

# DANDY COMPANY LIMITED

## Request For Management Approval To Use Personal Bank Card For Making Transactions With CMA CGM Shipping

### Line

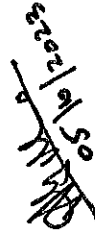
Currently, we use the company's credit card for all our transactions related to shipment clearance. However, we are facing challenges with CMA CGM for making the payments as there isn't any platform or option provided on the liners website and they don't accept cash & cheques. Moreover, we can't avoid the CMA CGM as there are certain challenges and limitations in our shipping operations:

- **CFR Basis Shipments:** A substantial portion of our shipments including Milk Powders and Concentrates are conducted on a CFR basis, where the responsibility for the goods is transferred to the buyer upon loading onto the vessel. This framework often restricts our ability to influence the choice of shipping line for these shipments.
- **Limited Alternatives:** In many of the routes we operate, CMA vessels may be the predominant or exclusive option available. Attempting to divert our shipments away from CMA in such cases could potentially result in limited alternative options, which might lead to unforeseen delays and disruptions in our supply chain.
- **Potential Delays and Stock-Related Issues:** It is essential to consider the implications of choosing not to utilize CMA services. Doing so may result in severe delays in deliveries, causing multiple stock-related issues that are detrimental to our business operations and maintaining optimal inventories.

So, here we are seeking permission to use personal bank cards for transactions on a case-by-case basis with CMA CGM shipping line. This request is motivated by the need for greater flexibility and convenience in certain situations where the company card may not be accepted. The clearance team will make sure all expenses made with a personal card should be properly documented, in accordance with company policies. Additionally, will promptly submit all receipts and transaction details to the finance department along with the shipment documents.

Since the case-to-case basis approval, will be operationally hectic due to limited time for DO collection and clearance so to avoid the delays in clearing the shipments, demurrages & detention, this approval can help us reducing the paperwork, save working time, allowing more to focus on jobs and work efficiently.

### Authorization / Approval

  
05/10/2023

Department Head

  
05/10/23

Finance Manager



General Manager

Authorized Signatory

## Mohammad Amir

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**From:** Sayyed Mobin Razzaq  
**Sent:** Tuesday, September 26, 2023 10:54 AM  
**To:** Atif Hussain; Shahbaz Ahmad; Ezhil Rizwan  
**Cc:** Mohammad Amir; Nadeem Mohammed; Adnan Khan – Fin Dept.; Khaja Bahauddin; Saadain Waris  
**Subject:** RE: Notification Required for Bank Transfer

Dear Atif/Rizwan,

Considering there are no other options through which these transactions (payment to CMA CGM) can be affected as Company don't have online banking facility, Zad finance has advised to prepare approval note for using personal credit card/bank account for transactions with CMA.


Please note transactions done through personal account without approval will be rejected by Finance, accordingly request to please proceed with approval note immediately.

Thanks & Regards,

Mobin Razzaq Sayyed  
Senior Manager – Finance



**Dandy Company Ltd.**  
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Tel: +974 44603600 | Fax: +974 44603700 | Mobile: +974 50447645  
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**From:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>  
**Sent:** Tuesday, September 5, 2023 1:32 PM  
**To:** Shahbaz Ahmad <[shahbaz@zad.qa](mailto:shahbaz@zad.qa)>; Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>  
**Cc:** Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>; Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>; Khaja Bahauddin <[khaja@zad.qa](mailto:khaja@zad.qa)>; Saadain Waris <[saadain@dandy.qa](mailto:saadain@dandy.qa)>  
**Subject:** RE: Notification Required for Bank Transfer

Dear Shahbaz,  
I am writing to formally express some concerns and considerations regarding our ongoing use of the CMA shipping line for our shipments.

As we discussed yesterday, the CMA Group is currently ranked as the 3rd largest shipping line globally. While their size and reach are significant advantages, it has come to our attention that certain challenges and limitations have arisen in our shipping operations:

- **CFR Basis Shipments:** A substantial portion of our shipments including Milk Powders and Concentrates are conducted on a CFR basis, where the responsibility for the goods is transferred to the buyer upon loading

onto the vessel. This framework often restricts our ability to influence the choice of shipping line for these shipments.

- **Limited Alternatives:** In many of the routes we operate, CMA vessels may be the predominant or exclusive option available. Attempting to divert our shipments away from CMA in such cases could potentially result in limited alternative options, which might lead to unforeseen delays and disruptions in our supply chain.
- **Potential Delays and Stock-Related Issues:** It is essential to consider the implications of choosing not to utilize CMA services. Doing so may result in severe delays in deliveries, causing multiple stock-related issues that are detrimental to our business operations and maintaining optimal inventories.

Given these factors, we believe it is in our best interest to carefully evaluate our relationship with CMA rather than outright avoiding their services. We recommend exploring constructive ways to address our concerns related to payment method.

In conclusion, we kindly request you to work around and support in navigating this matter to sort this payment related issue via Wire Transfer option. For case to case basis approval, will be operationally hectic due to limited time for DO collection and clearance to avoid any demurrages.

