية مثل: (@, &, \_ , ; )



## Parties

Go to step ▾

### Beneficiary name and address (59)

Beneficiary name

Address (Line 1)

Address (Line 2)

Address (Line 3)



# Guidance for filling IB LC Application

## STEP 2: Parties



- **Advise Through Bank Name or Beneficiary's Bank name:**  
(This is the name of beneficiary's bank or the name of the bank according to the beneficiary's preference.)
- **Input Name & Address of Beneficiary's Bank** (Note: Avoid non swift characters such as (@, &, \_ ; ,etc.)

or Select from Search criteria

Save & Continue

• ذكر اسم وعنوان البنك المبلغ للاعتماد ( اسم "بنك المستفيد" أو "اسم البنك" حسب تفضيل المستفيد).

• أو حدد اسم وعنوان البنك المبلغ للاعتماد من خلال خاصية البحث



**Beneficiary bank details (57A)**

Adv Bnk Name

Bank address (Line 1)

Bank address (Line 2)

Bank address (Line 3)

Swift code

**Search for bank**  
Please select your bank below

Swift/BIC code

Bank name

Branch name

Bank city

Bank country

Bank code



## Accordion 3

### Payment Details

This section includes the Currency and Amount of the LC, availability of the LC and Tenor Details

### Payment details

Go to step ▾

This credit is restricted or unrestricted

☐ Restricted with presenting bank

☐ Unrestricted with any bank

Available with (41A) ▾

Tenor indicator ▾

Currency ▾

Amount

▾

+ Tolerance plus (+) % (39A)

▾

- Tolerance minus (-) % (39A)

▾

Confirming bank's name (if applicable)

▾

Confirmation charges

Not Applicable ▾

LC charges paid by

Others ▾

## Guidance for filling IB LC Application

### STEP 3: Payment Details



#### Select from radio button:

- Restricted with presenting bank
- Unrestricted with any bank

اختر :

- مقيد بالبنك المقدم
- غير مقيد بأي بنك



## Payment details

Go to step ▾

18

This credit is restricted or unrestricted



Restricted with  
presenting bank



Unrestricted with any  
bank

Available with (41A) ▾

Tenor indicator ▾

Currency ▾

Amount

+ Tolerance plus (+) % (39A)

- Tolerance minus (-) % (39A)

Confirming bank's name (if applicable)

Confirmation charges

**Not Applicable** ▾

LC charges paid by

**Others** ▾

## Guidance for filling IB LC Application

### STEP 3: Payment Details

Available with	<ol style="list-style-type: none"> <li>1) Acceptance</li> <li>2) Differed</li> <li>3) Mixed</li> <li>4) Negotiation. Sight</li> <li>5) Negotiation. Usance</li> <li>6) Sight (By Payment)</li> </ol>
Tenor Indicator	<ol style="list-style-type: none"> <li>1) Sight</li> <li>2) Usance</li> </ol> <p>this selection should be incoordination with selection of <u>Available with</u></p>



<ol style="list-style-type: none"> <li>(1) قبول</li> <li>(2) مؤجل</li> <li>(3) مختلط</li> <li>(4) تداول بالاطلاع</li> <li>(5) تداول مؤجل</li> <li>(6) دفع بالاطلاع</li> </ol>	AVAILABLE WITH متاح مع
<ol style="list-style-type: none"> <li>(1) الاطلاع</li> <li>(2) مؤجل</li> </ol> <p>(يجب أن يكون هذا الاختيار متسق مع اختيار "متاح مع")</p>	TENOR INDICATOR مؤشر الدفع

## Payment details

Go to step ▾

19

This credit is restricted or unrestricted



Restricted with  
presenting bank



Unrestricted with any  
bank

Available with (41A) ▾

Acceptance

Deferred

Mixed

Nego.Sight

Nego.Usance

Sight (By payment)

Tenor indicator ▾

SIGHT

USANCE

Amount

+ Tolerance plus (+) % (39A)

# Guidance for filling IB LC Application

## STEP 3: Payment Details

Currency	Select Currency
Amount	input Amount with denomination
Tolerance	Input Tolerance value



اختر العملة	CURRENCY   العملة
ذكر المبلغ الكامل والكسور	AMOUNT   المبلغ
حدد نسبة التفاوت	TOLERANCE   نسبة التفاوت

## Payment details

Go to step ▾

20

This credit is restricted or unrestricted



Restricted with  
presenting bank



Unrestricted with any  
bank

Available with (41A) ▾

Tenor indicator ▾

Currency ▾

Amount

+ Tolerance plus (+) % (39A)

- Tolerance minus (-) % (39A)

Confirming bank's name (if applicable)

Confirmation charges

Not Applicable ▾

LC charges paid by

Others ▾



## Guidance for filling IB LC Application

### STEP 3: Payment Details

Confirming Bank Name	
Confirmation Charges	(Applicant / Beneficiary / Not Applicable) in case "Not Applicable" is selected : empty box on right side needs to be filled) If the charges pertain to both parties, the customer can mention "applicant bank charges on the applicant's account and beneficiary bank charges on the beneficiary's account."
LC charges paid by	(Applicant / Beneficiary / Not Applicable)

	اسم البنك المعزز Confirming bank name
(مقدم الطلب / المستفيد / آخرون ، في حالة اختيار "الآخرين" يجب تعبئة الجانب الأيمن) إذا كانت الرسوم تخص كلا الطرفين مقدم الطلب والمستفيد ، فيمكن للعميل ذكر "رسوم البنك لمقدم الطلب على حساب مقدم الطلب ورسوم البنك المستفيد على حساب المستفيد"	مصارف التعزيز Confirmation Charges
	المصاريف مدفوعة من LC charges paid by

## Payment details

Go to step ▾

21

This credit is restricted or unrestricted



Restricted with presenting bank



Unrestricted with any bank

Available with (41A) ▾

Tenor indicator ▾

Currency ▾

Amount

+ Tolerance plus (+) % (39A)

- Tolerance minus (-) % (39A)

Confirming bank's name (if applicable)

Confirmation charges  
Not Applicable

LC charges paid by  
Others

Applicant

Beneficiary

Not Applicable

Applicant

Beneficiary

Not Applicable

# Guidance for filling IB LC Application

## STEP 3: Payment Details

Charges text :	If the charges pertain to both parties, the customer can mention " <b>applicant bank charges on the applicant's account and beneficiary bank charges on the beneficiary's account.</b> "
<b>Legalization charges</b> Party who is responsible to pay legalization fee	Select from dropdown list: (1) Legalization charges on Applicant's account (2) Legalization charges on Beneficiary's account (3) Not Applicable legalization will be applicable effective from today on all shipments coming to UAE without exemption, except third port shipments.



إذا كانت الرسوم تخص كلا الطرفين مقدم الطلب والمستفيد ، فيمكن للعميل ذكر "رسوم البنك لمقدم الطلب على حساب مقدم الطلب ورسوم البنك المستفيد على حساب المستفيد"	Charges text
اختيار : (1) مقدم الطلب (2) المستفيد (3) غير مطلوبة	<b>LEGALIZATION CHARGES</b> الطرف المسؤول عن دفع رسوم التصديق

Confirming bank's name (if applicable)

Confirmation charges

**Not Applicable**

LC charges paid by

**Others**

Applicant

Beneficiary

Not Applicable

Charges text

**All applicant's bank's charges are on applicant's account and beneficiary's bank's charges are on beneficiary's account**

Legalization fee to be borne by

**Applicant**

Beneficiary

Not Applicable

Confirmation instruction (49)

Save & exit

Save & continue

## Guidance for filling IB LC Application

### STEP 3: Payment Details

LC Charges Debit Account :	(select account to be debited for charges)
LC Charges Margin Account :	(select account to be debited for margin, if required)
Confirmation instruction:	<ol style="list-style-type: none"> <li>without adding confirmation</li> <li>confirmed (select if confirmation charges on applicant account)</li> <li>May Add (if confirmation charges on beneficiary's account)</li> </ol>

