TRADE FINANCE

PROCESSING BANK GUARANTEES, DOCUMENTARY LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS IN THE BUSINESSNET PROFESSIONAL APPLICATION

November 2013
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1 About the Trade Finance functionality

The Trade Finance functionality is intended for clients using the Trade Finance products along with BusinessNet Professional, the internet banking service.

Trade Finance enables the user:
• give the Bank electronic orders to issue a bank guarantee and apply for its amendment;
• give the Bank electronic orders to issue a documentary letter of credit and apply for its amendment;
• create documents for arranging a documentary collection to be presented;
• create templates of orders to issue a bank guarantee, documentary letters of credit, arrange collections so that their preparation is easier,
• submitting acceptation / rejection of documents with discrepancies to the Bank concerning documentary letter of credit,
• sending any complementing notes, instructions, representations etc. regarding both issued and non-issued Guarantee Orders/Commitments and Letter of Credit/Collection Orders.

The Trade Finance functionality can be used if you are entitled to authorize Trade Finance orders within the BusinessNet Professional application, to enter into a respective contract for issuing bank guarantees or letters of undertaking thereto, and to ensure the making of or to make a respective contract for issuing documentary letters of credit, and to create the security.

Orders within Trade Finance can be signed jointly, i.e. after sending an order to the Bank a simultaneous electronic signature of more people (the so-called multisignature) can be required. You can also define various signature rules depending on the transaction amount.
"Trade Finance" menu
The Trade Finance menu contains seven options:

<table>
<thead>
<tr>
<th>TRADE FINANCE</th>
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<tbody>
<tr>
<td>› Order Overview</td>
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<tr>
<td>› Manage Templates</td>
</tr>
<tr>
<td>› Collection Order</td>
</tr>
<tr>
<td>› Letter of Credit Order</td>
</tr>
<tr>
<td>› Order for Acceptance / Rejection of Discrepant Documents</td>
</tr>
<tr>
<td>› Letter of Credit Amendment Order</td>
</tr>
<tr>
<td>› Documentary Business - Free Form</td>
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<tr>
<td>› Guarantreo Order</td>
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<tr>
<td>› Guarantee Amendment Order</td>
</tr>
<tr>
<td>› Bank guarantee - Free Form</td>
</tr>
</tbody>
</table>

The following chapters describe work with this menu, i.e. an overview of all created orders, the filtering of orders from a list of orders, their ranking, and a procedure for creating order templates. The second part of this User's Guide (from Chapter 4) deals with the way of creating and amending individual types of orders and applications for an amendment and their sending for signature including tips and recommendations what you should especially pay attention to during their preparation.
2 Order Overview

The option “Trade Finance > Order Overview” enables you to manage all created orders in the Trade Finance module.

Offered options include:
- sending created orders to the “TO SIGN” folder after their creation,
- manual assignment of the “Accepted” or “Declined” flag to the order under the Bank’s statement;
- saving a template based on the already created order;
- archiving orders.

To make your work in the Order Overview easier you can arrange individual items under any column by clicking the column name in its heading or you can use the extended filter by clicking the icon within the “Filter Settings”.

Signing the order - after their creation, all orders are transferred to the Order Overview and receive the “Creation” status. If you wish to send the order to the Bank, you have to tick off such order and click the “TO SIGN” button. The order will be transferred to the folder of the same name (the order status will change from “Creation” to “To sign”).
If the order or an application for an amendment is to be successfully sent to the Bank for processing, you have to sign the designated/marked items by entering the code generated by your token to the “Token” field and click the “Sign” button.

When the order is successfully signed by the token, it will be sent to the Bank for processing. In the Order Overview the status will change from „To Sign” into „In bank”.

**Warning:** The presentation of documents for arranging a documentary collection cannot be signed and sent to the Bank. You can only create the order, print it, and deliver to the Bank in paper form.

**Order Details** – A full order detail with the information entered is available after clicking any data in the order line. You can print this detail through the Adobe Acrobat application by clicking the printer symbol in the right upper corner. In the bottom of the screen you will see a menu of actions for the order you have chosen:
• Save as template – the order will be saved as a template that you can use when you create a similar order in future. Such template will make your work easier especially if you enter the order regularly and need only to amend certain parameters (e.g. amount, validity, etc.).