Thank you for your attention to this matter, and we look forward to your feedback and direction on how best to proceed.

Thanks & Regards,

**Atif Hussain**

Senior Manager – Procurement



**Dandy Company Ltd.**

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Email: [atif@dandy.qa](mailto:atif@dandy.qa) | Web: [www.dandy.qa](http://www.dandy.qa)

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**From:** Shahbaz Ahmad <[shahbaz@zad.qa](mailto:shahbaz@zad.qa)>

**Sent:** Monday, September 4, 2023 6:44 PM

**To:** Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>

**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>; Mohamed Samra <[kemosamra1990@gmail.com](mailto:kemosamra1990@gmail.com)>; riyasdandy@gmail.com; Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>; Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>; Khaja Bahaiddin <[khaja@zad.qa](mailto:khaja@zad.qa)>

**Subject:** RE: Notification Required for Bank Transfer

Dear Mobin,

Considering that we are not having the online banking facility, it is recommended that we advise supplier to ship through lines other than CMA.

We will discuss on doing the transfers for cases where the shipping through CMA cannot be avoided.

Thanks and Regards,  
Shahbaz Ahmad  
Manager - Finance



شركة زاد القابضة  
Zad Holding Company s.a.c.

**Zad Holding Company Q.P.S.C**

P.O. Box - 1444, Doha - QATAR

Tel : +974-44489732 | Fax : +974-44438137 | Mob: +974-55239399

Email : [shahbaz@zad.qa](mailto:shahbaz@zad.qa) | Website: [www.zad.qa](http://www.zad.qa)

**From:** Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>

**Sent:** Monday, September 4, 2023 10:50 AM

**To:** Shahbaz Ahmad <[shahbaz@zad.qa](mailto:shahbaz@zad.qa)>

**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>; Mohamed Samra <[kemosamra1990@gmail.com](mailto:kemosamra1990@gmail.com)>; riyasdandy@gmail.com; Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>; Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>

**Subject:** RE: Notification Required for Bank Transfer

Dear Shahbaz,

Please advise on trailing email as CMA is one the biggest shipping line and we can't avoid transactions with them at the same time we don't have active online banking to make payment through wire transfer. Shipping line has ruled out the possibility of payment through cash, cheque or credit card and only accepted mode is wire transfer.

To avoid demurrages custom team has done few transactions through their personal account, however we advised not to use personal account without management approval.

Thanks & Regards,

Mobin Razzaq Sayyed  
Senior Manager – Finance



**Dandy Company Ltd.**

P.O Box: 2239, Doha - Qatar

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**From:** Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>

**Sent:** Monday, September 4, 2023 9:54 AM

**To:** Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>; Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>; Shahbaz Ahmad - Finance <[shahbaz@zad.qa](mailto:shahbaz@zad.qa)>  
**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>; Mohamed Samra <[kemosamra1990@gmail.com](mailto:kemosamra1990@gmail.com)>; [riyasdandy@gmail.com](mailto:riyasdandy@gmail.com)  
**Subject:** RE: Notification Required for Bank Transfer

Dear Mr. Mobin,

With reference to our discussion, kindly find yellow highlighted comments in below email for your reference.

Thanks and regards,

Ezhil Rizwan  
Senior Executive – Supply Chain



**Dandy Company Ltd.**

Industrial Area | Street No 02 | Building No 160 | Doha – Qatar | P.O. Box No 2239  
Tel: +974 44603600 | Fax: +974 44603700 | Mob: +974 50378815  
Email: [rizwan@dandy.qa](mailto:rizwan@dandy.qa) | Web: [www.dandy.qa](http://www.dandy.qa)

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**From:** Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>  
**Sent:** Wednesday, 30 August, 2023 10:24 AM  
**To:** Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>; Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>; Shahbaz Ahmad - Finance <[shahbaz@zad.qa](mailto:shahbaz@zad.qa)>  
**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>; Mohamed Samra <[kemosamra1990@gmail.com](mailto:kemosamra1990@gmail.com)>; [riyasdandy@gmail.com](mailto:riyasdandy@gmail.com)  
**Subject:** RE: Notification Required for Bank Transfer

Dear Rizwan,

As discussed please check on below 2 aspects accordingly we will seek advise from Zad;

1. How QFI/QFM are managing transactions with CMA, they have much more volume than us – As discussed with QFI representative, earlier they made payment by cheque by depositing in bank, but in recent times they have been informed by CMA liner only wire transfer acceptable, later that they have not received any shipment through CMA.
2. As discussed please check second alternative with CMA. – Attached email from CMA CGM with this email for your reference.