Save & Continue

(حدد من اي حساب يخصم الرسوم)	LC Charges Debit Account :
(حدد من اي حساب يخصم الهامش النقدي ، إذا لزم )	LC Charges Margin Account :
<p>اختيار:</p> <ol style="list-style-type: none"> <li>اعتماد غير معزز</li> <li>اعتماد معزز (اختار إذا كانت رسوم التعزيز على حساب مقدم الطلب)</li> <li>تعزيز الاعتماد عند الطلب (اختار إذا كانت رسوم التعزيز على حساب المستفيد)</li> </ol>	Confirmation instruction:

Confirming bank's name (if applicable)

Confirmation charges

Not Applicable

LC charges paid by

Others

Applicant

Beneficiary

Not Applicable

Charges text

All applicant's bank's charges are on applicant's account and beneficiary's bank's charges are on beneficiary's account

Legalization fee to be borne by

LC charges debit account

LC margin debit account (if applicable)

Confirmation instruction (49)

CONFIRM

MAY ADD

WITHOUT

Save & exit

Save & continue

## Accordion 4

### Shipment Details

This section includes details of the Shipment such as latest shipment date, various ports involved in shipment details, partial shipment allowed or not, transshipment allowed or not, period of presentation and Inco term of the LC

#### Shipping details

Go to step ▾

Place of taking in charge/dispatch from/place of receipt (44A)

Port of loading/airport of departure (44E)

Port of discharge/airport of destination (44F)

Place of final destination/for transportation to/place of delivery (44B)

Incoterms

Partial shipment (43P)

Allowed

x ▾

Transshipment (43T)

Allowed

x ▾

Insurance to be arranged by

Mode of shipment

SEA

Save & exit

Save & continue



# Guidance for filling IB LC Application

## STEP 4: Shipment Details



Input below information as application in coordination with Incoterm.

- 1) **Place of taking in charge/dispatch from/place of receipt :** (This is the initial place from where the goods are being shipped. (Warehouse, etc.). *"This field can be used if INCO-TERM is Ex-works or local delivery"*)
- 2) **Port of Loading/Airport of Departure:** (This is the port/city/country from which the goods are being shipped.) *"This option is for the foreign shipment"*
- 3) **Port of Discharge/Airport of Destination:** (This is the Port of Discharge/Airport of Destination. This is the port/city/country to which the goods are being shipped.) *"This option is for the foreign shipment"*
- 4) **Place of final destination/ for Transportation to/ Place of delivery:** (This is the final place to which the goods are being shipped. (Applicant's city/warehouse etc.) *"This field can be used for local delivery"*)

### إدخال المعلومات أدناه كتطبيق بالتنسيق مع Incoterm

- 1) مكان تحميل البضاعة/ إرسال من/مكان الاستلام (يمكن استخدام هذا الحقل إذا كان INCO-TERM عبارة عن ex-works أو تسليم محلي)
- 2) ميناء التحميل / مطار المغادرة (هذا الخيار خاص بالشحنة الأجنبية)
- 3) ميناء التفريغ/ مطار الوصول ( هذا الخيار خاص بالشحنة الأجنبية)
- 4) مكان الوجهة النهائية / للنقل إلى / مكان التسليم (هذا الخيار خاص بـ التسليم المحلي)



## Shipping details

Go to step ▾

Place of taking in charge/dispatch from/place of receipt (44A)

Port of loading/airport of departure (44E)

Port of discharge/airport of destination (44F)

Place of final destination/for transportation to/place of delivery (44B)

Incoterms ▾

Partial shipment (43P)

Allowed

✕ ▾

Transshipment (43T)

Allowed

✕ ▾

Insurance to be arranged by ▾

Mode of shipment

SEA ▾

Save & exit

Save & continue

# Guidance for filling IB LC Application

## STEP 4: Shipment Details

Select from dropdown list :

### 1. Incoterms:

- EXW / FCA / FAS / FOB / CFR / CIF / CPT / CIP / DAP / DPU / DDP
- (if shipment is EXW please provide place of receipt for foreign LCS)



اختر :  
1. شروط التجارة الدولية **INCOTERMS**: تحديد المسؤولية في دفع تكلفة ونقل وتأمين البضاعة  
EXW / FCA / FAS / FOB / CFR / CIF / CPT / CIP / DAP / DPU / DDP



## Shipping details

Go to step ▾

Place of taking in charge/dispatch from/place of receipt (44A)

Port of loading/airport of departure (44E)

Port of discharge/airport of destination (44F)

Place of final destination/for transportation to/place of delivery (44B)

Incoterms ▾

CFR - Cost and Freight

CIF - Cost, Insurance and Freight

CIP - Carriage and Insurance Paid To

CPT - Carriage Paid To

DAP - Delivered At Place

DDP - Delivered Duty Paid

DPU - Delivered at Place Unloaded

EXW - Ex Works

FAS - Free Alongside Ship

FCA - Free Carrier

FOB - Free on board

## Guidance for filling IB LC Application

### STEP 4: Shipment Details

Select from dropdown list :



#### 1. Partial shipment

- Allowed
- Not Allowed
- Not Applicable

اختر :  
1. الشحن الجزئي:  
• مسموح به  
• غير مسموح  
• لا ينطبق



## Shipping details

Go to step ▾

Place of taking in charge/dispatch from/place of receipt (44A)

Port of loading/airport of departure (44E)

Port of discharge/airport of destination (44F)

Place of final destination/for transportation to/place of delivery (44B)

Incoterms

Partial shipment (43P)

Allowed

Not Allowed

Not Applicable

Mode of shipment

SEA

Save & exit

Save & continue

## Guidance for filling IB LC Application

### STEP 4: Shipment Details

Select from dropdown list :



#### 1. Transshipment

- Allowed
- Not Allowed
- Not Applicable

اختر :  
1. التغير في وسيلة النقل :  
• مسموح به  
• غير مسموح  
• لا ينطبق



## Shipping details

Go to step ▾

Place of taking in charge/dispatch from/place of receipt (44A)

Port of loading/airport of departure (44E)

Port of discharge/airport of destination (44F)

Place of final destination/for transportation to/place of delivery (44B)

Incoterms ▾

Partial shipment (43P)

Allowed X ▾

Transshipment (43T)

Allowed

Not Allowed

Not Applicable

Save & exit

Save & continue

## Guidance for filling IB LC Application

### STEP 4: Shipment Details



#### Insurance to be Arranged by:

1. Applicant
2. Beneficiary
3. No applicable
4. Other

In case applicant is selected : Mention Marine Insurance Open Policy or One-Off Insurance details as under:

1. Insurance company name
2. Insurance company address, fax number & Email ID
3. Insurance policy number

In case others is selected : "SIB to arrange Insurance on Applicant's behalf and Applicant authorize SIB to debit account for Insurance Premium"

#### يتم ترتيب التأمين من قبل:

1. مقدم الطلب
2. المستفيد
3. لا ينطبق
4. أخرى



في حالة اختيار "مقدم الطلب" : أذكر بوليصة التأمين البحري المفتوحة أو تفاصيل التأمين (للمرة واحدة) كما يلي:

1. اسم شركة التأمين
2. عنوان شركة التأمين
3. رقم بوليصة التأمين

في حالة اختيار "أخرى" : "سيقوم مصرف الشارقة الإسلامي بترتيب التأمين نيابة عن مقدم الطلب ويخول مقدم الطلب مصرف الشارقة الإسلامي بخصم حساب قسط التأمين".

## Shipping details

Go to step ▾

29

Insurance to be arranged by

Applicant

Insurance company name

Insurance company address

Insurance email id

Insurance fax number

Insurance policy number

Insurance to be arranged by

Applicant

Beneficiary

Not Applicable

Others

Save & exit

Save & continue

## Guidance for filling IB LC Application

### STEP 4: Shipment Details



**Please select Mode of shipment:** (Select: Sea / Air / Sea & Air / Local / Truck/ Road / Other )

In case "others" selected please input mode of shipment.

