

TRƯỜNG ĐẠI HỌC VĂN LANG
ĐƠN VỊ: KHOA THƯƠNG MẠI

ĐỀ THI VÀ ĐÁP ÁN
THI KẾT THÚC HỌC PHẦN
Học kỳ 1, năm học 2024-2025

I. Thông tin chung

Tên học phần:	Thanh Toán Quốc Tế/ International payment		
Mã học phần:	72BUSI40143	Số tin chỉ:	03
Mã nhóm lớp học phần:	72K27KDTM01		
Hình thức thi: Trắc nghiệm kết hợp Tự luận	Thời gian làm bài:		60 phút
<i>Thí sinh được tham khảo tài liệu:</i>	<input checked="" type="checkbox"/> Có	<input type="checkbox"/> Không	

II. Các yêu cầu của đề thi nhằm đáp ứng CLO

Ký hiệu CLO	Nội dung CLO	Hình thức đánh giá	Trọng số CLO trong thành phần đánh giá (%)	Câu hỏi thi số	Điểm số tối đa	Lấy dữ liệu đo lường mức đạt PLO/PI
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CLO1	Apply knowledge of procedures, regulations, and principles of international payment operations to the management and control of activities related to international payments of the organisation.	Trắc nghiệm	30%	1-10	3	CLO1
CLO2	Apply appropriate methods and techniques to evaluate related documents in the company's international payment activities.	Trắc nghiệm	30%	11-20	3	CLO2
CLO4	Proficient in planning, implementing, checking, and evaluating the process of preparing and completing documents for presentation in international payments.	Tự luận	40%	Tự luận	4	CLO4

III. Nội dung câu hỏi thi**PHẦN TRẮC NGHIỆM: 6 điểm (20 câu hỏi, 0.3 điểm/câu)**

Question 1: In a documentary credit transaction, Rosemary Co Ltd, a German exporter, submits the required documents to their bank (Claring Bank JSC) for payment. The buyer is Jian Co., Ltd in Hong Kong, the buyer's bank is HSBC. In this case, who is considered the advising bank.

- A. Claring Bank JSC
- B. Rosemary Co Ltd
- C. Jian Co., Ltd
- D. HSBC

ANSWER: A

Question 2: In a documentary credit transaction, Rosemary Co Ltd, a German exporter, submits the required documents to their bank (Claring Bank JSC) for payment. The buyer is Jian Co., Ltd in Hong Kong, the buyer's bank is HSBC. In this case, who is considered the issuing bank

- A. HSBC
- B. Rosemary Co Ltd
- C. Jian Co., Ltd
- D. Claring Bank JSC

ANSWER: A

Question 3: In a documentary credit transaction, Rosemary Co Ltd, a German exporter, submits the required documents to their bank (Claring Bank JSC) for payment. The buyer is Jian Co., Ltd in Hong Kong, the buyer's bank is HSBC. In this case, who is considered the applicant:

- A. Jian Co., Ltd
- B. Rosemary Co Ltd
- C. Claring Bank JSC
- D. HSBC

ANSWER: A

Question 4: In a documentary credit transaction, Rosemary Co Ltd, a German exporter, submits the required documents to their bank (Claring Bank JSC) for payment. The buyer is Jian Co., Ltd in Hong Kong, the buyer's bank is HSBC. In this case, who is considered the beneficiary:

- A. Rosemary Co Ltd
- B. Claring Bank JSC
- C. Jian Co., Ltd
- D. HSBC

ANSWER: A

Question 5: What is the basic concept of a documentary credit?

- A. Issuing bank pays if documents comply with credit terms
- B. Seller ships goods on consignment

- C. Buyer pays in advance
- D. Buyer takes goods from seller's warehouse

ANSWER: A

Question 6: What is the deal with open account payment method?

- A. Seller ships goods and buyer pays in the future
- B. Buyer pays before shipment
- C. Seller entrusts collection to its bank
- D. Buyer pays upon acceptance of a draft

ANSWER: A

Question 7: What is the definition of payment in advance?

- A. Payment is made before delivery of the goods
- B. Payment is made after delivery of the goods
- C. Payment is made upon acceptance of a draft
- D. Payment is made after the goods are sold to a third party

ANSWER: A

Question 8: When is an international trade transaction considered completed?

- A. When both parties perform their contractual obligations
- B. When the importer receives the goods
- C. When the payment is collected by the exporter
- D. When the goods are shipped by the exporter

ANSWER: A

Question 9: Why is selecting a payment method crucial in securing payment in international trade?

- A. To minimize risks and ensure efficiency
- B. To ensure timely delivery of goods
- C. To expand the global market reach
- D. To facilitate payment through open account systems

ANSWER: A

Question 10: In documentary credit, the buyer will be assured by the bank that he will receive the goods with right quality and quantity as specified in his sales contract

- A. False, the bank does not guarantee the quality and quantity of the goods
- B. True, but only if the seller agrees to a quality and quantity guarantee
- C. True, but only if the documents comply with the credit terms
- D. True

ANSWER: A

Question 11: What is the primary responsibility of the advising bank in the documentary credit process?

