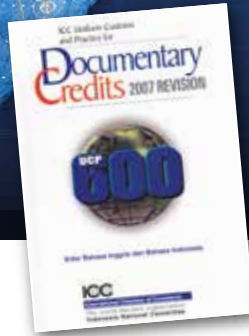




**100%**  
**HRD CORP CLAIMABLE**  
**COURSE SCHEME BY PSMB**  
**TRAINING PROGRAMME NO.**  
**10001153176**

# LETTER OF CREDIT

## An In-depth Understanding and Applications



### EXPORTER

1. How do I ensure I get my money fast and quick - before the shipment arrive!!!!
2. Is the Letter of Credit Safe to use?
3. Why payments get delayed in Letter of Credit transaction?
4. How to safe guard my business interest if Importer wished NOT to pay or delay payments???



### IMPORTER

1. How do I ensure I receive the right products?
2. How do I ensure I receive the quality products?
3. I will only pay when I've received the goods!!!

How to fix the mismatch requirements between Exporters & Importers?  
 Secret Cost Saving Areas in Letter of Credit Transactions.  
 Case Studies on non-payment under LC where TRADERS have lost millions of Ringgit Malaysia.  
 Your Rights in LC transaction, what are they and how to deal with it?  
 How to avoid Pitfalls and Traps in Letter of Credit?

- How to increase Sales and Expand Business Growth using LC?**
- How to issue, understand and watch out those traps in the Letter of Credit?**
- How to secure payments before the cargo reaches its destination?**
- How to fix discrepancies & to ensure payment are received on timely manner!!!!**

Please refer to Learning Contents for detail coverage.

Organized by Certified Training Provider



**TradeQuest**  
 MANAGEMENT SDN BHD

**The London Institute**  
 of Banking & Finance

*“Registered with the LIBF as a course for the Certificate for Documentary Credit Specialist (CDCS) & Certificate for Specialist for Demand Guarantee (CSDG) Re-certification programme”*

Please email your completed registration form to [wana@tradequest.com.my](mailto:wana@tradequest.com.my) or fax it to +607-4332888.

**Organizer : TRADE QUEST MANAGEMENT SDN BHD - Lines to Call: +6016-753 3763 or +6012-784 8988**

# OBJECTIVES

## Upon completion of the programme, participants will be able to:

- Outline the LC application and issuance process in detail.
  - Familiar with the relevant UCP600 and ISBP745 articles in relation to Letter of Credit.
  - Explain to customer how to issue a clear and precise Letter of Credit.
  - Advise what is causing the delay in LC payments.
  - Rectify discrepancies in Letter of Credit
  - How to increase Sales and Profitability when using LC?
  - Mitigate risks and advise types of Letter of Credit that suits customer nature of business.
- 

# Learning Contents

- Why LC?
- Step by Step flow and guide in understanding how a letter of credit works.
- What are the common documents used in International Trade - Bills of Exchange, Bills of Lading, Invoices, Packing List, Insurance, Certificate of Origin and etc.
- How to use LC to increase Sales and Revenue for Clients?
- Common INCOTERMS usage in Letter of Credit eg. FOB, CIF and Ex Works.
- Why payments are often delayed in LC transactions and how to overcome the discrepancies.
- How to get payment fast and prompt for the Exporters?
- Understanding Date of Issue, Shipment Date, Presentation Date; Date and Place of Expiry,
- Role and Liability of Banks and Rights of Recourse
- Understand what is required by Importers and Exporters and their demands
- The practical usage of UCP600 rules and ISBP745 applications when issuing, advising, and dealing with Letter of Credit
- How to prepare and check documents to avoid discrepancies - the usage of checklist
- Discussion on Discrepancies - How to resolve or mitigate discrepancies?
- Common Discrepancies in LC and usage of checklist
- What is a Confirmed LC and "Silent Confirmation LC"
- Application of UCP600 and ISBP745 in Letter of Credit.
- How and when to use the following types of Letter of Credit:

## **(Trainer will outline the step to step guide in order to make the participant understand the work process)**

- Back to Back Letter of Credit
  - Red Clause Letter of Credit
  - Green Clause Letter of Credit
  - Transferable Letter of Credit
- 

# Target Audience

Bankers especially those who are working as Credit & Sales Marketing Staff, Trade Finance Staff, Trade Marketing Team, LC Issuance Staff, Trade Processing Staff, Sales Team, Credit & Marketing Officers, Business Development Managers, Executives, Financial Controllers, Accountant, Finance and Administration Manager, Account Executives, Relationship Managers, Product Development, Trade Managers & Senior Managers, Documents Checkers, AML Staff, Branch Managers, Risks Staff, Trade Audit & Compliance Staff, FI & Correspondent Banking Staff, Exporters and Importers.

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# Training Methodology

Simulating Lecture, Colouring Techniques, Analytical Learning through Case Studies, Group Discussion, Experience Sharing and Q&A to enhance overall learning.