• Edit bank reference – if the ordering party meets all conditions and the Bank accepts the order, you can add the reference assigned by the Bank to the issued instrument for future needs.

• Accepted – if the ordering party meets all conditions and the Bank accepts the order, you can designate it as accepted. The “Accepted” designation will be also displayed in the Order Overview you can use as a criterion for filtering or ranking.

• Declined – if the ordering party fails to meet all conditions and the Bank does not accept the order, you can designate it similarly as declined. The “Declined” designation will be also displayed in the Order Overview you can use as a criterion for filtering or ranking.

Order archiving – orders can be archived in the Order Overview by using the option “Select > Archive”. In this way you will achieve better transparency in the Order Overview (note: archived orders are saved in “Information > Order Archives”). You can again select orders from the archives. Tick off the option “Select orders from the archives” within the Filter Settings in the Order Overview, enter further criteria, and confirm by clicking the „Display“ button. The system will display all orders under the criteria given. If you tick off archived orders and choose “Select action > Select from the archives”, you will transfer orders from the archives back to the Order Overview.
3 Manage Templates

The option “Trade Finance > Manage Templates” offers an overview of all prepared and saved templates and a possibility to create a new one. You can choose the created template after you start preparing the order by clicking the “Select Template” button. You will choose the selected template by clicking its name. Templates are ordered alphabetically in the list. You can change the ranking by clicking the heading of each of the columns in the list. We recommend that you use the templates especially with recurrent orders to the territory with the same business partner when only certain parameters are changed (e.g. an amount, validity, etc.).
4 General information on creating orders and applications

Below you will find basic information and recommendations how to successfully create orders and applications. You can use them for all types of orders and applications for an amendment.

Additional information/help and obligatory fields – during completing all necessary data of the order, follow the explaining icons designated at the right side of the order. You will find further information to corresponding fields and their offers in them that will explain you their content in more detail. Fields designated with an asterisk are obligatory and you have to fill them in so that you can successfully complete the order and send it to the Bank. If you forget to fill in the obligatory field, the system will notify you of this by a warning note when you continue to the next screen.

Authorization (signing) of orders - the authorization given to you as a user by the account holder for signing (authorizing) Trade Finance orders is set at the level of one or more current accounts of the client/clients. Therefore you have to choose the corresponding current account from a list of accounts when you authorize the order. The field for choosing the authorization account is called “Account for authorization” for bank guarantees, “Letter of credit to be issued for account” for documentary letters of credit. In case of a letter of credit the field is also used for designating the account to the debit of which the letter of credit will be issued. If you, as a user, are not entitled to authorize the order concerned, the system will display a warning note when you begin to create the order.

Clipboard – you can temporarily save unfinished orders by clicking the “Save to clipboard” button. When you want to recall the temporarily saved order, just click the “Upload from clipboard” button.

Files attached to the order or application – before you finish the completion of the order or application for an amendment you can add a document or documents that will become an integral part of the order or application for an amendment and after signing the order they will be sent to the Bank along with the order. Click the “Maintain Attachments” button at the very end of the order or the application for an amendment to open the window for the selection of particular documents (e.g. in the pdf, JPEG, doc format where MS Word files should be added in the 97-2003 version) from your computer.

Click on the “Select file” button and select a file from your computer to be attached.

After selecting the file, you have to click the “Add file” button. The file is added to the table with list of files. If you want to add more files, repeat the entire chain of steps and choose another file. The maximum total size of all attachments to one order is 10 MB.

If you want to remove a file from the list, check the checkbox next to the file and select the action “Delete” from the selection list.
Files selection is completed by clicking on the button “OK”, you will then return to the order screen. By using “Cancel” button, you would discard all changes and you would return to the order screen.

You can check whether the files have been successfully added to the order in the part “Attachments” where all files will be displayed.
5 Documentary collection

The option “Trade Finance > Documentary collection” enables you to prepare the presentation of documents for arranging a documentary collection. Note: this presentation cannot be sent to the Bank electronically (you cannot sign it in internet banking); please present it or send it in paper form to the Bank.