- A. To take reasonable care to check the authenticity of the documentary credit and advise it to the exporter
- B. To establish the credit limit for the importer
- C. To confirm payment to the exporter
- D. To prepare and ship the goods

ANSWER: A

Question 12: According to UCP600, as a credit and a ... are separate transactions, banks need not to be required to check documents presented against the latter document

- A. Sales contract
- B. Commercial Invoice
- C. Bill of lading
- D. Proforma invoice

ANSWER: A

Question 13: The fundamental principle of documentary credit is that banks deals in... and not...

- A. Documents, goods
- B. Goods, charges
- C. Goods, documents
- D. Documents, charges

ANSWER: A

Question 14: In the context of a documentary credit, the "opening" bank is also called the?

- A. Issuing bank
- B. Advising bank
- C. Confirming bank
- D. Nominated bank

ANSWER: A

Question 15: In the context of a documentary credit, issuing bank is bound by a letter of credit

- A. From the time of issuing LC
- B. From the time the LC is advised by the advising bank
- C. From the time LC is received by the beneficiary
- D. From the time the LC is confirmed by the confirming bank

ANSWER: A

Question 16: Under documentary credit, complying presentation means a presentation that is

- A. In accordance with LC terms & conditions
- B. Presenting of all shipping documents.
- C. Within LC validity only
- D. Approved by the beneficiary

ANSWER: A

Question 17: In documentary collection, the seller must prepare _____ in which specifies the terms and conditions of the documentary collection. The banks are only permitted to act upon the instructions given in this to handle the transaction.

- A. Collection order
- B. Bill of exchange
- C. Certificate of origin
- D. Commercial Invoice

ANSWER: A

Question 18: The seller is now doing a Collection transaction under URC522 at his bank. He presents the documents to the bank and insists that the bank is under obligation to authenticate his documents. Do you agree with the seller?

- A. No
- B. Yes
- C. It depends on the bank's policies
- D. Not applicable in a Collection transaction under URC522

ANSWER: A

Question 19: In D/A terms, the buyer may accept the draft, take possession of the goods, but then refuse to pay the draft at maturity.

- A. True
- B. False
- C. Depends on the payment method.
- D. Not applicable in D/A terms

ANSWER: A

Question 20: The draft with tenor "45 days after shipment date (shipment date: 15 June 2019) is called:

- A. Time draft
- B. Sight draft
- C. Nominal draft
- D. Holder/Bearer draft

ANSWER: A

PHẦN TỰ LUẬN: 4 điểm

Extractions from a sales contract are as follows:

SALE CONTRACT

No 08-05/SFSC

Date 24 May 2024

The Seller : THAITEC RENTAL CO,LTD
Address: 88/8 Moo 3,Bangna-trad Road Km.23,T. Bangsaothong,Samutprakarn,
10540,ThaiLand
Represented by : Mr. ASAO HIARY AMA- Director
Bank : BANGKOK BANK – SAMUTPPAKARN Branch ,THAILAND

The Buyer: THANH DAT CONSTRUCTION CO.LTD
Address: 87 Le Lai Street, District 1- Ho Chi Minh City,Viet Nam
Represented by : Mr. Le Toan – Director
Bank: NAVI BANK HO CHI MINH CITY VIETNAM

Amount : USD11,000.00 CIF BANGKOK PORT, INCOTERMS 2020
Time of Shipment : Within 30 days after signing date
Quantity: more or less 10% is accepted

Payment : By D/P for 100% value of commercial invoice through NAVI
BANK HO CHI MINH CITY VIETNAM
Bank's address : 162 Tran Phu, District 5 – Hochiminh,Viet Nam

Further information:

The seller delivers the goods according to the contract.

The delivery date on the B/L is May, 30th 2024.

Commercial invoice No. EX13009/06 May, 28th 2024, the amount is USD11,550.00

A. What is the payment method mentioned in the sales contract? What is the final amount that the importer has to pay for this deal? (2.2 points)

B. Describe the operation of the payment method that you mentioned above. (1.8 points)

ĐÁP ÁN VÀ THANG ĐIỂM

Phần câu hỏi	Nội dung đáp án	Thang điểm	Ghi chú
I. Trắc nghiệm		6.0	
Câu 1 – 20	Đáp án A	0.3/question	
II. Tự luận		4.0	
Nội dung A.	- D/P - USD11,550.00	1.1 1.1	
Nội dung B.	- Trình bày đầy đủ 9 bước của quy trình thanh toán D/P	1.8 (0.2/step)	
	Điểm tổng	10.0	

TP. Hồ Chí Minh, ngày 17 tháng 11 năm 2024

Người duyệt đề**Giảng viên ra đề**


TS. Hoàng Chí Cương**ThS. Trần Nguyễn Trâm Anh**