



IMPORT PROCESS & FLOW HANDBOOK

A practical guide to pre-clearance, customs clearance, trade finance and post-clearance documentation in Nigeria

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IMPORTANT NOTICE

This handbook is an operational guide based on AMG source material updated through October 2026. Import regulations, customs procedures, foreign exchange requirements, banking practices, and product-specific regulatory requirements are subject to change and may vary depending on the nature of the shipment and the applicable authorities. All shipments should be validated against the most current instructions, regulations, and guidelines issued by the relevant government agencies, the importer's authorised dealer bank, shipping line, terminal operator, and any other regulatory body with jurisdiction over the transaction. AMG recommends that clients confirm all compliance and documentary requirements prior to shipment to avoid delays, penalties, additional costs, or clearance disruptions.

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HOW TO USE THIS HANDBOOK

Use Sections 3-7 for the operational import and clearance journey. Use Sections 8-10 for trade-finance structures. The responsibilities matrix and shipment checklist in Section 12 are designed for pre-shipment alignment between AMG, the importer, supplier and bank.

1. Purpose and Scope

This handbook explains the principal documents, parties and activities involved in importing goods into Nigeria. It is intended to help clients prepare compliant documentation, understand AMG's coordination role, and reduce avoidable delays, penalties, storage charges and demurrage.

Core objectives

- Clarify the documents required before shipment and before customs clearance.
- Explain the relationship between Form M, regulatory approvals, PAAR, customs declaration and cargo release.
- Describe confirmed and unconfirmed deferred letter of credit structures.
- Explain documentary collection and bills-for-collection arrangements.
- Define the responsibilities of the importer, exporter, bank, AMG and government agencies.

AMG SERVICE PRINCIPLE

Accurate and timely documentation is fundamental to compliant clearance. Cargo descriptions, part numbers, quantities, values, origins and HS Codes should be consistent across the proforma invoice, commercial invoice, packing list, transport document, Form M and regulatory certificates.

2. End-to-End Import Process

Stage	What happens
1. Commercial preparation	Agree the sale, Incoterms, payment method, cargo description, value, HS Codes and shipment plan.
2. Regulatory review	Identify whether SON, NAFDAC, NESREA or another agency approval is applicable.
3. Form M initiation	Submit the proforma invoice, marine insurance certificate and applicable regulatory documents through the importer's authorized dealer bank.
4. Shipment and document collection	The supplier ships the goods and sends the complete shipping-document set.
5. PAAR processing	The shipping documents are submitted on B Odogwu then follow up with bank for paar validation and approval .
6. Customs declaration and duty assessment	Once the required shipment details are available, the customs declaration is prepared and the assessed duty is paid by the importer.
7. Examination and agency release	Cargo is presented for customs examination and, where applicable, other regulatory release.
8. Terminal and shipping-line release	Applicable shipping-line, terminal and delivery requirements are completed.
9. Gate-out and delivery	Cargo is released from the port or terminal and delivered as instructed.
10. Post-clearance close-out	Exchange control and supporting clearance documents are compiled and provided to the client or bank as required.

3. Pre-Clearance: Form M and Regulatory Documents

Form M is a key pre-importation document. To initiate the application, the importer should provide a complete and internally consistent documentation pack to its authorised dealer bank. AMG can coordinate document review and submission support based on the client's instruction.

3.1 Required documents

- Proforma invoice.
- Marine insurance certificate issued locally for the importer.
- Applicable product or agency approvals, including SON, NAFDAC or NESREA documentation, where required.

3.2 Minimum information on the proforma invoice

Required field	Purpose
Detailed cargo description	Must be stated clearly and consistently across the shipment documents.
HS Code for each item	Must be stated clearly and consistently across the shipment documents.
Country of origin	Must be stated clearly and consistently across the shipment documents.
Country of supply	Must be stated clearly and consistently across the shipment documents.
Unit price and total price	Must be stated clearly and consistently across the shipment documents.
Freight cost and total transaction value	Must be stated clearly and consistently across the shipment documents.
Proforma invoice number and date	Must be stated clearly and consistently across the shipment documents.
Port of loading and port of discharge	Must be stated clearly and consistently across the shipment documents.
Payment method, such as bills for collection or letter of credit	Must be stated clearly and consistently across the shipment documents.
Supplier's legal name, address, email address and telephone number	Must be stated clearly and consistently across the shipment documents.
Consignee's legal name, address and email address	Must be stated clearly and consistently across the shipment documents.
Mode of transport, such as sea or air	Must be stated clearly and consistently across the shipment documents.

