

# 國貿實務教學白話化簡單化與 生活化----以付款條件為例

謝宗興

2014.10.16.

# 壹、觀念交流

## 一、國貿實務教學的選擇

- 講得太粗略 → 只見森林
- 講得太詳細 → 只見樹木

# 壹、觀念交流

## 二、建議的授課架構



# 壹、觀念交流

## 三、建議的授課方式

- (一)白話化-以術語解釋術語會製造謎中謎
- (二)簡單化-蛛網狀的49個流程-學生記不起來
- (三)生活化-用日常生活的概念來比喻或解釋
- (四)推理化-給學生推理架構，不要他們死背

# 壹、觀念交流

## 四、建議的授課程序

- (一)由粗而細
- (二)由簡而繁
- (三)由易而難

# 貳、實例教學示範-國際貿易的付款條件

## 一、先從信用狀談起

- (一) 為什麼要用信用狀?
- (二) 何謂信用狀?
- (三) 信用狀對買賣雙方各有何好處?
- (四) 銀行為何要介入?
- (五) 銀行如何介入?
- (六) 信用狀的關係人各有何風險?
- (七) 信用狀的關係人各可如何避險?

## 貳、實例教學示範-國際貿易的付款條件

二、國際貿易的付款條件不只有信用狀；  
可以很有系統地分成三大類，每一  
類裡面各有若干小項。

## 貳、實例教學示範-國際貿易的付款條件

三、託收是賣方憑買方的訂單就出貨，出貨以後就把裝船文件交給銀行，拜託銀行幫他向買方去收錢；錢收不回，銀行不負責。

(一)在D/P時買方要付錢，買方銀行才把裝船文件給他，所以買方沒有獲得融資。

(二)在D/A時，買方只要簽字承諾付款，買方銀行就把裝船文件給他，所以買方有獲得融資。



## 貳、實例教學示範-國際貿易的付款條件

### 四、如同託收分為D/P及D/A，信用狀也可分成即期及遠期。

- (一)在即期信用狀時，買方要到買方銀行付款，才能拿回裝船文件，因此未獲融資。
- (二)在遠期信用狀時，買方只要在買方銀行先簽字承諾付款，即可拿回裝船文件，因此有獲得融資。
- (三)遠期信用狀根據誰融資給買方，可以分為賣方遠期及買方遠期。
  - 1.賣方遠期為賣方融資給買方。
  - 2.買方遠期為買方銀行融資給買方。

## 貳、實例教學示範-國際貿易的付款條件

五、在買賣雙方直接清償及付款時，買方在某一時點都要付款給賣方，所以會涉及匯款。因此這一類的付款條件也有人稱為“匯款”或“匯付”的付款條件。

1. 託收和信用狀都有銀行介入，買方銀行在進口地向買方收錢，賣方在出口地交錢給賣方，因此都不會牽涉到匯款。
2. 只有買賣雙方直接清償及付款的付款條件才會涉及匯款。

## 貳、實例教學示範-國際貿易的付款條件

### 六、國際貿易的匯款方式有：

#### 信匯、電匯、票匯及支票匯款

- (一)票匯即是用銀行匯票匯款。
- (二)銀行匯票也是匯票，匯票就是付款命令。
- (三)支票是與某一銀行戶頭連結在一起的特殊形式的匯票。
- (四)誰開匯票誰對匯票的付款就必須負最後責任。
- (五)匯票可以把一筆抽象的債權具體化成信用流通工具。

## 貳、實例教學示範-國際貿易的付款條件

### 七、託收及信用狀時也可以有匯票

- (一)票匯及支票匯款的匯票為“票出錢出” ，  
是順匯的匯票，**用來付款**。
- (二)託收及信用狀的匯票為“票出錢入” ，是  
逆匯的匯票，**用來收款**。

## 貳、實例教學示範-國際貿易的付款條件

### 八、比較順匯的匯票及逆匯的匯票如下：

|    | <u>順匯的匯票</u> | <u>逆匯的匯票</u> |
|----|--------------|--------------|
| 1. | 票出、錢出        | 票出、錢入        |
| 2. | 付款用          | 獲得付款用        |
| 3. | 關係人不同        |              |
| 4. | 不跟單（光票）      | 跟單           |
| 5. | 單張           | 一式兩份         |
| 6. | 即期           | 即期或遠期        |