“General data” (step 1 out of 3)
Order type – choose the order type you are interested in in that field:

<table>
<thead>
<tr>
<th>Collection order</th>
<th>Collection of draft and/or remittance for acceptance</th>
<th>Acceptance and collection order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collection of draft</td>
<td>Remittance for acceptance</td>
<td>Acceptance</td>
</tr>
</tbody>
</table>

- Collection order – choose if no draft to be accepted will be included in submitted documents. If you submit a due sight draft, you have to enter it to the “Other/additional document” field.
- Collection of draft and/or remittance for acceptance – choose if the collection contains only drafts to be accepted or due sight drafts.
- Acceptance and collection order – choose if you submit a draft to be accepted and other documents

“Maturity” (step 1 out of 3)
Another substantial option, the specification of maturity, offers three basic possibilities:
- At sight.
- Maturity – select the particular future date.
- Others – specify the condition after the fulfilment of which documents are to be issued.

“Documents“ (step 2 out of 3)
Document – In this field you can specify a list of required documents. After rolling out the menu choose the particular document and click the “Add” button. Then add the number of pieces of the document being sent (e.g. 2/2, 3/3, one original + two copies) to the text field with the selected document. You can remove such document by clicking the “Remove” button.

“Payment/acceptance” (step 3 out of 3)
In the last step, please specify in what way and under what conditions the documents are to be issued. Other instructions – you can specify further information substantial for the submission of an order in this field.

Check of entered data, print and delivery to the Bank

After entering all necessary order data you have the following options:
- Save as template – you can save the entered data as a template for future use.
- Save in clipboard – you will temporarily save data of an unfinished order
- Save – the finished order will be saved.
- Exit – you will end the creation of an order without saving the filled in data and will be transferred to the Order Overview.

After clicking the „Save” button an overview of entered data will be displayed after their saving. If you need to correct the entered data, click the „Change” button, correct the respective data, and continue to the end of the order and save it again.

By clicking the icon, you will open a new window with a print set of the data you have entered. Print the document, sign it, and send along with the documents you intend to present for arranging the collection to our Bank.
6 Documentary letter of credit

The option “Trade Finance > Order to issue a documentary letter of credit” enables you to make an order to issue a documentary letter of credit.

“Data on the applicant” (step 1 out of 4)
Please fill in the basic data on the applicant for a letter of credit in this part.
L/C language – please pay attention to the choice of the L/C language. Choose “English” for all letters of credit you issue abroad, i.e. for those whose beneficiary has not his seat in the Czech Republic.

“Order to issue a documentary letter of credit” (step 1 out of 4)
Client reference – you can enter the reference that the order to issue a documentary letter of credit contains in your records for your need.
Advising bank – we recommend that you fill in the data on the advising bank as exactly as possible (an exact name of the bank/branch, its correspondence address including the respective swift address). For further information please see the information hidden in the Help to this field.

“Specification” (step 1 out of 4)
Place of expiry and Available with – if you require the confirmation of a letter of credit by the advising bank, choose the “Advising bank” option in this field. For more information on this option, please see the Help, the “Instructions for confirmation” field.

“Payment conditions” (step 1 out of 4)
Letter of credit to be issued for accounts – specify the account to the debit of which the letter of credit will be issued.

Important: A scope of accounts you can choose in this field is conditioned by the granting of an authorization to sign electronically the Trade Finance order (i.e. a bank guarantee and a documentary letter of credit and their amendments). If you need a letter of credit to be issued to the debit of an account that is not contained in the menu but the ordering party has opened it with UniCredit Bank Czech Republic and Slovakia, a.s., contact the account holder and ask him to extend the Trade Finance authorization to that current account.

“Shipping/transport documents requirements” (step 2 out of 4)
In this part you will choose information important for the goods transportation. In connection with the type of the required transport document, choose the corresponding transportation type. The Help icon containing information to individual fields will help you determine which information you should specify under the chosen transportation type. A transport document that supports the letter of credit in fulfilling its securing function is considered to be one of the most important required documents. Therefore, we recommend that you fill in the following three fields very carefully.
"Choose the documents" (step 3 out of 4)

**Document** – choose the particular document and click the “Add” button. Add the number of sent pieces of the document to the text field with the selected document and give the particular number of originals and copies (e.g. 2/2, 3/3, 1 original + 2 copies). Notice that in case of port-to-port bills of lading it is further necessary to specify the note on freight (freight collect/freight prepaid). We recommend that you also fill in other instructions, i.e. which particulars the document/s is/are to comply with: in case of insurance policy e.g. the type of risks or on whose order the policy is to be issued, in case of certificates or declarations please state which party is to issue or sign the documents, or which elements these documents are to contain. You can remove the selected document by clicking the “Remove” button.