Save & Continue

الرجاء اختيار طريقة الشحن (البحر / الجو / البحر والجو / محلي / شاحنة)

في حال اختيار "أخرى" ، الرجاء ذكر طريقة الشحن



## Shipping details

Go to step ▾

30

Place of taking in charge/dispatch from/place of receipt (44A)

Port of loading/airport of departure (44E)

Port of discharge/airport of destination (44F)

Place of final destination/for transportation to/place of delivery (44B)

Incoterms

Partial shipment (43P)

Allowed

Transshipment (43T)

Allowed

Insurance to be arranged by

Mode of shipment

SEA

AIR

COURIER

LOCAL DELIVERY

OTHERS

ROAD

## Accordion 5

### Goods Description

This section includes details of the Goods being imported

### Goods description

Go to step ▾

Goods description (45A)

Save & exit

Save & continue

## Guidance for filling IB LC Application

### STEP 5: Goods Description



Mention full details of Description of Goods, (Brief Description) & Proforma Invoice Number & Date

Save & Continue

اذكر التفاصيل الكاملة لوصف البضائع وتفاصيل رقم الفاتورة المبدئية وشروط التجارة الدولية في تحديد المسؤولية في دفع تكلفة ونقل وتأمين البضاعة وتاريخ سريانها



### Goods description

Go to step ▾

Goods description (45A)

Save & exit

Save & continue





## Accordion 6

# Documents Clause Library

This section includes details of the Documents called for in the LC.

Documents

Go to step

Documents (46A)

INCENSE

☐ COMMERCIAL INVOICE WITH INSPECTION (MURABAHAA LC)

☐ COMMERCIAL INVOICE WITHOUT INSPECTION (MURABAHAA LC)

☐ REDUCTION WITH ADVANCE PAYMENT

☐ REDUCTION WITH ADVANCE PAID OUTSIDE THE LC

☐ ADDITIONAL CLAUSE/STATEMENT

TRANSPORT DOCUMENTS

☐ MARINE BILL OF LADING

☐ CHARTER PARTY BILL OF LADING

☐ AIRWAYBILL

☐ TRUCK COMBINATION NOTE

☐ DELIVERY NOTE (NON-MURABAHAA LC)

☐ DELIVERY NOTE WITH INSPECTION (MURABAHAA LC)

☐ DELIVERY NOTE WITHOUT INSPECTION (MURABAHAA LC)

☐ ADDITIONAL CLAUSE/STATEMENT

CARRIER/AGENT CERTIFICATE

☐ CARRIER/AGENT CERTIFICATE

☐ ADDITIONAL CLAUSE/STATEMENT

CERTIFICATE OF ORIGIN

☐ WITH LEGALIZATION

☐ WITHOUT LEGALIZATION

☐ ADDITIONAL CLAUSE/STATEMENT

PACKING LIST

☐ PACKING LIST

☐ ADDITIONAL CLAUSE/STATEMENT

WEIGHT CERTIFICATE

☐ WEIGHT CERTIFICATE

☐ ADDITIONAL CLAUSE/STATEMENT

SPECIFICATION LIST

☐ SPECIFICATION LIST

☐ ADDITIONAL CLAUSE/STATEMENT

INSPECTION CERTIFICATE

☐ INSPECTION CERTIFICATE

☐ ADDITIONAL CLAUSE/STATEMENT

INSURANCE POLICY

☐ BY SEA FOR INCOTERM OF

☐ BY AIR FOR INCOTERM OF

☐ BY ROAD FOR INCOTERM OF

☐ ADDITIONAL CLAUSE/STATEMENT

ADVISE OF SHIPMENT

☐ ADVISE OF SHIPMENT

☐ ADDITIONAL CLAUSE/STATEMENT

OTHER DOCUMENTS

☐ ADDITIONAL CLAUSE/STATEMENT

Note: BANK IS ALLOWED TO INCORPORATE BANK'S STANDARD CLAUSES.

Save & exit

Save & continue

# Guidance for filling IB LC Application

## STEP 6: Documents Required – Invoice

### FOR INVOICE:

Select only one clause under INVOICE HEADING and fill in the information from the dropdown list – if you wish to type your own clause, select "CUSTOMIZED/ADDITIONAL CLAUSE" and type your clause in the box below.

### الفاتورة:

حدد خيار واحد فقط ضمن INVOICE HEADING وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

## Documents (46A)

### INVOICE

#### ☒ COMMERCIAL INVOICE WITH INSPECTION (MURABAHA LC)

MANUALLY SIGNED COMMERCIAL INVOICE IN

ORIGINAL PLUS  COPIES:

(A) STATING GOODS ARE OF

ORIGIN,

(B) CERTIFYING THAT THE CONTENTS ARE TRUE AND CORRECT,

(C) CONFIRMING BY M/S

THAT GOODS RECEIVED BY THEM THROUGH SHARJAH ISLAMIC BANK'S REPRESENTATIVE IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION BY COUNTERSIGNING AND AFFIXING MANUAL COMPANY RUBBER STAMP.

☐ COMMERCIAL INVOICE WITHOUT INSPECTION (MURABAHA LC)

☒ DEDUCTION WITH ADVANCE PAYMENT

INVOICE MUST BE DRAWN FOR 100 PCT OF GOODS VALUE AND SHOULD SHOW DEDUCTION OF

I.E.

AGAINST ADVANCE PAYMENT OF FULL DELIVERY OR ON PRORATA BASIS (IN CASE OF PARTIAL DELIVERY).

☒ DEDUCTION WITH ADVANCE PAID OUTSIDE THE LC

TOTAL VALUE OF THE GOODS IS

OUT OF WHICH

IS ALREADY PAID IN ADVANCE BY APPLICANT DIRECTLY TO THE BENEFICIARY OUTSIDE THIS LC. THEREFORE THIS LC REPRESENTS

INVOICE SHOULD PRESENT FOR 100 PCT VALUE OF GOODS DELIVERED AND MUST SHOW THE DEDUCTION OF

AS AN ADVANCE PAYMENT PAID OUTSIDE THIS LC (IN CASE OF FULL DELIVERY OR ON PRO RATA BASIS IN CASE OF PARTIAL DELIVERY).

☒ ADDITIONAL CLAUSE/STATEMENT

# Guidance for filling IB LC Application

## STEP 6: Documents Required – Invoice

### FOR INVOICE:

Select only one clause under INVOICE HEADING and fill in the information from the dropdown list – if you wish to type your own clause, select "CUSTOMIZED/ADDITIONAL CLAUSE" and type your clause in the box below.

### الفاتورة:

حدد خيار واحد فقط ضمن INVOICE HEADING وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

## Documents (46A)

### INVOICE

#### ☒ COMMERCIAL INVOICE WITH INSPECTION (MURABAHA LC)

MANUALLY SIGNED COMMERCIAL INVOICE IN

ORIGINAL PLUS  COPIES:

(A) STATING GOODS ARE OF

ORIGIN,

(B) CERTIFYING THAT THE CONTENTS ARE TRUE AND CORRECT,

(C) CONFIRMING BY M/S

THAT GOODS RECEIVED BY THEM THROUGH SHARJAH ISLAMIC BANK'S REPRESENTATIVE IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION BY COUNTERSIGNING AND AFFIXING MANUAL COMPANY RUBBER STAMP.

☐ COMMERCIAL INVOICE WITHOUT INSPECTION (MURABAHA LC)

☒ DEDUCTION WITH ADVANCE PAYMENT

INVOICE MUST BE DRAWN FOR 100 PCT OF GOODS VALUE AND SHOULD SHOW DEDUCTION OF

I.E.

AGAINST ADVANCE PAYMENT OF FULL DELIVERY OR ON PRORATA BASIS (IN CASE OF PARTIAL DELIVERY).

☒ DEDUCTION WITH ADVANCE PAID OUTSIDE THE LC

TOTAL VALUE OF THE GOODS IS

OUT OF WHICH

IS ALREADY PAID IN ADVANCE BY APPLICANT DIRECTLY TO THE BENEFICIARY OUTSIDE THIS LC. THEREFORE THIS LC REPRESENTS

INVOICE SHOULD PRESENT FOR 100 PCT VALUE OF GOODS DELIVERED AND MUST SHOW THE DEDUCTION OF

AS AN ADVANCE PAYMENT PAID OUTSIDE THIS LC (IN CASE OF FULL DELIVERY OR ON PRO RATA BASIS IN CASE OF PARTIAL DELIVERY).