## 貳、實例教學示範-國際貿易的付款條件

九、實務上，可將各種不同的付款條件甚至於匯款方式搭配使用於一筆交易中，亦即可用複合式的付款條件。舉例如下：

- (1)30% by CWO + 70% by D/P
- (2)50% by L/C + 50% by D/P
- (3)30% by CWO + 70% by L/C
- (4)30% by CWO + 60% by L/C + 10% by COD
- (5)50% by sight L/C+50% by L/C 180 days after sight seller's usance
- (6)L/C 180 days Seller's Usance + L/C 180 days Buyer's Usance
- (7)50% by D/P + 50% by D/A 90 days after sight
- (8)50% by CWO + 50% by CIA
- (9)50% by CWO + 50% by CAD
- (10)by T/T before shipment(=CIA)
- (11)by T/T 30 days after B/L date (=O/A)
- (12)by T/T on the 15<sup>th</sup> day of the month following the month of shipment
- (13)by T/T on the first 15<sup>th</sup> or 25<sup>th</sup> of the month after elapse of 30 days from receipt of goods

# 貳、實例教學示範-國際貿易的付款條件

十、附相關單據如下：

(一)傳統書信信用狀

First 書信確認專讀

信用狀書信確認

BANK SOUTH ASIA  
125 Dutch Street, Jakarta

|  |  |   |   |  |
|--|--|---|---|--|
| BANK ADDRESS: IRREVOCABLE DOCUMENTARY CREDIT   |  | TELEX: 42860  | DATE OF EXPIRY: 8 <sup>TH</sup> MARCH 2013        |  |
| CONFIRMATION OF CABLE/TELEX  |  | PLACE AND DATE OF ISSUE: JAKARTA, 9 <sup>TH</sup> DECEMBER 2012         | IN THE COUNTRY OF BENEFICIARY FOR NEGOTIATION     |  |
| ADVISING BANK: WINNING TRUST CO – TAIPEI   |  | CREDIT NUMBER: 14/940/4093/82   | APPLICANT: ABC CO.LTD, 100 GORDON STREET, JAKARTA |  |
| BENEFICIARY: SHIH CHIEN INTERNATIONAL CORPORATION, 70 TA CHI STREET TAIPEI, TAIWAN, R.O.C. |  | AMOUNT: CIF: USD. 2,400.--(US DOLLAR : TWO THOUSAND FOUR HUNDRED ONLY). |   |  |

Dear Sirs,  
We hereby issue in your favor this documentary credit which is available by negotiation of your draft(s) sight drawn on us for full invoice value bearing the clause "Drawn under Documentary Credit No. (As stated above) of Bank South Asia JAKARTA" accompanied by the following documents marked "x" (in duplicate less otherwise specified):

- signed Commercial Invoice in 6 (SIX) fold.
- Full set of clean on board marine Bills of Lading in 3/3 fold made out to our order plus 3 (THREE) non-negotiable copies dated not later than: 26<sup>TH</sup> FEBRUARY 2013 marked freight prepaid and notify applicant
- Marine Insurance Policy or Certificate endorsed in blank for full CIF value plus 10% stipulating claims payable in Jakarta in the currency of drafts covering Institute Cargo Clauses (A)09.1.1. Institute War Clauses (Cargo) 09.1.1. and Institute Strikes Clauses (Cargo)09.1.1.
- Certificate of Taiwan Origin
- Packing List.
- other documents required covering shipment of 100,000 Doz. SLIDER FOR ZIPPER @ USD. 0.20/100 Pcs. IN STANDARD EXPORT PACKING.

|              |             |                               |                          |
|--------------|-------------|-------------------------------|--------------------------|
| FROM: TAIWAN | TO: JAKARTA | PARTIAL SHIPMENTS: PROHIBITED | TRANSHIPMENT: PROHIBITED |
|--------------|-------------|-------------------------------|--------------------------|

Special Conditions:

- Shipping marks and all other documents must bear the number of this credit.
- All bank charges under this Credit outside Indonesia are for account of beneficiaries.
- The documents must be presented not later than 10 (TEN) days after the date of issuance of the bill of lading (or other transport documents). Nevertheless such presentation must not be after the expiry of the credit.

the negotiating bank:  
The amount of each drawing must be endorsed on the reverse hereof.  
All documents are to be dispatched to us in 2 sets by consecutive airmails.