"Documentary letter of credit – additional text" (step 4 out of 4)

**Goods description** – it is another of important fields for the documentary letter of credit. Describe the goods in the respective foreign language as brief as possible similarly as in case of references to proforma invoices, confirmed orders, etc. We would like to point to the fact that the goods description, no matter how detailed it is, does not protect against shortcomings in quality or against incorrect delivery because banks only check documents. It is recommended to mention the number of items, unit prices, exact weight, and volume of goods. You can also specify the general spread in the goods description (e.g. about or +/- 5%, +/- 20%).

**Additional conditions** – use this field for adding all other required terms and conditions not mentioned in previous fields. We recommend that you specify in what way the documents are to be sent to UniCredit Bank Czech Republic and Slovakia, a.s. by a foreign bank (i.e. either by registered airmail or by courier, in one lot or in two lots).

**Attachments** – by clicking this button you can add an attachment/attachments to the order. If your goods description contains complicated and long detailed descriptions (which we do not recommend) or if you wish to attach a specimen of a certain document, you can use this option and add the document to the order. The added document will be sent by the Bank to the advising bank as an integral part of the order. For more information on the way of adding files please see the chapter “General information on the creation of orders and applications”.

Check of entered data, print and delivery to the Bank

After entering all necessary data of the order, you can use the following options:
- Save the template – you can save the entered data as a template for further use;
- Save to the clipboard – you will temporarily save the data of an unfinished order;
- Save – the finished order will be saved, you can continue and send it to the Bank;
- Exit – you will end the creation of the order without saving the filled in data and will be transferred to the Order Overview.

After clicking the “Save” button, the entire order will be displayed in the form in which it will be sent to the Bank. If you have to correct the entered data, click the “Change” button, correct the respective data, and continue up to the end of the order and save it again. You can transfer the order from the Order Overview to the “To sign” file and send it electronically to the Bank.

Notice: The text “Explanations and general provisions” (under the “Attachments” option) is an integral part of the order to issue a documentary letter of credit. By sending the properly authorized order you confirm that you have become familiar with the Explanations and general provisions.
7 Acceptance / Rejection of discrepant documents

The option “Trade Finance > Order for Acceptance / Rejection of Discrepant Documents” enables you to create an acceptance / rejection of the discrepant document for related Discrepancy advice, which was sent to you by the Documentary Business department. Most of the data needed to be filled in this electronic form could be found in the Discrepancy advice document.

Similarly to other parts of the Trade Finance, fields designated with an asterisk are obligatory and need to be filled.

Letter of credit number – fill in the number (available e.g. in the Discrepancy announcement)

Applicant data – fill in the following data in this part:
- Client – select from the list.
- Name – enter the name of the ordering party.
- Exact address – enter the whole address including street, number, ZIP and city.
- Processed by – fill in the name of the person who is processing this Acceptance / Rejection.
- Phone number, E-mail – fill in corresponding contact information.
- Account number – select the account which will be used for signature rights validation. Caution, this is not the settlement account, it could be a different account.

Drawing data – fill in the following data in this part:
- No. of set of documents – number could be found in the Discrepancy advice document.
- Date of advice of discrepancy – could be found in the Discrepancy advice document.
- Currency of doc. set – could be found in Discrepancy advice document.
- Value of documents – could be found in Discrepancy advice document.

Acceptance/Reject – in this section please select if you accept or reject documents related to the Discrepancy advice. If you choose to reject them, then do not fill any remaining fields (they will be disabled) and click on the button “Save” at the bottom of the page. (See below for the detailed description for “Save” and “Exit” buttons.)
We hereby **Accept** *discrepant documents*

Currency of accepted docs.

Value of accepted docs.