☒ ADDITIONAL CLAUSE/STATEMENT

# Guidance for filling IB LC Application

## STEP 6: Documents Required – Invoice

### FOR INVOICE:

Select only one clause under INVOICE HEADING and fill in the information from the dropdown list – if you wish to type your own clause, select "CUSTOMIZED/ADDITIONAL CLAUSE" and type your clause in the box below.

### الفاتورة:

حدد خيار واحد فقط ضمن INVOICE HEADING وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

### Documents (46A)

#### INVOICE

☐ COMMERCIAL INVOICE WITH INSPECTION (MURABAHA LC)

☒ COMMERCIAL INVOICE WITHOUT INSPECTION (MURABAHA LC)

MANUALLY SIGNED INVOICE IN  ORIGINAL PLUS

COPIES CONFIRMING:

(A) CONTENTS TO BE TRUE AND CORRECT,

(B) GOODS ARE OF

ORIGIN.

(C) HAVING COUNTER-SIGNATURE OF MR.

OF M/S.  AND STATING BY THEM THAT:

QUOTE

(1) GOODS AS DESCRIBED IN THIS INVOICE ARE RECEIVED IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION/QUANTITY/QUALITY AT

(PLEASE STATE THE EXACT PLACE OF RECEIPT).

(2) WE HAD COUNTER-SIGNED THIS INVOICE UPON INSPECTION OF THE GOODS RECEIVED BY US AND CONFIRMED THAT WE FOUND THEM TO OUR SATISFACTION.

(3) WE HAD/WILL RETURN THE ORIGINAL OF THIS INVOICE TO BENEFICIARY FOR THEM TO SUBMIT ALONGWITH OTHER DOCUMENTS TO YOU THROUGH THEIR BANKERS AS PER THE LC TERMS AND CONDITIONS.

UNQUOTE

☒ DEDUCTION WITH ADVANCE PAYMENT.

INVOICE MUST BE DRAWN FOR 100 PCT OF GOODS VALUE AND SHOULD SHOW DEDUCTION OF

I.E.

AGAINST ADVANCE PAYMENT OF FULL DELIVERY OR ON PRORATA BASIS (IN CASE OF PARTIAL DELIVERY).

☒ DEDCUTION WITH ADVANCE PAID OUTSIDE THE LC

TOTAL VALUE OF THE GOODS IS

OUT OF WHICH

IS ALREADY PAID IN ADVANCE BY APPLICANT DIRECTLY TO THE BENEFICIARY OUTSIDE THIS LC. THEREFORE THIS LC REPRESENTS

# Guidance for filling IB LC Application

## STEP 6: Documents Required – Transport Document

### FOR TRANSPORT DOCUMENT

Select one or multiple clauses under TRANSPORT DOCUMENT HEADING and fill information from dropdown list – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below

### مستند الشحن:

حدد خيارًا واحدًا أو عدة خيارات ضمن عنوان TRANSPORT DOCUMENT وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "CUSTOMIZED / ADDITIONAL CLAUSE" واكتب بندك في المربع أدناه

### TRANSPORT DOCUMENTS

#### ✓ MARINE BILL OF LADING

FULL SET (3/3) OF ORIGINAL CLEAN SHIPPED ON BOARD BILLS OF LADING MADE OUT TO THE ORDER OF SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E, MARKED FREIGHT

PREPAID AND NOTIFY:

(i) SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E.

(ii)

Name-11365023

BILL OF LADING MUST ALSO STATE:

(A) NAME, FULL ADDRESS, TELEPHONE AND FAX NUMBER OF THE CARRIERS AGENT IN

(B) NAME, FULL ADDRESS, TELEPHONE AND FAX NUMBER OF ISSUER OF THE BILL OF LADING

(C) VESSEL IMO NUMBER

KINDLY MARK THE BELOW:

☐ SHIPMENT EFFECTED IN CLOSED CONTAINER(S)

☐ CONTAINER AND SEAL NUMBER(S)

☐ SHIPMENT EFFECTED IN BREAK BULK

☐ SHIPMENT EFFECTED ON RO RO VESSEL

☐ SHIPMENT EFFECTED ON DECK

☐ SHIPMENT EFFECTED UNDER DECK

☐ SHIPPING REMARKS

#### ✓ CHARTER PARTY BILL OF LADING

FULL SET (3/3) OF ORIGINAL SHIPPED ON BOARD BILLS OF LADING ISSUED TO THE ORDER OF SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, UAE AND MARKED FREIGHT PAYABLE AS PER CHARTER PARTY AGREEMENT, SIGNED BY THE MASTER OR OWNER OR THEIR NAMED AGENTFOR OR ON BEHALF OF THE MASTER OR OWNER AND NOTIFY:

(i) SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E.

(ii)

Name-11365023

BILL OF LADING MUST ALSO STATE:

(A) NAME, FULL ADDRESS, TELEPHONE AND FAX NUMBER OF ISSUER OF THE BILL OF LADING

(B) VESSEL IMO NUMBER



# Guidance for filling IB LC Application

## STEP 6: Documents Required – Transport Document - Cont.

### FOR TRANSPORT DOCUMENT

Select one or multiple clauses under TRANSPORT DOCUMENT HEADING and fill information from dropdown list – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below

### مستند الشحن:

حدد خيارًا واحدًا أو عدة خيارات ضمن عنوان TRANSPORT DOCUMENT وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "CUSTOMIZED / ADDITIONAL CLAUSE" واكتب بنذك في المربع أدناه

### TRANSPORT DOCUMENTS

BILL OF LADING MUST ALSO STATE:

(A) NAME, FULL ADDRESS, TELEPHONE AND FAX NUMBER OF ISSUER OF THE BILL OF LADING

(B) VESSEL IMO NUMBER

#### ☒ AIRWAYBILL

AIRWAY BILL (THIRD ORIGINAL FOR SHIPPER) EVIDENCING FREIGHT

**PREPAID**

SHOWING GOODS CONSIGNED TO SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, UAE, MARKED WITH FLIGHT NUMBER, FLIGHT DATE AND NOTIFY:

(i) SHARJAH ISLAMIC BANK, P.O. BOX 4, SHARJAH, U.A.E.

(ii) M/S.

Name-1 1365023

#### ☒ TRUCK CONSIGNMENT NOTE

SIGNED TRUCK CONSIGNMENT NOTE IN 1 ORIGINAL PLUS 2

COPIES ISSUED BY THE TRANSPORT COMPANY, SHOWING CONSIGNEE AS SHARJAH ISLAMIC BANK, P O BOX 4, SHARJAH, UAE, MARKED FREIGHT

AND NOTIFY

Name-1 1365023

SHOWING GOODS RECEIVED FOR SHIPMENT/DESPATCH AND THE DATE OF DESPATCH.

#### ☒ DELIVERY NOTE (NON-MURABAHA LC)

BENEFICIARY'S DELIVERY NOTE IN 1 ORIGINAL PLUS 2 COPIES:

(A) STATING EXACT DATE OF DELIVERY OF GOODS,

(B) STATING THE DESCRIPTION OF GOODS,

(C) CERTIFYING THAT THE GOODS ARE RECEIVED/DELIVERED IN GOOD ORDER AND CONDITION AT

#### ☒ DELIVERY NOTE WITH INSPECTION (MURABAHA LC)

BENEFICIARY'S DELIVERY NOTE IN 1 ORIGINAL PLUS 2 COPIES:

(A) STATING EXACT DATE OF DELIVERY OF GOODS,

(B) EVIDENCING DESCRIPTION OF GOODS,

(C) CONFIRMING BY M/S. Name-1 1365023

THAT GOODS RECEIVED BY THEM THROUGH SHARJAH ISLAMIC BANK'S

## Guidance for filling IB LC Application

### STEP 6: Documents Required – Transport Document - Cont.

#### FOR TRANSPORT DOCUMENT

Select one or multiple clauses under TRANSPORT DOCUMENT HEADING and fill information from dropdown list – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below

#### مستند الشحن:

حدد خيارًا واحدًا أو عدة خيارات ضمن عنوان TRANSPORT DOCUMENT وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "CUSTOMIZED / ADDITIONAL CLAUSE" واكتب بندك في المربع أدناه

#### TRANSPORT DOCUMENTS

THAT GOODS RECEIVED BY THEM THROUGH SHARJAH ISLAMIC BANK'S REPRESENTATIVE IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION BY COUNTERSIGNING AND AFFIXING MANUAL COMPANY RUBBER STAMP.

