

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		
Mã học phần:	72BUSI40143	Số tin chỉ:	03
Mã nhóm lớp học phần:	72K27KDTM01		
Hình thức thi: <b>Trắc nghiệm kết hợp Tự luận</b>	Thời gian làm bài:		<b>60</b> 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)
<b>CLO1</b>	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
<b>CLO2</b>	Apply appropriate methods and techniques to evaluate related documents in the company's international payment activities.	Trắc nghiệm	30%	11-20	3	CLO2
<b>CLO4</b>	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, TechExport Ltd, a UK exporter, submits the required documents to their bank (Barclays Bank) for payment. The buyer is GlobalTrade Co., Ltd in Singapore, and the buyer's bank is DBS Bank. In this case, who is considered the advising bank?

- A. Barclays Bank
- B. TechExport Ltd
- C. GlobalTrade Co., Ltd
- D. DBS Bank

ANSWER: A

Question 2: In a documentary credit transaction, TechExport Ltd, a UK exporter, submits the required documents to their bank (Barclays Bank) for payment. The buyer is GlobalTrade Co., Ltd in Singapore, and the buyer's bank is DBS Bank. In this case, who is considered the issuing bank?

- A. DBS Bank
- B. TechExport Ltd
- C. GlobalTrade Co., Ltd
- D. Barclays Bank

ANSWER: A

Question 3: In a documentary credit transaction, TechExport Ltd, a UK exporter, submits the required documents to their bank (Barclays Bank) for payment. The buyer is GlobalTrade Co., Ltd in Singapore, and the buyer's bank is DBS Bank. In this case, who is considered the applicant?

- A. GlobalTrade Co., Ltd
- B. TechExport Ltd
- C. Barclays Bank
- D. DBS Bank

ANSWER: A

Question 4: In a documentary credit transaction, TechExport Ltd, a UK exporter, submits the required documents to their bank (Barclays Bank) for payment. The buyer is GlobalTrade Co., Ltd in Singapore, and the buyer's bank is DBS Bank. In this case, who is considered the beneficiary?

- A. TechExport Ltd
- B. Barclays Bank
- C. GlobalTrade Co., Ltd
- D. DBS Bank

ANSWER: A

Question 5: GalaxyTech Ltd, a South Korean exporter, enters into a contract to supply electronic devices to MachineryTech Co. Ltd in the UK. The agreed payment method between the two parties is D/P (Documents Against Payment).

The banks involved are Exporter's bank (South Korea): Korea First Bank and Importer's bank (UK): Barclays Bank.

Who is the remitting bank in this case?

- A. Korea First Bank
- B. Barclays Bank
- C. GalaxyTech Ltd
- D. MachineryTech Co. Ltd

ANSWER: A

Question 6: GalaxyTech Ltd, a South Korean exporter, enters into a contract to supply electronic devices to MachineryTech Co. Ltd in the UK. The agreed payment method between the two parties is D/P (Documents Against Payment).

The banks involved are Exporter's bank (South Korea): Korea First Bank and Importer's bank (UK): Barclays Bank.

Who is the collecting bank in this case?

- A. Barclays Bank
- B. Korea First Bank
- C. GalaxyTech Ltd
- D. MachineryTech Co. Ltd

ANSWER: A

Question 7: GalaxyTech Ltd, a South Korean exporter, enters into a contract to supply electronic devices to MachineryTech Co. Ltd in the UK. The agreed payment method between the two parties is D/P (Documents Against Payment).

The banks involved are Exporter's bank (South Korea): Korea First Bank and Importer's bank (UK): Barclays Bank.

Who is the principal in this case?

- A. GalaxyTech Ltd
- B. Korea First Bank
- C. Barclays Bank
- D. MachineryTech Co. Ltd

ANSWER: A

Question 8: GalaxyTech Ltd, a South Korean exporter, enters into a contract to supply electronic devices to MachineryTech Co. Ltd in the UK. The agreed payment method between the two parties is D/P (Documents Against Payment).

The banks involved are Exporter's bank (South Korea): Korea First Bank and Importer's bank (UK): Barclays Bank.

Who is the drawee in this case?

- A. MachineryTech Co. Ltd
- B. Korea First Bank
- C. Barclays Bank
- D. GalaxyTech Ltd

ANSWER: A

Question 9: What is the main purpose of a documentary credit?

- A. To make sure the seller gets paid if the documents match the terms
- B. To guarantee the quality of the goods being shipped
- C. To make sure the payment is made before shipping the goods
- D. To let the buyer check the goods before paying

ANSWER: A

Question 10: In a documentary credit, what is the key principle for banks?