Settlement account

In case that you choose to accept them, then please fill in the following fields:

- **Currency of accepted docs.** – could be found in the Discrepency advice document.
- **Value of accepted docs.** – you can fill in a value which is equal (in most cases) or lower that the value of documents stated in the Discrepency advice. If you enter the value which is lower than the one stated in Discrepency documents, the documents could be release to you only after the corresponding accept of the beneficent delivered by the beneficent bank.
- **Settlement account** – please select the same account which was chosen during the opening of the letter of credit (see Trade Finance / Order Overview / Letter of credit) or not fill it at all. (Remark: If this filed is left empty, then as the settlement account the one stated in the order for letter of credit opening.)

Please forward documents

- **To** – please select one of provided options. Detailed description of these options could be found in the help text next to the field.

Other address

Via

Other instructions

• **Other address** – fill in this field in case you have selected for the field “To” other option than “us (official address)”.  
• **Via** – select one of provided options. Option “Courier” means that the document originals will be delivered by DHL (abroad) or by a courier service (within Czech Republic).

Other instructions – you can use this field for any other information. 
Remark: If you require for a part of the documents to be sent to a different recipient, please use this field to specify number, type of documents and specify the recipient.
Check of entered data, print and delivery to the Bank

After entering all necessary order data you have the following options:

- Exit – you will cancel the preparation of the acceptance / rejection of discrepant documents and you will be redirected to the Order overview.
- Save – you will save the order for acceptance / rejection of discrepant documents in a form in which it will be sent to the Bank. On the following page, you could check the created order and choose one of three options. Button "Exit" will redirect you to the Order overview. By the option "Change" you can change the created order for acceptance / rejection of discrepant documents. The option "New" will create a new order.

On the Order overview, you can then select the acceptance / rejection of discrepant document and send it the “Signature Folder” from where it could be sent to the Bank.
8 Change in the documentary letter of credit

The option “Trade Finance > Change in the documentary letter of credit” enables you to create an application for an amendment in the issued documentary letter of credit.

“Application for an amendment in the existing L/C”

L/C number – give the L/C reference under which it is registered in our Bank so that we can assign your application to the existing letter of credit.

Attachments – if your new goods description contains complicated and long detailed descriptions (which we do not recommend), you can use the option “Add file” and attach the detailed goods description to the application in a separate document. The added file will be sent to the advising bank as an integral part of an amendment to the issued letter of credit.

Other amendments – you can use this option for amendments concerning e.g. a change in existing documents, their number, or wording or for adding other documents.

New amount – even if the L/C amount is not changed compared with the original order, you have to fill in this field if you apply for an amendment in the documentary letter of credit. In such case give the original amount as a new L/C amount.

Letter of credit to be issued for accounts – you have to choose the same account as in the original order to issue the documentary L/C in this field. In case of a change in this account a new L/C has to be issued as it is not possible to change the account number to the debit of which the letter of credit is issued.

Note: in case of a change in the advising bank or in case of the L/C currency not offered by this application, it is necessary to issue a new letter of credit!

Check of entered data, print and delivery to the Bank

After entering all necessary data of the application for an amendment, you can use the following options:

- Save – the finished application will be saved, you can continue and send it to the Bank;
- Exit – you will end the creation of the application without saving the filled in data and will be transferred to the Order Overview.

After clicking the “Save” button, the entire application will be displayed in the form in which it will be sent to the Bank. If you have to correct the entered data, click the “Change” button, correct the respective data, and continue up to the end of the order and save it again. You can transfer the application from the Order Overview to the “To sign” file and send it electronically to the Bank.
9 Documentary business – Free form

The option “Trade Finance > Documentary Business – Free Form” enables you to submit any complementing notes, instructions, etc. regarding Letter of Credit or Collection Orders.

Once the form is filled in, it is moved to the “Signature Folder” from where it could be sent to the Bank.

Once signed forms could be found in the Order archive – menu “Payments > Order Archive”.

UniCredit Bank
10 Bank guarantee

The option “Trade Finance > Bank guarantee” enables you to create an order to issue a bank guarantee.

“Data on the applicant” (step 1 out of 2)

**Applicant** – if you as a user are authorized to operate accounts of more clients within internet banking, choose the corresponding entity that will be an applicant in the order.