Thanks & Regards,

Mobin Razzaq Sayyed  
Senior Manager – Finance



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**From:** Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>

**Sent:** Wednesday, August 30, 2023 10:08 AM

**To:** Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>; Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>; Shahbaz Ahmad - Finance <[shahbaz@zad.qa](mailto:shahbaz@zad.qa)>

**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>; Mohamed Samra <[kemosamra1990@gmail.com](mailto:kemosamra1990@gmail.com)>; [riyasdandy@gmail.com](mailto:riyasdandy@gmail.com)

**Subject:** RE: Notification Required for Bank Transfer

Dear Mr. Mobin,

The payments are not made through CMA CGM system there is no such platform or option provided in liners website.

Below is the process cycle.

01. Invoice receipt from supplier for delivery order by email.
02. Online payment by bank transfer gets initiate on liners account.
03. Payment receipt along with BL to be upload in system as shown in below screenshot.
04. At present not available any new BL reference for which DO to be raised, thus we are limited to access the system and unable to show the next page screenshot where BL & payment receipt upload option will be reflecting in system.
05. Post upload the necessary documents the delivery order will be released in system and by email.

## Delivery Order request

## 1. Create new request

\* BL Number

IBC1096204

\* Service Type

New Delivery Order

Import DO Request already raised for this BL Number.

\* Agency Location

Qatar - Doha

Do you need an appointment?



NO

---

Thanks and regards,

Ezhil Rizwan  
Senior Executive – Supply Chain

**Dandy Company Ltd.**

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Tel: +974 44603600 | Fax: +974 44603700 | Mob: +974 50378815

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**From:** Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>**Sent:** Tuesday, 29 August, 2023 1:57 PM**To:** Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>; Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>; Shahbaz Ahmad - Finance <[shahbaz@zad.qa](mailto:shahbaz@zad.qa)>**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>; Mohamed Samra <[kemosamra1990@gmail.com](mailto:kemosamra1990@gmail.com)>; [riyasdandy@gmail.com](mailto:riyasdandy@gmail.com)**Subject:** RE: Notification Required for Bank Transfer

Dear Rizwan,

As discussed with Atif please share screenshot of their system/website through which you process payment to check whether payment can be made through credit card, accordingly we will raise it to Zad for resolution as other unit may also be facing same issue.

Thanks & Regards,

Mobin Razzaq Sayyed  
Senior Manager – Finance



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**From:** Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>

**Sent:** Tuesday, August 29, 2023 1:51 PM

**To:** Adnan Khan – Fin Dept. <[adnankhan@dandy.qa](mailto:adnankhan@dandy.qa)>

**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Sayyed Mobin Razzaq <[mobin@dandy.qa](mailto:mobin@dandy.qa)>; Nadeem Mohammed <[nadeemmohammed@dandy.qa](mailto:nadeemmohammed@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>; Mohamed Samra <[kemosamra1990@gmail.com](mailto:kemosamra1990@gmail.com)>; [riyasdandy@gmail.com](mailto:riyasdandy@gmail.com)

**Subject:** FW: Notification Required for Bank Transfer

Dear Adnan,

Below email for your reference.

Thanks and regards,

Ezhil Rizwan  
Senior Executive – Supply Chain



**Dandy Company Ltd.**

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**From:** ALFAZ Mohammed <[DOH.MALFAZ@cma-cgm.com](mailto:DOH.MALFAZ@cma-cgm.com)>

**Sent:** Tuesday, 29 August, 2023 12:18 PM

**To:** Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>

**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Dandy Custom



<clearance@dandy.qa>; RAVI Bharath <DOH.BHRAVI@cma-cgm.com>

**Subject:** RE: Notification Required for Bank Transfer

Dear Ezhil,

Please be informed, we are accepting payment only through bank wire transfers.

Cash and Cheque is no longer accepted.



**MOHAMMED Alfaz**  
Customer Service Supervisor  
Direct line: +974 4019 0121  
Mobile: +974 6887 3751  
Zone 23, Building 58, Street 231  
Al Shoumouk Towers, 7<sup>th</sup> Floor  
Tower A, Unit No. ST-A-07-03  
P.O. Box 55341, Doha, Qatar  
Business website: [www.cma-cgm.com](http://www.cma-cgm.com)  
Group website: [www.cmacgm-group.com](http://www.cmacgm-group.com)



**From:** Ezhil Rizwan <[rizwan@dandy.qa](mailto:rizwan@dandy.qa)>

**Sent:** Tuesday, August 29, 2023 11:09 AM

**To:** ALFAZ Mohammed <[DOH.MALFAZ@cma-cgm.com](mailto:DOH.MALFAZ@cma-cgm.com)>

**Cc:** Atif Hussain <[atif@dandy.qa](mailto:atif@dandy.qa)>; Mohammad Amir <[mohammadamir@dandy.qa](mailto:mohammadamir@dandy.qa)>; Dandy Custom <[clearance@dandy.qa](mailto:clearance@dandy.qa)>

**Subject:** Notification Required for Bank Transfer

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Business Partner,

With reference to our discussion, kindly share the notification or instruction that CMA CGM will accept the payment only through bank transfer, the same is required for our internal reference and record.

Thanks and regards,

Ezhil Rizwan

Senior Executive – Supply Chain



**Dandy Company Ltd.**

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