We hereby engage with drawers and/or bona fide holders drafts drawn and negotiated in conformity with the terms of Credit will be duly honored on presentation and that drafts accepted within the terms of this Credit will be duly honored at maturity.

Yours faithfully,  
for Bank South Asia  
*Hsieh Chung-hsing*  
(authorized signatures)

|   |                   |
|---|-------------------|
| Advising Bank's Notification  |                   |
| This advice conveys no engagement or obligation on our part. We shall be glad to have you communicate with us if we can be of assistance. |                   |
| Date  | December 18, 2012 |
| Winning Trust Co. Taipei<br>Advice No. 21320385/422   |                   |

Subject so far as otherwise expressly stated, this documentary credit is subject to the Uniform Customs

# 貳、實例教學示範-國際貿易的付款條件

## 十、附相關單據如下： (二)匯票

匯票

ORIGINAL

No. \_\_\_\_\_ Taipei, TAIWAN February 28, 2013  
EXCHANGE FOR US\$2,400.00  
AT \*\*\*\*\* SIGHT OF THIS FIRST OF EXCHANGE (SECOND OF  
THE SAME TENOR AND DATE UNPAID) PAY TO THE ORDER OF  
The Chang Hwa Commercial Bank, Ltd.  
THE SUM OF U.S. DOLLARS TWO THOUSAND FOUR HUNDRED ONLY  
VALUE RECEIVED  
DRAWN UNDER BANK SOUTH ASIA  
IRREVOCABLE L/C NO. 14/940/4093/82 DATED 9<sup>TH</sup> DECEMBER 2012  
TO : BANK SOUTH ASIA SHIH CHIEN INTERNATIONAL CORPORATION  
125 Dutch Street, Jakarta  
Lee, Ming-Shinn

DUPLICATE

No. \_\_\_\_\_ Taipei, TAIWAN February 28, 2013  
EXCHANGE FOR US\$2,400.00  
AT \*\*\*\*\* SIGHT OF THIS SECOND OF EXCHANGE  
(FIRST OF THE SAME TENOR AND DATE UNPAID) PAY TO THE ORDER OF  
The Chang Hwa Commercial Bank, Ltd.  
THE SUM OF U.S. DOLLARS TWO THOUSAND FOUR HUNDRED ONLY  
VALUE RECEIVED  
DRAWN UNDER BANK SOUTH ASIA  
IRREVOCABLE L/C NO. 14/940/4093/82 DATED 9<sup>TH</sup> DECEMBER 2012  
TO : BANK SOUTH ASIA SHIH CHIEN INTERNATIONAL CORPORATION  
125 Dutch Street, Jakarta



# 貳、實例教學示範-國際貿易的付款條件

十、附相關單據如下：

## (三)商業發票



*Shien International Corporation*  
 271 Street, Taipei, Taiwan, Republic of China  
 Phone : 886-2-25381111  
 Fax : 886-2-27650519

### COMMERCIAL INVOICE No. 730816

Buyer : ABC Co., Ltd. Date: February 28, 2013

Address : JORDON STREET, JAKARTA

MARKS & NOS.

Commodity : "KACA MARU" V-51

P/O 25397

Invoice Date : February 25, 2013

Jakarta

Origin : from KEELUNG, TAIWAN to JAKARTA MADE IN TAIWAN

Incoterms : CIF JAKARTA

| Quantity  | Description       | Unit Price   | Amount                     |
|---|-------------------|--|----------------------------|
| .000doz.<br>v vvv v                                   | Slider for Zipper | <u>C.I.F. Jakarta</u><br>(per 100 pieces)<br><br>US\$0.20/100pcs | US\$2,400.00<br>vvv vvv vv |
| SAY TOTAL U.S. DOLLARS TWO THOUSAND FOUR HUNDRED ONLY |                   |  |                            |
| SHIH CHIEN INTERNATIONAL CORPORATION                  |                   |  |                            |
| <u>Lee, Ming-Shinn</u>                                |                   |  |                            |

# 貳、實例教學示範-國際貿易的付款條件

## 十、附相關單據如下： (四)提單

提單

Shipper

SHIH CHIEN INTERNATIONAL CORPORATION

LINK CARRIERS S.A.