**Company whose obligation should be secured by the guarantee** – you can specify here whether the guarantee is to be issued for the performance of the obligation of your company, i.e. the applicant. If you choose “No” and require that the guarantee is to be issued for the performance of the obligation of a person other than the applicant (e.g. the subsidiary), fill in carefully the data on that company (especially its corporate name, registered office, identification number, contact person, telephone number).

“Order to issue a guarantee” (step 1 out of 2)

**Guarantee type** – choose the corresponding guarantee type from the list. In the order to issue a bank guarantee you can apply for issuing all types of bank guarantees (except for a guarantee for the customs debt) and letters of undertaking to issue guarantees.

Please choose

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<tbody>
<tr>
<td>Performance guarantee</td>
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<td>Tender guarantee</td>
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<tr>
<td>Retention guarantee</td>
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<tr>
<td>Warranty guarantee</td>
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<tr>
<td>Advance payment guarantee</td>
</tr>
<tr>
<td>Payment guarantee</td>
</tr>
<tr>
<td>Credit guarantee</td>
</tr>
<tr>
<td>Lease guarantee</td>
</tr>
<tr>
<td>Other guarantee</td>
</tr>
<tr>
<td>Letter of undertaking conditional</td>
</tr>
<tr>
<td>Letter of undertaking unconditional/order for promised guarantee required</td>
</tr>
</tbody>
</table>

If you choose the **letter of undertaking to issue a bank guarantee**, below are text versions depending on the letter of undertaking type:

a) **Letter of undertaking to issue a guarantee conditional** has the following text:

*UniCredit Bank Czech Republic and Slovakia, a.s. hereby irrevocably undertakes that if it receives a copy of the contract for .... (see the data on that contract) entered into between the applicant and the beneficiary within the validity of this letter of undertaking, it will issue an irrevocable guarantee for ........ (type of guarantee – give in the field „Other information”) to that contract in favour of the beneficiary based on the applicant’s request and after entering into standard contractual documentation between the applicant and the Bank.*
b) Letter of undertaking to issue a guarantee unconditional has the following text: UniCredit Bank Czech Republic and Slovakia, a.s. hereby irrevocably undertakes that if it receives a copy of the contract for .... (see the data on that contract) entered into between the applicant and the beneficiary within the validity of this letter of undertaking, it will issue an irrevocable guarantee for .......... (see the type of guarantee – give in the field „Other information“) in favour of the beneficiary. In such case the order will also contain an order to issue a promised guarantee that should be sent together with the order to issue a binding letter of undertaking. The order to issue the promised bank guarantee will automatically expire if the conditions for the issue of a promised bank guarantee determined in the letter of undertaking issued based on the order to issue a binding letter of undertaking for a guarantee are not met.

If the letter of undertaking is to be issued in another version, give its specimen to the field “Other information” together with the validity of the promised guarantee. All fields intended for instructions to issue a guarantee can be used for instructions to issue a letter of undertaking.

Expiration description – the expiry is mostly defined by the “fixed date”. You can also enter it in a less usual way by the expiry based on the “presentation of specified documents”.
Expiration mode – if you choose the expiry by the “presentation of a specified document” you have to exactly specify them (exact name, whether it is a copy, etc.).

 Guarantee language – guarantees are usually issued in the Czech, English, or German languages. If the guarantee is to be issued in a different language, discuss this possibility with the Bank’s representatives in advance.

Forwarding of the original guarantee – if you do not take over the guarantee personally in the Bank, you have to specify its forwarding, i.e. you have to specify the beneficiary’s exact address where the Bank will send the guarantee. Note: if the original is forwarded to the applicant, he/she will be responsible for its delivery to the beneficiary.

“Text of the guarantee“ (step 1 out of 2)
The text can be chosen by reference to the existing deed of guarantee (you have to give the guarantee number), to our standard text or by entering or adding the entire text of the guarantee in files of the type doc (MS Word, version 97-2003) or pdf (Adobe Acrobat).
Other information – you can specify additional data required for the guarantee in this field, in particular data connected with the deferred efficiency of the guarantee, validity of a counter-guarantee, etc. If you apply for issuing a letter of undertaking, you will use this field for entering the validity and type of promised guarantee that is to be issued after the fulfillment of the letter of undertaking conditions. If you apply for a letter of undertaking to issue a guarantee, where the issue of a future guarantee depends only on a contract for work done, you have to submit an order to issue a guarantee together with the order to issue a letter of undertaking.

