

*The Major Changes
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Effects on Practice*

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序 言

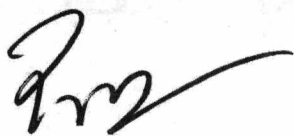
UCP600 的诞生翻开了跟单信用证业务又一新的篇章，为信用证业务注入了新的活力。UCP600 是全球金融界、商界、航运界、保险界、法律界等各界精英人士智慧贡献的共同结晶，为银行业务实践带来新的机遇和挑战。

作为中国信用证业务的领军者，中国银行有着悠久的业务历史、卓越的业务记录和精干的业务队伍。学习新的国际惯例，保持我行技术领先优势是每一名国际结算业务人员光荣的历史责任。

辽宁省分行国际结算部曾鸣总经理从事国际跟单结算业务已逾卅载，曾随张燕玲副行长参加国际商会银行委员会 2006 年的秋季例会并参加现场的 UCP600 国际研讨，她与韩冰同志一道在繁忙的工作之余完成了这份

内容详尽、语言简明的学习材料。该书对 UCP600 逐条进行阐述，侧重于对 UCP500 变动部分的诠释，是我们国际结算业务人员进行学习和研究的很好的辅导材料。

这份学习材料是我行国际结算业务第一篇纳入电子化培训平台的教材，特此推荐。



中国银行总行国际结算部总经理

ICC CHINA 银行委员会主任委员

王国胜

Preface

The birth of UCP600 is a new start for the business of documentary credits and brings new fresh air therein. It is contributed by all excellent professionals from circles of finance, commerce, transport, law and insurance and so as to create new opportunities and challenges for banking business.

Bank of China, as a leader in the credit business of China, has a long history, extraordinary records of performance, and capable work teams; therefore, it is our responsibility to learn new international practices in order to keep the advantage of our top technology.

Zeng Ming, the general manager in Global Trade Services Dept. , Bank of China Limited Liaoning Branch, is engaged in international documentary credits for above 30 years. She, who accompanied Zhang Yanling, the Vice President of the Bank, attended the Autumn Regular Meeting of ICC Banking Commission in 2006 as well as took part in spot UCP600 international discussion. She completes the learning materials with the comprehensive content and concise language together with Ms. Han Bing out of their busy work. The paper describes the terms and conditions in UCP600 and focuses on the interpretation for the changes in UCP500. It is really good tutorial materials for the staff who are engaged in the business of international settlement.

We are earnestly recommended that the learning material can serve as the first textbook which has been brought E-training platform.

Wang Guosheng
General Manager, Global Trade Services,
Bank of China Limited, Head Office
Chief Committee Member of ICC CHINA Banking Commission

前言

2006年10月25日，跟单信用证统一惯例国际商会第600号出版物（简称UCP600）在国际商会银行委员会2006年秋季巴黎例会上通过，并将于2007年7月1日生效。UCP600的修订工作是从2003年5月开始的，目的是适应银行业、运输业、保险业的不断发展，修改UCP500中导致滥用和误解的措词。在修改的过程中，起草小组注意到，大约70%的单据第一次交单时有不符点，这对信用证的作用和市场份额的增长产生了不利影响。UCP600内容更加贴近实务，条文更加具体明确，纠正了对UCP的滥用，相符交单的标准趋向宽松，文字更加简洁，将对促进信用证业务的健康发展起到积极的作用。

UCP600的条文编排参照了ISBP的格式，对

UCP500 的 49 条进行了大幅度的调整及删减，变成现在的 39 条。

UCP600 新增的主要条款有：第 2 条 定义；第 3 条 解释；第 9 条 信用证及其修改的通知；第 12 条 指定；第 15 条 相符交单；第 17 条 正本单据及副本。

UCP500 被删除的条款有：第 5 条 开立、修改信用证的指示；第 6 条 可撤销与不可撤销信用证中的 a 款和 b 款；第 8 条 信用证的撤销；第 12 条 不完整或不清楚的指示；第 38 条 其他单据。

UCP500 中第 2, 6, 9, 10, 20, 21, 22, 30, 31, 33, 35, 36, 46 和 47 条被合并或融合到 UCP600 的条款中。

UCP600 中第 11, 27, 32, 33, 34, 39 条与 UCP500 的内容基本相同。

UCP600 有哪些主要变化？对实务有哪些影响？针对这些问题，这本小册子将以最简洁的语言，告诉您 UCP600 的主要变化和在实务操作中该怎么做，帮您应对 UCP600 实施后带来的变化。这本小册子适合作为业务培训的内部资料使用，适用于对 UCP500 有所了解的业务人员。希望您能喜欢这本小册子。

由于水平有限，这本小册子难免有疏漏和不足之处，敬请大家批评指正。

中国银行总行国际结算部资深专家马申女士和孙磊

先生对这本小册子提出了许多宝贵的修改意见，在此表示衷心的感谢。

成文后，为方便大家学习和掌握，由东北财经大学金融学院的姜学军副教授和丁宁老师将全文翻译成英文，在此也深表感谢。

曾鸣

2007 年 5 月

Foreword

Uniform Customs and Practice for Documentary Credits, ICC publication 600 passed at the 2006 Autumn Paris Regular Meeting by ICC Banking Commission on 25 Oct. , 2006 and will be come into true on 1st July, 2007. The revision for UCP 600 has been started since May 2003 for the purpose of addressing developments in the banking, transport and insurance industries as well as removing wordings used in UCP 500 that could lead to inconsistent application and interpretation. During the revision period, the Drafting Group noticed that approximately 70% of documents presented under letters of credit were being rejected on first presentation due to their discrepancies. This obviously had a negative effect on the letter of credit as a

means of payment and the increase of its market share. The content in UCP600 is much closer to banking practice; the terms and conditions become more accurate which correct the misuse of UCP. Besides, the standard for complying presentation tends to be more tolerant and the wordings are more concise, all of which will play an active role in promoting the healthy developments of the credits business.

The structure of terms and conditions of UCP600 has a big adjustment and abridgement compared to that of UCP500, which changed from 49 Articles into 39 Articles according to the ISBP style.

The newly added articles in UCP600 mainly include Article 2 Definitions, Article 3 Interpretations, Article 9 Advising of Credits and Amendments, Article 12 Nomination, Article 15 Complying presentation, Article 17 Original documents and Copies.

The deleted articles in UCP500 mainly include Article 5 Instructions to Issue/Amend Credits, Article 6 Revocable v. Irrevocable Credits (a) and (b), Article 8 Revocation of a Credit, Article 12 Incomplete or Unclear Instructions and Article 38 Other Documents.

The Article 2, 6, 9, 10, 20, 21, 22, 30, 31, 33, 35, 36, 46 and 47 of UCP500 have been consolidated or merged into those of UCP600.

The Article 11, 27, 32, 33, 34 and 39 of UCP600 are basically the same with those in UCP500.

What are the major changes in UCP600 and how do they effect on practice? This brochure will answer your above mentioned questions by way of most concise language. This brochure is available to be internal materials for banking business training and especially suitable for the staff who know somehow about UCP500. We hope you are interested in it.

However, we will feel sorry for the shortcomings in this brochure due to our knowledge limited and you will be highly appreciated if you can give us some constructive suggestions.

We express our gratitude to senior expert Ms. Ma Shen and Mr. Sun Lei from Global Trade Services, Bank of China Limited, Head Office, whose perceptive suggestions honed

the brochure.

Thanks to associate professor Ms. Jiang Xuejun and Ms. Ding Ning at school of Finance in Dongbei University of Finance and Economics. Their perfect English translation makes the brochure broadly understood.

Zeng Ming

May 2007

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