Consignee



Combined Transport Bill of Lading

TO ORDER OF BANK SOUTH ASIA

Notify party

ABC CO. LTD., 100 GORDON STREET, JAKARTA

| -carriage by  |  | Place of receipt<br>KEELUNG CFS   |  |              |                     |
|---|--|---|--|--------------|---------------------|
| ean vessel  | Voy No.  | Port of loading (Terms of Bill of Lading on the back hereof)<br>KEELUNG, TAIWAN   |  |              |                     |
| GA MARU   | V-51   | Place of delivery<br>JAKARTA CFS  |  |              |                     |
| rt of discharge<br>KARTA  |  | Final destination (for the Merchant's reference)<br>JAKARTA CFS   |  |              |                     |
| Container No.   | Seal No.<br>Marks and<br>Numbers                 | Number of<br>Containers or<br>Packages  | Kind of Packages:<br>Description of Goods                          | Gross Weight | Measurement         |
|   | P/O 25397<br>JAKARTA<br>MADE IN TAIWAN<br>R.O.C. | 2 W/CASES<br>v v v v v v v v v v  | 100,000 DOZ OF<br>SLIDER FOR<br>ZIPPER<br><br>"FREIGHT<br>PREPAID" | 672 KGS      | 1.82 M <sup>3</sup> |
| Total number of containers<br>other packages.                     |  | SAY: TWO (2) W/CASES ONLY.  |  |              |                     |
| FREIGHT & CHARGES<br>...AS ARRANGED....                           |  | FOR DELIVERY OF GOODS PLEASE APPLY TO:<br>MAC-NELS AGENCIES PTY & LTD.<br>16 RAFFLES QUAY 15-04 HONG LEONG BLDG.,<br>JAKARTA TEL: 2239600 |  |              |                     |
| Prepaid at<br>TAIPEI, TAIWAN                                      |  | Payable at  |  |              |                     |
| Number of Original B (s)/L<br>THREE (3)                           |  | Place and date of issue<br>TAIPEI, TAIWAN<br>FEBRUARY 25, 2013  |  |              |                     |
| First ON BOARD<br>DATE: FEBRUARY 25, 2013<br>SIGNATURE <i>Min</i> |  | LINK CARRIERS S.A.<br>INTEGRITY SHIPPING CO, LTD.<br>by<br><i>Yang, Chien-Shien</i><br>AS AGENT   |  |              |                     |

# 貳、實例教學示範-國際貿易的付款條件

中華產物保險股份有限公司

CHUNG HUA INSURANCE CO., LTD.

125 Huai Ning Street, Taipei

Tel : 886-2-22213122

Fax : 886-2-22213222

## 十、附相關單據如下： (五)保險單

|   |                    |
|---|--------------------|
| Policy No.<br>1100 C:314603   | ORIGINAL           |
| The Assured<br><u>SHIH CHIEN INTERNATIONAL CORPORATION</u>  |                    |
| Amount Insured<br><u>(US\$2,640) U.S. DOLLARS TWO THOUSAND SIX HUNDRED FORTY ONLY</u>   |                    |
| Shipped or Conveyed<br><u>PER S.S. "KAGA MARU" V-51</u>   |                    |
| From<br><u>KEELUNG TO JAKARTA</u>   |                    |
| Sailing on or about<br><u>February 25, 2013</u>   |                    |
| Subject Matter Insured<br><br>Slider for Zipper<br>100,000doz<br>2 wooden cases<br>L/C No14/940/4093/82<br><br><u>P/O 25397</u><br>JAKARTA<br>MADE IN TAIWAN<br>R.O.C.<br>C/NO. 1-2 |                    |
| Subject to the following clauses as per back hereof:<br>Institute Cargo Clauses (A) 09.1.1.<br>Institute War Clauses (Cargo) 09.1.1.<br>Institute Strikes Clauses (Cargo) 09.1.1.   |                    |
| Claims, if any, payable at<br>Jakarta   | In<br>U.S. Dollars |
| Claim Agent<br>Trustworld International Underwriters Ltd. TEL:20713624, 48 London Road, Jakarta   |                    |
| Signed at   | on                 |
|   | In                 |