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## Expert Course Director



### Haji Muhammad Imran Raja

[AIBM (Sr), MBA Finance (MMU), CDCS, CSDG, MLIBF]

mdimran@tradequest.com.my



*Certified Documentary Credit Specialist, CDCS*

*Certificate for Specialists in Demand Guarantee, CSDG*

*Senior Associate of Institute Bankers of Malaysia, AIBM (Sr)*

*MBA Finance by Multimedia University (MBA Finance)*

*Certified Trainer for HRDF (Human Resource Development Fund)*

*Appointed member of Disciplinary Board for BAR Council Malaysia*

*Member of ICC Malaysia*

*Member of ICC Malaysia - Banking Technical Committee*

*Member of ICC Malaysia - Banking Accreditation Committee*

*Member of Technical Advisory Briefing*

*Associate Member of Association of Shariah Advisors in Islamic Finance Malaysia*

*Member of the London Institute of Banking & Finance, MLIBF*

*Advisor for Special Project on Certified Document Checking Specialist, **CDCS***

*Founder for Special Project on Certified Trade Finance Specialist, **CTFS***

*Panel Trainer for training programmes for ABS, Asian Banking School Sdn Bhd*

*Panel Reviewer for Professional Banker Examination by AICB, Asian Institute of Chartered Bankers*

*Panel Trainer for Professional Banker Qualification for AICB, Asian Institute of Chartered Bankers*

Haji Imran has more than 28 years of experience in the banking and finance industry. His expertise covers, trade sales, trade operations, business financing as well as training and development. He is a current practitioner and has vast experience in conducting various in-house and public programmes on Letter of Credit, Maximise use of Trade Finance Facilities, Demand Guarantees, How to improve cash flows, Personal Data Protection Act, SME Financing Needs, Risks in International Trade Finance, Structured and Warehouse Trade Financing and other related topics. He had conducted numerous trade finance programmes for financial institutions as well as their customers. He uses mind mapping, practical examples and accelerated learning methods in his training.

He has worked with various international banks since 1990 which includes HSBC and SCB. He was appointed as Head of Training and Development for Scope International (M) Sdn Bhd in order to set-up the TTD (Technical Training & Development). In the past 10 years, as the Senior Manager he managed Trade Businesses Operations covering Asia Pacific region, UK and US.

Based on his exposure and experience, he has developed the **Certified Trade Finance Specialist** which has helped many practitioners to acquire knowledge and competencies in Trade Services.

Additionally, Haji Imran is a panel trainer for Asian Banking School Sdn Bhd (previously known as Institute Bankers Malaysia since 2000) and panel reviewer and trainer for Professional Banker qualifications. He also acts as a Special Advisor for Fadilah & Hood, a local law firm, in the areas of International Trade Finance and Banking Operations.

**He is a Certified Documentary Credit Specialist (CDCS), Specialists in Demand Guarantee (CSDG) and a Senior Associate of IBBM. He also holds a Master Degree in Business Administration specializing in Finance from the Multimedia University. In addition, Haji Imran has been appointed as Member of the Investigating Tribunal Panel for Advocates & Solicitors Disciplinary Board (Bar Council Malaysia) since 2005.**

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## Programme Registration Form

### TERMS & CONDITIONS

For attendance less than 75%, TradeQuest will bill the bank/company directly for the full amount.  
For non-attendance programme under HRD Corp grant approval, we will charge an administrative fees and hotel charges amounting to RM500-00.  
The said amount will be billed to the bank directly.

### FEES

The programme is subject to 6% SST.

### CONFIRMATION

We will issue you an email to confirm receipt of your registration form followed by an invoice. An email notification with the programme details will be sent nearing the scheduled programme date.

### IDENTIFYING INFORMATION

Information collected in this form is used for registration purposes by Trade Quest Management Sdn Bhd for training.

**NO REFUND** will be made for non-attendance on the day. We welcome a substitute participant if you cannot attend.

### TRADE QUEST MANAGEMENT SDN BHD RIGHTS AND RESPONSIBILITIES

Trade Quest Management Sdn Bhd reserves the right to change, reschedule or cancel a programme if necessary. In such a case, we will make every effort to notify you and arrange for refund where applicable.



Please return your completed form by email to [wana@tradequest.com.my](mailto:wana@tradequest.com.my) or fax it to **+607-4332888**

### PROGRAMME DETAILS

Programme name: **LETTER OF CREDIT - An In-Depth Understanding and Applications**

Date: \_\_\_\_\_ Venue: \_\_\_\_\_

**Please register the following participant(s).** (If space is insufficient, attach a separate list)

No.	Name	Designation	H/P No.	Email
1.				
2.				
3.				
4.				
5.				

### PAYMENT

**By cheque**

Please send your cheque made payable to "Trade Quest Management Sdn Bhd" along with a copy of the completed Registration Form to the following address:

No. 19A, 1st Floor, Jalan Kundang 1, Taman Bukit Pasir, 83000 Batu Pahat, Johor Darul Takzim.

**By bank transfer**

Please ensure that you send a copy of the pay-in slip / remittance advice along with a copy of the completed Registration Form by fax to 07-4332888 or email to [wana@tradequest.com.my](mailto:wana@tradequest.com.my)

#### Bank Account details:

A/C Name : Trade Quest Management Sdn Bhd  
A/C No. : **888-101-380820-8**

Bank : AmBank Islamic Berhad  
Address : 178, Jalan Rugayah, 83000 Batu Pahat, Johor.  
SWIFT : ARBKMYKL

**HRD CORP CLAIMABLE COURSE SCHEME BY PSMB.**

**TRAINING PROGRAMME NO: 10001153176**

Note: Please be guided by HRD Corporation instructions on training grant applications.

Non-compliance will result to non-payment by HRD Corp and the employer will be personally liable.

Course fees : RM \_\_\_\_\_ + 6% SST

Note :

**CANCELLATION POLICY:** Cancellation must be in writing to Trade Quest Management Sdn Bhd. Registration may be transferred to another person at no extra charge.

**The refund policy is:** Within 2 days of event - no refund. Between 3-6 days - 50% refund. 7 days prior to event - full refund.

### Submitted by the authorized person:

Name : \_\_\_\_\_ Designation : \_\_\_\_\_

Company : \_\_\_\_\_

Address : \_\_\_\_\_

Tel No. : \_\_\_\_\_ E-mail : \_\_\_\_\_

Authorize Signature(s) and Company Rubber Stamp

Please email your completed registration form to [wana@tradequest.com.my](mailto:wana@tradequest.com.my) or fax it to **+607-4332888**.

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