- A. Banks deal in documents, not goods
- B. Banks deal in goods, not charges
- C. Banks deal in goods, not documents
- D. Banks deal in both documents and goods

ANSWER: A

Question 11: What does a "complying presentation" mean in a documentary credit?

- A. The documents match the LC terms and conditions
- B. The seller presents all shipping documents
- C. The documents are presented within the LC validity
- D. The documents are approved by the beneficiary

ANSWER: A

Question 12: A draft with a "60 days after shipment" term is called a:

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

ANSWER: A

Question 13: A draft that is payable to the holder or bearer, and does not require a specific payee, is called a:

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

ANSWER: A

Question 14: If the goods arrives in the importing country before the buyer receives the bills of lading, the buyer will ask the bank to issue a... to receive the goods as soon as possible.

- A. Letter of guarantee
- B. Letter of credit
- C. Bill of exchange
- D. Payment order

ANSWER: A

Question 15: Under URC 522, which of the following is considered a financial document?

- A. Bill of exchange
- B. Invoice

- C. Transport document
- D. Document of title

ANSWER: A

Question 16: According to URC 522, commercial documents include all of the following EXCEPT:

- A. Draft
- B. Invoice
- C. Transport documents
- D. Document of title

ANSWER: A

Question 17: In Payment in Advance terms (also known as cash in advance), which of the following best describes the payment schedule?

- A. The payment is made before preparing the goods.
- B. Payment is made after delivery of goods.
- C. Payment is divided equally in two parts.
- D. Payment is made by letter of credit only.

ANSWER: A

Question 18: Which payment term best describes an Open Account (O/A) transaction?

- A. Payment shall be made by O/A (T/T) within 60 days after B/L date.
- B. Payment is made before the goods are shipped.
- C. Payment is made before the shipment is performed.
- D. Payment is made by letter of credit.

ANSWER: A

Question 19: Which payment term best describes a Documentary Collection transaction?

- A. Payment shall be made by D/A collection bill payable at 90 days after B/L (AWB) date, subject to ICC URC 522.
- B. Payment is made by letter of credit.
- C. Payment is divided into two parts, one before and one after shipment
- D. Payment shall be made by O/A (T/T) within 60 days after B/L date.

ANSWER: A

Question 20: What is the role of the advising bank in a documentary credit transaction?

- A. To validate the letter of credit and inform the exporter of its details
- B. To issue the credit and guarantee payment to the exporter
- C. To inspect the goods before shipment
- D. To handle the transportation of the goods

**PHẦN TỰ LUẬN: 4 điểm**

Extractions from a sales contract are as follows:

**SALE CONTRACT**

No 12-07/XYZ

Date: 15 June 2024

**The Seller:**

GLOBAL MACHINERY SUPPLY CO., LTD

Address: 45 Industrial Park, West Avenue, New Delhi, India

Represented by: Mr. Rajesh Kumar – Director

Bank: State Bank of India, New Delhi Branch, India

**The Buyer:**

NOVA CONSTRUCTION CO., LTD

Address: 12 Jalan Kebun, Kuala Lumpur, Malaysia

Represented by: Mr. Ahmad Bin Ali – Director

Bank: Maybank, Kuala Lumpur Branch, Malaysia

Amount: USD 18,000.00 CIF PORT KLANG, Malaysia (Incoterms 2020)

Time of Shipment: Within 25 days after signing the contract

Quantity: +/- 10% acceptable

**Payment:**

By D/P (Documents against Payment) for 100% of the commercial invoice value through Maybank, Kuala Lumpur Branch

Bank's address: 30 Jalan Tun Razak, Kuala Lumpur, Malaysia

**Further Information:**

The seller ships the goods as per the contract.

The delivery date on the Bill of Lading (B/L) is July 10th, 2024.

Commercial invoice No. EX24008/07, dated July 5th, 2024, amounting to USD18,300.00.

**Questions:**

A. What is the payment method specified in the sales contract? What is the final amount that the buyer has to pay? (2.2 points)

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

**ĐÁP ÁN VÀ THANG ĐIỂM**

Phần câu hỏi	Nội dung đáp án	Thang điểm	Ghi chú
<b>I. Trắc nghiệm</b>		<b>6.0</b>	
Câu 1 – 20	Đáp án A	0.3/question	
<b>II. Tự luận</b>		<b>4.0</b>	
Nội dung A.	- D/P - USD 18,300.00.	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)	
<b>Điểm tổng</b>		<b>10.0</b>	

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**