

假远期信用证知识介绍 PDF转换可能丢失图片或格式，建议  
阅读原文

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(一) 假远期信用证假远期信用证 ( Usance Letter of Credit Payable at sight ) 的特点，系汇票为远期，按即期付款；付款银行同意即期付款，贴现费用由进口商承担。换言之，是出口商开立远期汇票，但信用证明文规定按即期收汇，这种作法的实质是由开证银行或付款银行对进口商提供融通资金的便利，所须支付的利息由进口商承担。采用假远期信用证作为支付方式，对进口商来讲，可由银行提供周转资金的便利，但须支付利息；对出口商来讲，可即期获得汇票的票款，但亦承担汇票到期前被追索的风险。

(二) 假远期信用证的功能条款凡在信用证载明如下条款者，皆为假远期信用证：1. 远期汇票按即期议付，由本银行（开证银行）贴现，贴现及承兑费由进口商承担。 Usance Drafts to be negotiated at sight basis and discounted by us ( Issuing Bank ) , discount charges and acceptance commission are for Importers account.2. 远期汇票按即期议付，利息由买方承担。 Usance draft to be negotiated at sight basis, interest is for Buyers account.3. 授权议付银行议付远期汇票，依票额即期付款。 The Negotiating Bank is authorized to negotiate the usance drafts at sight for the face amount.4. 本信用证项下开立的远期汇票可按即期议付。 Usance drafts drawn under this credit are to be negotiated at sight basis. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)