#### ☒ DELIVERY NOTE WITHOUT INSPECTION (MURABAHA LC)

BENEFICIARY'S DELIVERY NOTE IN 1 ORIGINAL PLUS

2 COPY.

(A) STATING EXACT DATE OF DELIVERY OF GOODS.

(B) EVIDENCING DESCRIPTION OF GOODS.

(C) HAVING COUNTER-SIGNATURE OF MR. Name-11365023

OF M/S. \_\_\_\_\_ AND STATING BY THEM THAT:

QUOTE

(1) GOODS AS DESCRIBED IN THIS DELIVERY NOTE ARE RECEIVED IN GOOD ORDER AND CONDITION AND AS PER THE AGREED SPECIFICATION/QUANTITY/QUALITY AT

(PLEASE STATE THE EXACT PLACE OF RECEIPT).

(2) WE HAD COUNTER-SIGNED THIS DELIVERY NOTE UPON INSPECTION OF THE GOODS RECEIVED BY US AND CONFIRMED THAT WE FOUND THEM TO OUR SATISFACTION.

(3) WE HAD/WILL RETURN THE ORIGINAL OF THIS INVOICE TO BENEFICIARY FOR THEM TO SUBMIT ALONGWITH OTHER DOCUMENTS TO YOU THROUGH THEIR BANKERS AS PER THE LC TERMS AND CONDITIONS.

UNQUOTE

#### ☒ ADDITIONAL CLAUSE/STATEMENT

# Guidance for filling IB LC Application

## STEP 6: Documents Required – Carrier/Agent Certificate & Certificate Of Origin

### CARRIER/AGENT CERTIFICATE

#### FOR CERTIFICATE OF ORIGIN

Select only one clause under CERTIFICATE OF ORIGIN HEADING and fill information from dropdown list **along with origin of goods** – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below

شهادة الناقل / الوكيل

شهادة المنشأ

حدد خيار واحد فقط ضمن شهادة المنشأ وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

### CARRIER/AGENT CERTIFICATE

#### ☒ CARRIER/AGENT CERTIFICATE

CERTIFICATE ISSUED BY THE CARRIER OR THEIR NAMED AGENT  
CONFIRMING THAT:

(A) SHIPMENT IS EFFECTED BY REGULAR OR CONFERENCE LINER  
VESSELS ONLY

(B) CARRYING VESSEL HOLDS VALID 'DOCUMENTS OF  
COMPLIANCE'(DOC) OF I.S.M. CODE CERTIFICATION AND COVERED  
UNDER INSTITUTE CLASSIFICATION CLAUSE.

(C) CARRYING VESSEL IS ALLOWED TO ENTER THE ARAB PORTS..

(D) VESSEL'S AGE IS LESS THAN 25 YEARS AT THE TIME OF SAILING..

#### ☒ ADDITIONAL CLAUSE/STATEMENT

ADDAD

### CERTIFICATE OF ORIGIN

#### ☒ WITH LEGALIZATION

CERTIFICATE OF ORIGIN IN  ORIGINAL PLUS   
COPIES ISSUED BY CHAMBER OF COMMERCE IN THE EXPORTING  
COUNTRY:

(A) STATING GOODS ARE OF   
ORIGIN,

(B) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR  
PRODUCER

(C) ORIGINAL DULY SIGNED BY U.A.E EMBASSY OR CONSULATE.

#### ☒ WITHOUT LEGALIZATION

CERTIFICATE OF ORIGIN IN  ORIGINAL PLUS   
COPIES ISSUED BY CHAMBER OF COMMERCE IN THE EXPORTING  
COUNTRY:

(A) STATING GOODS ARE OF   
DSDS ORIGIN,

(B) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR  
PRODUCER



# Guidance for filling IB LC Application

## STEP 6: Documents Required – Certificate Of Origin & Pacing List & Weight Certificate

### PACKING LIST

Select clause under PACKING LIST HEADING and fill information from dropdown list – if you wish to type your own clause, select “CUSTOMIZED/ADDITIONAL CLAUSE” and type your clause in the box below .

### WIGHT CERTIFICATE

#### قائمة التعبئة

حدد خيار واحد فقط تحت عنوان قائمة التعبئة وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

#### شهادة الوزن

COPIES ISSUED BY CHAMBER OF COMMERCE IN THE EXPORTING

COUNTRY:

(A) STATING GOODS ARE OF \_\_\_\_\_

ORIGIN,

(B) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR PRODUCER

(C) ORIGINAL DULY SIGNED BY U.A.E EMBASSY OR CONSULATE

☒ WITHOUT LEGALIZATION

CERTIFICATE OF ORIGIN IN 0 ORIGINAL PLUS 0

COPIES ISSUED BY CHAMBER OF COMMERCE IN THE EXPORTING COUNTRY:

(A) STATING GOODS ARE OF \_\_\_\_\_

ORIGIN,

(B) SHOWING NAME AND ADDRESS OF THE MANUFACTURER OR PRODUCER

☒ ADDITIONAL CLAUSE/STATEMENT

### PACKING LIST

☒ PACKING LIST

BENEFICIARY'S PACKING LIST IN 0 ORIGINAL PLUS 0

COPIES:

☒ ADDITIONAL CLAUSE/STATEMENT

DDD

### WEIGHT CERTIFICATE

☐ WEIGHT CERTIFICATE

☒ ADDITIONAL CLAUSE/STATEMENT

DDDD

# Guidance for filling IB LC Application

## STEP 6: Documents Required – Specification List & Inspection Certificate & Insurance Policy

### SPECIFICATION LIST

### INSPECTION CERTIFICATE

### FOR INSURANCE POLICY

Select only one clause under **Insurance Policy Heading** according to your incoterm - if you wish to type your own clause, select “**Customized/Additional Clause**” and type your clause in the box below

قائمة المواصفات

شهادة فحص

بوليصة التأمين

حدد خيار واحد فقط تحت عنوان INSURANCE POLICY HEADING وفقاً لـ incoterm الخاصة بك - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "CLAUSE / ADDITIONAL CLAUSE" اكتب الخيار في المربع أدناه.

### SPECIFICATION LIST

☒ SPECIFICATION LIST

SPECIFICATION LIST IN 0 ORIGINAL PLUS 0 COPIES.

☒ ADDITIONAL CLAUSE/STATEMENT

DDDD

### INSPECTION CERTIFICATE

☒ INSPECTION CERTIFICATE

INSPECTION CERTIFICATE IN 0 ORIGINAL PLUS 0

COPIES ISSUED BY

☒ ADDITIONAL CLAUSE/STATEMENT

DDDD

### INSURANCE POLICY

☒ (BY SEA) FOR INCOTERM CIF

INSURANCE POLICY IN ORIGINAL(S) FOR THE CIF VALUE OF GOODS PLUS 10 PERCENT IN THE CURRENCY OF LETTER OF CREDIT, SHOWING ASSURED/INSURED SHARJAH ISLAMIC BANK, U.A.E., COVERING INSTITUTE CARGO CLAUSES 'A' - 1/1/2009, INSTITUTE WAR CLAUSES (CARGO) -1/1/2009, INSTITUTE STRIKE CLAUSES (CARGO) - 1/1/2009, SHOWING FULL NAME, ADDRESS AND TELEPHONE NUMBER OF THE INSURANCE COMPANY'S CLAIM SETTLEMENT AGENT IN U.A.E, AND STATING/ CONFIRMING THE FOLLOWING:

(A) ALL CLAIMS UNDER THIS POLICY ARE PAYABLE IN UAE IN THE CURRENCY OF LETTER OF CREDIT TO THE ORDER OF SHARJAH ISLAMIC BANK, U.A.E. ONLY.