# 貳、實例教學示範-國際貿易的付款條件

十、附相關單據如下：  
(六)產地證明書

|  |  |   |   |
|--|--|---|---|
| 1. Exporter's Name and Address<br>SHIH CHIEN INTERNATIONAL CORPORATION<br>70 TA CHI STREET, TAIPEI, TAIWAN, R.O.C.   |  | CERTIFICATE NO.<br>EB05RA02509                                      |   |
| 2. Importer's Name and Address<br>ABC CO, LTD<br>100, GORDON STREET, JAKARTA   |  | Page 1 of 1<br><b>CERTIFICATE OF ORIGIN</b><br>(Issued in Taiwan)   |   |
| 3. Shipped on Board Feb.25,2013<br>4. Vessel/Flight No. KAGA MARU V-51<br>5. Port of Loading KEELUNG, TAIWAN   |  | 6. Port of Discharge JAKARTA<br>7. Country of Destination INDONESIA |   |
| 8. Description of Goods; Packaging Marks and Numbers   |  |   | 9. Quantity/Unit  |
| P/O 25397<br>JAKARTA<br>MADE IN TAIWAN<br>R.O.C.<br>C/NO.1-2   |  |   | 100,000doz<br><br>100,000doz<br>~~~~~   |
| SLIDER FOR ZIPPER<br>SAY TOTAL: TWO(2)<br>WOODEN CASES<br>ONLY.<br><br>NAME AND ADDRESS OF MANUFACTURER:<br>SHIH CHIEN INTERNATIONAL CORPORATION<br>70 TA CHI STREET, TAIPEI, TAIWAN, R.O.C.<br><br>THE APPLICANT BANK LC REF:<br>14/940/4093/82 |  |   |   |
| This certificate shall be considered null and void in case of any alteration.  |  |   |   |
| Certification<br>It is hereby certified that the goods described in this certificate originate in Taiwan.  |  |   |   |
| TAIWAN CHAMBER OF COMMERCE<br><br>_____<br>Authorized signature   |  |   |  |

# 貳、實例教學示範-國際貿易的付款條件

## 十、附相關單據如下： (七)包裝明細表

*Shih Chien International Corporation*

70 Ta Chi Street, Taipei, Taiwan, Republic of China

Telephone : 886-2-25381111

Telefax : 886-2-27650519

### PACKING LIST

Commercial Invoice No. 730816

Date: February 28, 2013

For account and risk of Messrs : ABC CO., Ltd., 100 Gordon Street, Jakarta

Commodity : Slider for Zipper MARKS & NOS.  
P/O 25397

Per S.S./M.V. : "KAGA MARU" V-51 JAKARTA

Shipping Date : February 25, 2013 MADE IN TAIWAN

Port of Shipment : KEELUNG, TAIWAN

| Packing No.  | Description                      | Quantity                  | Net Weight         | Gross Weight       | Measurement                                |
|--|----------------------------------|---------------------------|--------------------|--------------------|--|
| C/NO. 1-2  | Slider for Zipper                | @ 50,000doz<br>100,000doz | @ 285kgs<br>570kgs | @ 336kgs<br>672kgs | @ 0.91M <sup>3</sup><br>1.82M <sup>3</sup> |
| TOTAL: 2   | WOODEN CASES<br>vvvvvvvvvvvvvvvv | 100,000doz<br>vvvvvvvv    | 570kgs<br>vvvvv    | 672kgs<br>vvvvvv   | 1.82M <sup>3</sup>                         |
| SAY TOTAL: TWO (2) WOODEN CASES ONLY.<br>SHIH CHIEN INTERNATIONAL CORPORATION<br><i>Lee, Ming-Shinn</i><br>MANAGER, LEE MING-SHINN |                                  |                           |                    |                    |  |

