

**CHAPTER 20 INTERNATIONAL TRADE FINANCE**  
**ANSWERS & SOLUTIONS TO END-OF-CHAPTER QUESTIONS AND PROBLEMS**

**QUESTIONS**

1. Discuss some of the reasons why international trade is more difficult and risky from the exporter's perspective than is domestic trade.

Answer: International trade is more difficult and risky for a firm than is domestic trade. In foreign trade, the exporter may not be familiar with the buyer, and thus not know if the importer is creditworthy. If merchandise is exported abroad and the buyer does not pay, it may prove difficult, if not impossible, for the exporter to have any legal recourse. Additionally, political instability makes it risky to ship merchandise abroad to certain parts of the world.

2. What three basic documents are necessary to conduct a typical foreign commerce trade? Briefly discuss the purpose of each.

Answer: The three basic documents necessary to conduct a typical foreign commerce trade are: letter of credit, time draft, and a bill of lading. A *letter of credit (L/C)* is a guarantee from the importer's bank that it will act on behalf of the importer and pay the exporter for the merchandise if all relevant documents specified in the L/C are presented according to the terms of L/C. A *time draft* is a written order instructing the importer or his agent, the importer's bank, to pay the amount specified on its face on a certain date. A *bill of lading (B/L)* is a document issued by the common carrier specifying that it has received the goods for shipment; it can serve as title to the goods.

3. How does a time draft become a banker's acceptance?

Answer: When the goods are shipped by the exporter via common carrier, the exporter's bank presents the shipping documents and the time draft to the importer's bank. After taking title to the goods via the bill of lading, the importer's bank accepts the time draft, creating at this point a *banker's acceptance (B/A)*. A B/A is a money market instrument for which a secondary market exists.

# Eun International Financial Management Answers

**Guillaume Favre**



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