(B) THAT THE COVER IS NOT SUBJECT TO ANY FRANCHISE OR AN EXCESS (DEDUCTIBLE).

(C) FULL PREMIUM PRE-PAID.

(D) SHARJAH ISLAMIC BANK, U.A.E. OR THEIR AGENTS, SHALL ALWAYS HAVE THE RIGHT TO CLAIM UNDER THIS CERTIFICATE OF INSURANCE OR INSURANCE POLICY, WHEN NECESSARY.

# Guidance for filling IB LC Application

## STEP 6: Documents Required –Insurance Policy

### FOR INSURANCE POLICY

Select only one clause under **Insurance Policy Heading** according to your incoterm - if you wish to type your own clause, select **"Customized/Additional Clause"** and type your clause in the box below

### بوليصة التأمين

حدد خيار واحد فقط تحت عنوان INSURANCE POLICY HEADING وفقاً لـ incoterm الخاصة بك - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "CLAUSE / ADDITIONAL CLAUSE" اكتب الخيار في المربع أدناه.

#### ☒ (BY AIR) FOR INCOTERM CIP

INSURANCE POLICY IN ORIGINAL(S) FOR THE CIP VALUE OF GOODS PLUS 10 PERCENT IN THE CURRENCY OF LETTER OF CREDIT, SHOWING ASSURED/INSURED SHARJAH ISLAMIC BANK, U.A.E., COVERING INSTITUTE CARGO CLAUSES 'A' - 1/1/2009, INSTITUTE WAR CLAUSES (AIR CARGO) -1/1/2009, INSTITUTE STRIKE CLAUSES (AIR CARGO) - 1/1/2009, SHOWING FULL NAME, ADDRESS AND TELEPHONE NUMBER OF THE INSURANCE COMPANY'S CLAIM SETTLEMENT AGENT IN U.A.E. AND STATING/ CONFIRMING THE FOLLOWING:

(A) ALL CLAIMS UNDER THIS POLICY ARE PAYABLE IN UAE IN THE CURRENCY OF LETTER OF CREDIT TO THE ORDER OF SHARJAH ISLAMIC BANK, U.A.E. ONLY.

(B) THAT THE COVER IS NOT SUBJECT TO ANY FRANCHISE OR AN EXCESS (DEDUCTIBLE).

(C) FULL PREMIUM PRE-PAID.

(D) SHARJAH ISLAMIC BANK, U.A.E. OR THEIR AGENTS, SHALL ALWAYS HAVE THE RIGHT TO CLAIM UNDER THIS CERTIFICATE OF INSURANCE OR INSURANCE POLICY, WHEN NECESSARY.

#### ☒ (BY ROAD) FOR INCOTERM CIP

INSURANCE POLICY IN ORIGINAL(S) FOR THE CIP VALUE OF GOODS PLUS 10 PERCENT IN THE CURRENCY OF LETTER OF CREDIT, SHOWING ASSURED/INSURED SHARJAH ISLAMIC BANK, U.A.E., COVERING LAND TRANSIT (WAREHOUSE TO WAREHOUSE), INSTITUTE WAR CLAUSES (LAND TRANSIT) -1/1/2009, INSTITUTE STRIKE CLAUSES (LAND TRANSIT) - 1/1/2009, SHOWING FULL NAME, ADDRESS AND TELEPHONE NUMBER OF THE INSURANCE COMPANY'S CLAIM SETTLEMENT AGENT IN U.A.E. AND STATING/ CONFIRMING THE FOLLOWING:

(A) ALL CLAIMS UNDER THIS POLICY ARE PAYABLE IN UAE IN THE CURRENCY OF LETTER OF CREDIT TO THE ORDER OF SHARJAH ISLAMIC BANK, U.A.E. ONLY.

(B) THAT THE COVER IS NOT SUBJECT TO ANY FRANCHISE OR AN EXCESS (DEDUCTIBLE).

(C) FULL PREMIUM PRE-PAID.

(D) SHARJAH ISLAMIC BANK, U.A.E. OR THEIR AGENTS, SHALL ALWAYS HAVE THE RIGHT TO CLAIM UNDER THIS CERTIFICATE OF INSURANCE OR INSURANCE POLICY, WHEN NECESSARY.

#### ☒ ADDITIONAL CLAUSE/STATEMENT

|

# Guidance for filling IB LC Application

## STEP 6: Documents Required – Advice of Shipment & Other Documents

### ADVICE OF SHIPMENT

Select clause under ADVICE OF **Shipment Heading** and fill information by typing – if you wish to type your own clause, select “**Customized/Additional Clause**” and type your clause in the box below.

### OTHER DOCUMENTS

If you wish to add some more clauses, select “Customized/Additional Clause” under Other Documents Heading and type your clause in the box below .

#### إشعار بالشحن

حدد خيار واحد فقط عنوان ADVICE OF SHIPMENT HEADING وقم بتعبئة المعلومات من القائمة - إذا كنت ترغب في كتابة خيار خاص بك ، حدد "خيار خاص/ إضافي" واكتب الخيار في المربع أدناه .

#### مستندات أخرى

إذا كنت ترغب في إضافة بعض الخيارات الأخرى ، حدد "CLAUSE / ADDITIONAL CLAUSE" ضمن مستندات أخرى HEADING واكتب الخيار في المربع أدناه

### ADVICE OF SHIPMENT

☒ ADVICE OF SHIPMENT

☒ EMAIL

☐ FAX

ADVICE OF SHIPMENT ALONGWITH COPY OF EMAIL SENT BY THE BENEFICIARY VIA EMAIL WITHIN 5 WORKING DAYS FROM THE DATE OF SHIPMENT REFERRING TO OPEN POLICY NO.

STATING THE SHIPMENT DETAILS INCLUDING DATE OF SHIPMENT, LC NUMBER, MARKS, VALUE, DESCRIPTION OF GOODS, VESSEL NAME AND VOYAGE NUMBER, TO THE FOLLOWING PARTIES:

(A) M/S Name-11365023 EMAIL:

(B) M/S \_\_\_\_\_ EMAIL:

☒ ADDITIONAL CLAUSE/STATEMENT

### OTHER DOCUMENTS

☒ ADDITIONAL CLAUSE/STATEMENT

Note: BANK IS ALLOWED TO INCORPORATE BANK'S STANDARD CLAUSES.

Save & exit

Save & continue

## Accordion 7

# Additional Conditions

‘Additional Conditions’ tab. This section includes any other Additional Conditions as part of the LC.