# 貳、實例教學示範-國際貿易的付款條件

## 十、附相關單據如下： (八) SWIFT信用狀

```
10 dec 13 13.33                Page: 44944                LPO1
***                               FIRST COPY                ***
***                               AUTH. CORRECT WITH CURRENT KEY        ***
** FIN ACK                        {1:F21PNBPTWTPAXXX1602515904}
** {4:{177: Date and Time (YYMMDDHHMM) : 071210 1333}
** {451: acceptance/rejection: 0}}
** -----
** {1: FIN MESSAGE/Session/OSN      F01 PNBPTWTPA*** 1602 515904}
** {2: OUTPUT Message Type          700 issue of a documentary credit}
** Input Time/MIR                   0834 131210ARNRSARIA***491393E
** Received from                    Chang Hwa Commercial
**                                  Bank Ltd.
**                                  Taipei
** Output Date/time                 131210 1334
** Priority/Delivery/Obso.          Normal}
** -----
:27 sequence of total :
    1/1
:40A form of documentary credit :
    IRREVOCABLE
:20 documentary credit number :
    4AQQH200590-5258
:31C DATE OF ISSUE :
    131210
:31D DATE AND PLACE OF EXPIRY :
    140216 IN THE BENEFICIARY'S COUNTRY
:50 applicant :
    SHIH CHIEN CORPORATION.
    P. O. BOX 25-500
    TAIPEI TAIWAN
    R. O. C.
:59 beneficiary :
    NEWCASTLE CORP. 60 EIFFEL ROOD
    GENEVA, ITALY
:32B currency code amount:
    amount : ITL Italian Lira
           : #40,000,000#
:41D available with/by-name, address:
    AVAILABLE WITH ANY BANK
    BY NEGOTIATION
:42C drafts at:
    DRAFTS AT SIGHT
:42A drawee- BIC
    CCBCTWTP
    CHANG HWA COMMERCIAL BANK LTD.
    TAIPEI
:43P partial shipments :
    PERMITTED
:43T transhipment :
    PERMITTED
:44A on board/disp/taking charge:
    ITALIAN PORT
:44B for transportation to :
    KEELUNG
```

# 貳、實例教學示範-國際貿易的付款條件

## 十、附相關單據如下： (八) SWIFT信用狀

PERMITTED  
:44A on board/disp/taking charge:  
ITALIAN PORT  
:44B for transportation to :  
KEELUNG  
:44C latest date of shipment :  
140201  
:45A description of goods and/or services :  
K/D FURNITURE AS PER P/I NO. IM9415  
EX-WORKS Genova  
:46A documents required :  
+SIGNED COMMERCIAL INVOICE IN 1 ORIGINAL (S) AND 1 COPIES.  
+FULL SET CLEAN "ON BOARD" MARINE BILLS OF LADING MADE OUT  
TO ORDER OF CHANG HWA COMMERCIAL BANK, LTD. MARKED  
"FREIGHT COLLECT" AND CREDIT NUMBER NOTIFY APPLICANT WITH FULL  
ADDRESS.  
+SIGNED DETAILED PACKING LIST IN 1 ORIGINAL AND 1 COPY.  
+SIGNED CERTIFICATE OF ORIGIN IN 1 ORIGINAL AND 1 COPY.  
:47A additional conditions :  
+SHIPMENT MUST BE CONTAINERIZED.  
:71B charges :  
+ALL BANKING CHARGES (INCLUDING  
REIMBURSEMENT CHARGE), OUTSIDE  
TAIWAN ARE FOR ACCOUNT OF BEN.  
:48 period for presentation:  
DOCUMENTS TO BE PRESENTED WITHIN 15  
DAYS AFTER DATE OF SHIPMENT BUT NOT  
LATER THAN L/C EXPIRY DATE.  
:49 confirmation instructions :  
WITHOUT  
:53D reimbursement bnk – name/addr :  
BANCA COMMERCIALE ITALIANA SPA,  
PIAZZA DELLA SCALA, 6  
C.A.P.20121, MILAN, ITALY  
ACC NO. 962235.01.54  
:78 instructions to pay/acc/neo bk:  
+TO THE NEGOTIATING BANK ONLY: WHEN DOCUMENTS PRESENTED  
WITH DISCREPANCIES, PLEASE DEDUCT A DISCREPANCY FEE OF  
USD 30.00 (OR EQUIVALENT) FROM PROCEEDS UPON REIMBURSEMENT.  
+THE NEGOTIATING BANK TO SEND THE DOCUMENTS REQUIRED  
DIRECT TO US (P.O. BOX 672,TAIPEI) IN ONE REGISTERED AIRMAIL.  
+THE NEGOTIATING BANK TO OBTAIN REIMBURSEMENT BY DRAWING  
SIGHT DRAFTS ON OUR ACCOUNT WITH ABOVE MENTIONED  
REIMBURSEMENT BANK.  
:57D advise thru bank – name/addr :  
YOUR MANIN 33100 UDINE  
:72 sender to receiver information :  
THIS CREDIT IS SUBJECT TO UCP 2007  
(ICC 600).  
-}  
{5:{MAC: 64CABC96} Authentication Successful With Primary Key.  
\*END

