

Safe Payment Guide & Terms

A standard framework for secure international textile trade payments

1. Standard Payment Timeline

Stage	Action	Details
01	Deposit (30%)	Initial payment to initiate weaving production.
02	Production	Weave, Dye, and Final Finish (Brushing/Treatments).
03	Inspection	Buyer performs QC audit. Final CI/PL issued.
04	Balance (70%)	Final payment made against copies of shipping documents.
05	Release	Original Bill of Lading (OBL) or Telex Release sent.

2. Payment Safety & Security Checklist

CRITICAL SAFETY PROTOCOL

- Verify Bank Details:** Always confirm bank account changes via a secondary channel (e.g., recorded WhatsApp or Phone call).
- Check Entity Name:** The beneficiary name must match the factory name (Anhui Wurun or Changxing Hengmao) or authorized export agent.
- Reference P.O.:** Always include the Purchase Order or Pro-Forma Invoice number in the remittance 'Remittance Information' field.
- Swift Copy:** Provide a copy of the SWIFT / Telegraphic Transfer (T/T) receipt immediately after payment.

3. Pro-Forma Invoice (PFI) Must-Haves

- Correct Seller Address & Contact
- Clear Fabric Specifications (GSM/Width)
- Unit Price & Total Contract Value
- Incoterms (e.g., FOB Shanghai, CIF)
- Delivery Lead Time (Working Days)
- Bank SWIFT Code & IBAN/Account #
- Estimated Gross/Net Weights
- Validity Date of the Quotation

4. Disputes & Quality Claims

- **Quality Period:** Quantity claims: 14 days after arrival. Quality claims: 30 days.
- **Resolution:** Amicable negotiation followed by Shanghai International Arbitration.