We recommend that you pay attention to the Help with this field containing information you should specify.

“Fees and commissions to the debit” (step 1 out of 2)
Choose an account from which fees and commissions will be debited. Follow the respective contractual documentation made with the Bank with this choice. Fees and commissions can be debited from the applicant's own account or from other account maintained with UniCredit Bank, a.s. owned e.g. by the parent company or by the subsidiary.

“Data on the object of the contract/public tender” (step 2 out of 2)
Give the data on the underlying transaction concerned in this part of the order which the guarantee is to secure, e.g. type of contract, number, date of entering, public tender, registration number, etc. Data on a public tender will be displayed if you choose a guarantee for a bid or letter of undertaking.

When you fill in data on the guarantee for an advance payment or retention, specify whether the amount of the advance payment/retention is to be transferred to your account maintained with our Bank. By ticking off that field the account in the currency of the guarantee will be inserted to the text. If another account or an account maintained with another bank is to be given, you have to specify that data in the field “Other information”.

☐ The amount of the advance payment/retention shall be transferred to the account in the same currency held with UniCredit Bank Czech Republic, a.s.

The issue of a guarantee can also involve another bank as an advising bank, i.e. sending the deed of guarantee issued by our Bank to the beneficiary only for identification reasons, and/or as another issuing bank (counter-guarantee). In both cases you have to give the exact identification of the bank, i.e. its exact name, registered office, and swift address. In case of an advised guarantee do not forget to mention who will pay the advising bank's fees related to that service - the applicant or your business partner (as the guarantee beneficiary). Specify the validity of the counter-guarantee in the field “Other information”.

“Additional data“ (step 2 out of 2)
The guarantee should be issued in relation to your letter of credit no. – if the guarantee is to be issued as a L/C document necessary for making the letter of credit operative or for its payment, designate this fact in that field and add its reference/number. If the L/C has not been advised by our Bank, add all the text of the respective L/C.
Check of entered data, print and delivery to the Bank

After entering all necessary data of the order, you can use the following options:

- Save as a template – you can save the entered data as a template for further use;
- Save to the clipboard – you will temporarily save the date of the unfinished order;
- Save – the finished order will be saved, you can continue and send it to the Bank;
- Exit – you will end the creation of the order without saving the filled in data and will be transferred to the Order Overview.

After clicking the “Save” button, the entire order will be displayed in the form in which it will be sent to the Bank. If you have to correct the entered data, click the “Change” button, correct the respective data and continue up to the end of the order and save it again. You can transfer the order from the Order Overview to the “To sign” file and send it electronically from it to the Bank.
11 Amendment to a bank guarantee

The option “Trade Finance > Amendment in a bank guarantee” enables you to create an application for an amendment to the issued bank guarantee.

You can change the guarantee amount, its validity; you can amend the text or the already issued guarantee, etc. If you decrease the bank guarantee amount, you have to take into account that it will be amended in records only after the amendment is approved by the guarantee beneficiary. You can add files with documents that are to be considered in the amendment. If you wish to send the original and copies of the issued amendment to the guarantee to parties other than those of the original guarantee, use the option “To whom” and “Other name/address”.

Check of entered data, print and delivery to the Bank

After entering all necessary data of the application for an amendment, you can use the following options:
- Save – the finished application will be saved, you can continue and send it to the Bank;
- Exit – you will end the creation of the application without saving the filled in data and will be transferred to the Order Overview.

After clicking the “Save” button, the full entering of the entire order will be displayed in the form in which it will be sent to the Bank. If you have to correct the entered data, click the “Change” button, correct the respective data and continue up to the end of the order and save it again. You can transfer the order from the Order Overview to the “To sign” file and send it electronically from it to the Bank.
12 Bank guarantee – Free form

The option “Trade Finance > Guarantee Order – Free Form” enables you to submit any complementing notes, instructions, representations etc. regarding both issued and non-issued Guarantee Orders or Commitments.

Once the form is filled in, it is moved to the “Signature Folder” from where it could be sent to the Bank.

Once signed forms could be found in the Order archive – menu “Payments > Order Archive”.