# 貳、實例教學示範-國際貿易的付款條件

## 十、附相關單據如下： (九) SWIFT 匯款電文

```
14/09/08-08:43:12          S62OP2-1626-012693          15
*** Authentication Result : Correct with current key ***
-----Instance Type and Transmission-----
Original received form SWIFT
Priority          : Normal
Message Output Reference : 0706 060014TPBKTWTPAXXX4786856633
Correspondent Input Reference : 1524 080013IRVTUS3NCXXX2346783070
-----Message Header-----
Swift Output : FIN 103 Single Customer Credit Transfer
Sender       : IRVTUS3NXXX
              BANK OF NEW YORK
              NEW YORK, NY US
Receiver     : TPBKTWTPXXX
              TAIPEI FUBON COMMERCIAL BANK CO., LTD
              TAIPEI TW
MUR : FDC0809132795400
-----Message Text-----
20 : Sender's Reference
    FDC0609132795400
23B : Bank Operation Code
     CRED
32A : Val Dte/Curr/Interbnk Settl'd Amt
     Date          : 13 September 2008
     Currency      : USD ( US DOLLAR )
     Amount        :                    $5,600
50K : Ordering Customer-Name & Address
     THREE TIGERS CORPORATION, 24 RICARDO ROAD, CONCEPCION, CHILE
57D : Account With Inst-Name & Addr
     TAIPEI BANK
     SUNG LUNG BRANCH, KEELUNG
     ROAD, SEC 1 TAIPEI TAIWAN ROC
59 : Baneficiary Customer-Name & Addr
     /67 117235
     FOUR SEAS CORP.
70 : Remittance information
     INVOICE 16888 DD 080314
71A : Details of Charges
     SHA
     $65
72 : Sender to Receiver Information
     /ACC/BEN ACCT WITH TAI
     //PEI BANK , SUNG LUNG BRANCH , 180
     //KEELUNG ROAD , SEC 1 , TAIPEI T
     // AIWA ROC
-----Message Trailer-----
【MAC : OE02A222】
【CHK : F1164F3CD269】
【MAN : 620FR】
【DLM : 】
End of Message
```



# 貳、實例教學示範-國際貿易的付款條件

十、附相關單據如下：

(十)銀行匯票

**銀行匯票**

|  |  |
|--|--|
| 臺灣銀行<br>Bank of Taiwan<br>TAIWAN REPUBLIC OF CHINA<br>OUR REF. NO. <u>DO41200375/17223</u> | No. 1293<br>Date <u>July 5, 2006</u><br>Amount <u>CAD1,950.00</u>        |
| On Demand Pay Against  |  |
| This Sola Draft To <u>Order Of</u> <u>SHIH CHIEN INTERNATIONAL CORPORATION</u>             |  |
| The Sum Of <u>CANADIAN DOLLARS ONE THOUSAND NINE HUNDRED FIFTY AND 00% ONLY</u> .          |  |
| To: TORONTO DOMINION BANK<br>55 KING ST. W. & BAY ST.<br>M5K 1A2 TORONTO<br>CANADA.        | For Bank of Taiwan<br><u>Huang, Chun-Chuan</u><br>(authorized signature) |

受款人(賣方)  
payee

付款人(賣方銀行)  
drawee

發票人(買方銀行)  
drawer

# 貳、實例教學示範-國際貿易的付款條件

十、附相關單據如下：  
(十一)支票

**支票**

Huang, Chun-Chuan June 30, 2006  
62 SOLOMON CT (408)224-8866  
SAN JOSE, CA 95123.

Pay To The Order Of C. S. Hsu  
the Sum Of U.S. Dollars Five Hundred Only

To: Bank of America  
Eastridgo Center Branch #1080  
2228 Oulmby Road  
Ban joss, CA 95122.

0092862103425

Huang, Chun-Chuan

付款人(買方銀行)  
drawee

發票人(買方)  
drawer

受款人(賣方)  
payee

感謝聆聽

敬請指教