### Additional conditions

Go to step ▾

Additional conditions (47A)

- ALL DOCUMENTS MUST BE ISSUED ONLY IN ENGLISH LANGUAGE. BEAR DOCUMENTS ISSUANCE DATE AND TO INDICATE THIS DOCUMENTARY CREDIT NUMBER.
- SHIPMENT AND/OR ANY DOCUMENTS ISSUED OR DATED PRIOR TO THE DATE OF ISSUANCE OF THIS DOCUMENTARY CREDIT OR DATED AFTER THE PRESENTATION DATE ARE NOT ACCEPTABLE.
- ANY CORRECTION OR ALTERATION TO THE DOCUMENTS MUST BE AUTHENTICATED BY THE ISSUER.
- A FEE OF EQUIVALENT TO AED 420.00 (INCLUDING VAT) WILL BE LEVIED IF DOCUMENTS ARE FOUND TO BE DISCREPANT AT OUR COUNTER. NOTWITHSTANDING ANYTHING MENTIONED IN THE FIELD 710 THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.
- ADDITIONAL PHOTOCOPY/COPY OF ALL THE DOCUMENTS FOR OUR RECORDS SHOULD ACCOMPANY/SENT ALONG WITH ORIGINAL DOCUMENTS. IN CASE IF THE ADDITIONAL PHOTOCOPY/COPY ARE MISSING OR NOT SENT/PRESENTED WE SHALL DEDUCT A FEE OF EQUIVALENT AED 53.00 FROM THE PROCEEDS. NOTWITHSTANDING ANYTHING TO THE CONTRARY MENTIONED IN THE FIELD 710. THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND THUS WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.
- SATURDAYS ARE NON-BANKING DAY FOR THE CENTRALIZED TRADE FINANCE DEPARTMENT OF SHARJAH ISLAMIC BANK AS PER ARTICLE 2 (BANKING DAY DEFINITION) OF UCP600. PRESENTATIONS RECEIVED IN THE BANK (IN OR THROUGH BRANCHES AND/OR MAIL DEPARTMENT WHICH ARE OPEN OTHERWISE FOR OTHER BANKING BUSINESS) ON SATURDAYS WILL BE DEEMED TO HAVE RECEIVED ON THE FIRST FOLLOWING "BANKING" DAY FOR OUR CENTRALIZED TRADE FINANCE DEPARTMENT.
- ALL PARTIES TO THIS TRANSACTION ARE ADVISED THAT THERE ARE SPECIFIC LOCAL DIRECTIVES AND INTERNATIONAL SANCTIONS IMPOSED BY REGULATORY AUTHORITIES LIKE U.N. E.I.U.S. (OFAC) ETC. AGAINST CERTAIN COUNTRIES, ENTITIES, VESSELS AND INDIVIDUALS. UNDER THESE MEASURES, BANKS MAY BE UNABLE TO PROCESS ANY TRANSACTION THAT INVOLVES A BREACH OF SUCH SANCTIONS, AND AUTHORITIES MAY REQUIRE DISCLOSURE OF INFORMATION. WE, THE SHARJAH ISLAMIC BANK, OR ANY OF OUR REPRESENTATIVES IS NOT LIABLE IF WE, OR ANY OTHER PERSON, FAILS OR DELAYS TO PERFORM OR IMPLEMENT THE TRANSACTION (INCLUDING BUT NOT LIMITED TO LETTERS OF CREDIT - INWARD AND OUTWARD - LETTERS OF GUARANTEE AND/OR COLLECTIONS - INWARD AND OUTWARD), OR DISCLOSES INFORMATION, AS A RESULT OF AN ACTUAL OR APPARENT BREACH OF SUCH SANCTIONS AND/OR OTHER REGULATIONS.

Save & exit

Save & continue





# Guidance for filling IB LC Application

## STEP 7-8: Additional Conditions/Instructions

### UNDER ADDITIONAL CONDITIONS

Additional Conditions clauses are all bank's standard clauses which will be the part of your LC issuance

Click Next

### شروط إضافية:

الشروط الإضافية هي جميع البنود العامة/ الخاصة بالبنك والتي ستكون جزءاً من إصدار خطاب الاعتماد الخاص بك

### Additional conditions

Go to step ▾

Additional conditions (A14)

- ALL DOCUMENTS MUST BE ISSUED ONLY IN ENGLISH LANGUAGE, BEAR DOCUMENTS ISSUANCE DATE AND TO INDICATE THIS DOCUMENTARY CREDIT NUMBER.
- SHIPMENT AND/OR ANY DOCUMENTS ISSUED OR DATED PRIOR TO THE DATE OF ISSUANCE OF THIS DOCUMENTARY CREDIT OR DATED AFTER THE PRESENTATION DATE ARE NOT ACCEPTABLE.
- ANY CORRECTION OR ALTERATION TO THE DOCUMENTS MUST BE AUTHENTICATED BY THE ISSUER.
- A FEE OF EQUIVALENT TO AED 420.00 (INCLUDING VAT) WILL BE LEVIED IF DOCUMENTS ARE FOUND TO BE DISCREPANT AT OUR COUNTER. NOTWITHSTANDING ANYTHING MENTIONED IN THE FIELD 710 THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.
- ADDITIONAL PHOTOCOPY/COPY OF ALL THE DOCUMENTS FOR OUR RECORDS SHOULD ACCOMPANY/SENT ALONG WITH ORIGINAL DOCUMENTS. IN CASE IF THE ADDITIONAL PHOTOCOPY/COPY ARE MISSING OR NOT SENT/PRESENTED WE SHALL DEDUCT A FEE OF EQUIVALENT AED 53.00 FROM THE PROCEEDS. NOTWITHSTANDING ANYTHING TO THE CONTRARY MENTIONED IN THE FIELD 710. THIS FEE WILL ALWAYS BE ON BENEFICIARY'S ACCOUNT AND THUS WILL BE DEDUCTED FROM THE PROCEEDS OF THE DOCUMENTS.
- SATURDAYS ARE NON-BANKING DAY FOR THE CENTRALIZED TRADE FINANCE DEPARTMENT OF SHARJAH ISLAMIC BANK AS PER ARTICLE 2 (BANKING DAY DEFINITION) OF UCP600. PRESENTATIONS RECEIVED IN THE BANK (IN OR THROUGH BRANCHES AND/OR MAIL DEPARTMENT WHICH ARE OPEN OTHERWISE FOR OTHER BANKING BUSINESS) ON SATURDAYS WILL BE DEEMED TO HAVE RECEIVED ON THE FIRST FOLLOWING "BANKING" DAY FOR OUR CENTRALIZED TRADE FINANCE DEPARTMENT.
- ALL PARTIES TO THIS TRANSACTION ARE ADVISED THAT THERE ARE SPECIFIC LOCAL DIRECTIVES AND INTERNATIONAL SANCTIONS IMPOSED BY REGULATORY AUTHORITIES LIKE U.N. E.U. U.S. (OFAC) ETC. AGAINST CERTAIN COUNTRIES, ENTITIES, VESSELS AND INDIVIDUALS. UNDER THESE MEASURES, BANKS MAY BE UNABLE TO PROCESS ANY TRANSACTION THAT INVOLVES A BREACH OF SUCH SANCTIONS, AND AUTHORITIES MAY REQUIRE DISCLOSURE OF INFORMATION. WE, THE SHARJAH ISLAMIC BANK, OR ANY OF OUR REPRESENTATIVES IS NOT LIABLE IF WE, OR ANY OTHER PERSON, FAILS OR DELAYS TO PERFORM OR IMPLEMENT THE TRANSACTION (INCLUDING BUT NOT LIMITED TO LETTERS OF CREDIT - INWARD AND OUTWARD - LETTERS OF GUARANTEE AND/OR COLLECTIONS - INWARD AND OUTWARD), OR DISCLOSES INFORMATION, AS A RESULT OF AN ACTUAL OR APPARENT BREACH OF SUCH SANCTIONS AND/OR OTHER REGULATIONS.

Save & exit

Save & continue

## Accordion 8

# Additional Instructions

‘Additional Instructions’ tab. This section includes any other Additional Instruction as part of the LC.

## Additional instruction

Go to step ▾

Additional instruction

Upload file

### Instructions

Please select a valid file(.doc, .pdf, .docx, .jpg, .png, .tiff, .csv)

Maximum allowable size for each file is 5 MB

Maximum 5 files can be uploaded

Choose file

Promise to purchase or Exhibit form A

☐ Exhibit form A

☐ Promise to Purchase

[Terms and Condition- Murabaha](#)

[Promise to Purchase](#)

[Exhibit form A](#)

☐ I agree to the charges and terms and conditions

## Guidance for filling IB LC Application

### STEP 7-8: Additional Instructions

#### UNDER ADDITIONAL INSTRUCTIONS

If you wish to add any further conditions, you may type your clause under the Additional Instructions Box.

#### UPLOAD ATTACHMENT

If you wish to upload any documents, such as a proforma invoice, specimen signatures, Annexure, etc) you may attach the document by clicking on the 'Upload Attachment' button.

Review Terms & Conditions of your LC Type, by clicking :

- Terms and Conditions – Murabaha
- Terms and Conditions – Non Murabaha

Select "I accept the terms & conditions" Box and **Click Submit button Below**

#### تحت تعليمات إضافية

في حالة رغبتك في إضافة بعض الشروط الإضافية ، اكتبها في المربع الموجود بجوار التعليمات الإضافية

راجع الشروط والأحكام الخاصة بنوع خطاب الاعتماد الخاص بك ، وذلك بالنقر فوق:

- الشروط والأحكام - المرابحة
- الشروط والأحكام - غير المرابحة

حدد مربع "أوافق على الشروط والأحكام" وانقر فوق زر "إرسال" في الأسفل

### Additional instruction

Go to step ▾

Additional instruction

#### Upload file

##### Instructions

Please select a valid file(.doc, .pdf, .docx, .jpg, .png)

Maximum allowable size for each file is 5 MB

Maximum 5 files can be uploaded

#### Choose file

Promise to purchase or Exhibit form A

☐ Exhibit form A

☐ Promise to Purchase

[Terms and Condition- Murabaha](#)  
[Promise to Purchase](#)  
[Exhibit form A](#)

☐ I agree to the charges and terms and conditions



# Final Step

## Confirmation Details

The 'Preview Confirmation Details' screen is essentially a screen which displays the details submitted by the customer in the 'Request LC Issuance' screen. (This screen is non-editable):

1. The maker fills in the information and submits the application.
2. The application will appear in the checker's inbox.
3. The checker will review the application's details and approve it from his inbox.
4. The application will then be received by Sharjah Islamic Bank.

## Review

Go to step ▾

Download Print

General details	▾
Parties	▾
Payment details	▾
Shipping details	▾
Documents	▾
Goods description	▾
Additional instruction	▾

Expand all

OTP has been sent to the registered mobile number  
xxxxxxxx1536

ⓘ Didn't receive code? Resend in 00:05

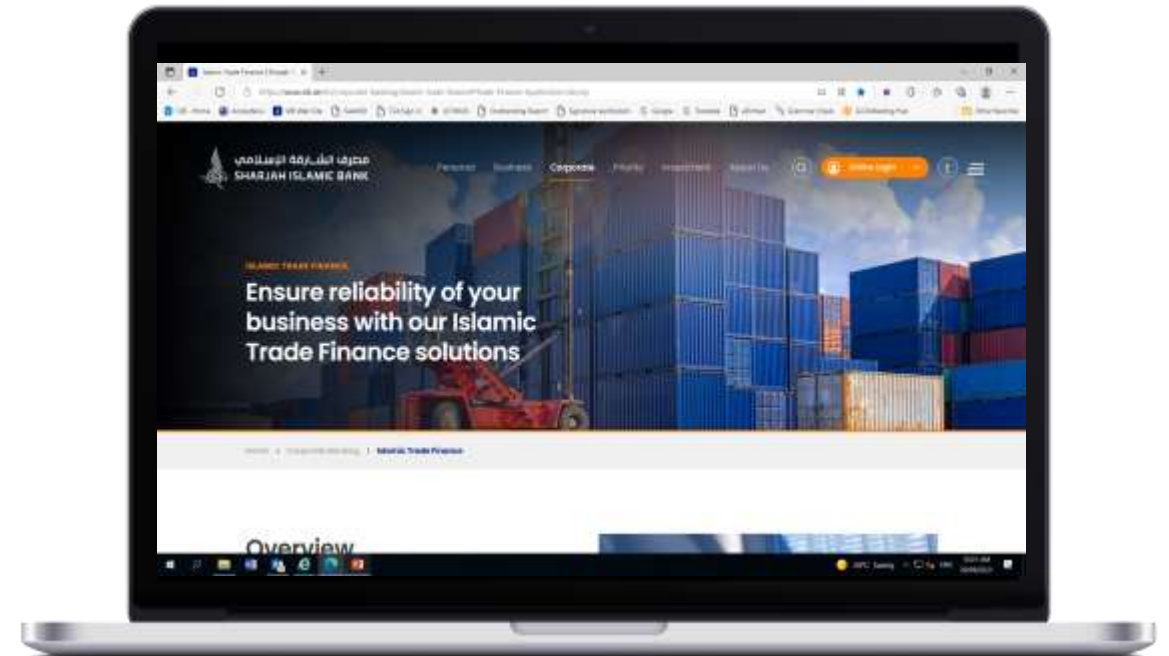
Submit for Approval

# SIB Website

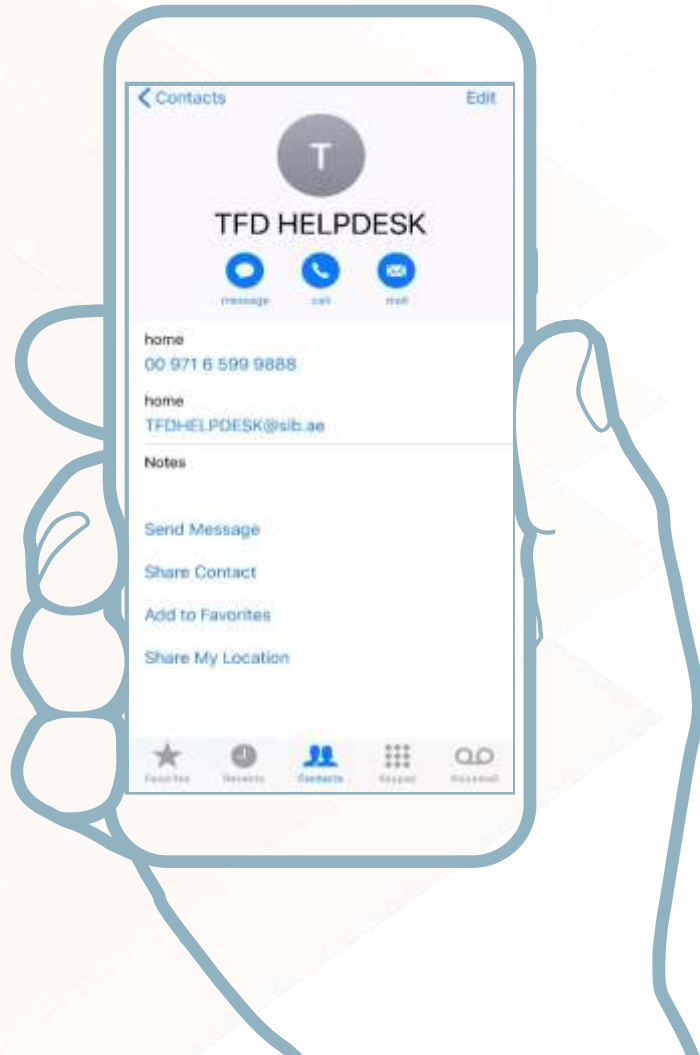
All product information, forms and applications are now easily accessible by simply visiting our website

<https://www.sib.ae/en/corporate-banking/islamic-trade-finance#Trade-Finance-Application-Library>

while you may also permitted to sign up and submit your request through Internet Banking.



# CONTACT US



## TFD HELPDESK

For any inquiries

For your satisfaction, our “Trade Finance Help Desk” allows you to bring all your inquiries and requirements under one setting and to get responded promptly.

You may reach our Trade Finance Helpdesk from Monday to Friday between 08:00 hours to 13:00 hours vide:  
PHONE : 009716 599 9888  
EMAIL: [TFDHELPDESK@SIB.AE](mailto:TFDHELPDESK@SIB.AE)

## We'd love to hear from you!

Thank You  
Have a nice day!

IN CASE OF ANY FURTHER CLARIFICATION/ASSISTANCE, WE  
ARE AVAILABLE AT:

TFD HELPDESK

PHONE : 009716 5999 888

EMAIL: [TFDHELPDESK@sib.ae](mailto:TFDHELPDESK@sib.ae)

CUSTOMER SERVICE TIMING

Monday – Friday

8:00 am – 1:00 pm

APPLICATION/FORMS ARE AVAILABLE IN APPLICATION  
LIBRARY ON OUR WEBSITE <https://www.sib.ae/>