3.3 Marine insurance

The marine insurance certificate is ordinarily arranged locally by the consignee through its insurer. Where requested by the client, AMG may coordinate the insurance process at the client's cost, subject to agreed terms and availability.

DOCUMENT-CONTROL CHECKPOINT

Before Form M submission, confirm that the importer and supplier names, cargo descriptions, HS Codes, values, currencies, countries, ports and payment terms are aligned across all supporting documents.

4. SONCAP and Product Conformity

The Standards Organisation of Nigeria Conformity Assessment Programme (SONCAP) supports the control of regulated products imported into Nigeria. Where SONCAP applies, the supplier or manufacturer should complete the required conformity process before shipment and provide the relevant certificates for Form M and clearance processing.

Typical conformity sequence

1. Confirm whether the product is regulated and whether a product certificate is required.
2. Engage an approved conformity-assessment body, as applicable.
3. Arrange product or factory inspection and testing where required.
4. Obtain the applicable product certificate before shipment.
5. Provide the certificate and proforma invoice to AMG for Form M coordination.
6. Obtain the SONCAP certificate or other required release documentation for the shipment.

COMPLIANCE WARNING

Failure to obtain the required conformity documentation before shipment may lead to penalties, additional procedures, cargo delays and extra cost. The precise requirement should be confirmed for the specific product and shipment before dispatch.

5. PAAR Processing

The Pre-Arrival Assessment Report (PAAR) is issued through the Nigeria Customs Service process and is required before the customs clearance and duty-assessment stages can be completed.

Documents commonly required

- Packing list
- Commercial invoice
- Combined Certificate of Value and Origin (CCVO)
- Original or acceptable copy of the Air Waybill or Master Bill of Lading, as applicable
- SONCAP certificate or other applicable regulatory documentation
- Form M

Process overview

Party	Responsibility
Supplier / exporter	Provides the complete and compliant shipping-document set.
AMG	Reviews the documents and coordinates submission through the consignee's bank that processed Form M.
Authorised dealer bank	Processes the documentation through the applicable banking and customs channels.
Nigeria Customs Service	Reviews the submission and issues the PAAR, subject to satisfactory documentation and assessment.
AMG / importer	Uses the PAAR to proceed with customs declaration, duty assessment and destination clearance.

TIMING

The source document indicated a 48-hour PAAR approval target. This handbook does not guarantee a processing time because approval depends on document quality, system availability and the reviewing authorities.

6. Inbound Formalities and Customs Clearance

6.1 Customs declaration and duty assessment

After the relevant shipment or rotation details are available, AMG prepares and submits the shipping documents for customs declaration and duty assessment. The declaration should contain complete details of the cargo, while the assessment identifies the duties and taxes payable to the Federal Government of Nigeria.

6.2 Duty payment

7. AMG sends the customs assessment to the client promptly after receipt.
8. The client pays the assessed amount through the approved channel and provides evidence of payment.
9. Following confirmation of payment, the customs file proceeds to the examination stage.
10. AMG coordinates the examination date and operational arrangements with the relevant parties.

6.3 Customs examination

Imported cargo may be selected or required for physical examination. The examination verifies the declaration against the goods presented and may include checks on description, quantity, part numbers, HS Codes, value and applicable permits. Customs issues an examination report based on its findings.

6.4 Consequences of discrepancies

- Regulatory penalties or additional queries
- Reassessment of classification, value, duties or taxes
- Delays in cargo release
- Additional storage, terminal and demurrage charges
- Further inspection or agency intervention

CRITICAL INSTRUCTION TO SUPPLIERS

All shipment documents must accurately describe the goods. Do not use generic descriptions where a precise commercial and technical description is available. Ensure that part numbers, model numbers, quantities and HS Codes are consistent.

7. Post-Clearance Documentation

After cargo release and gate-out, AMG compiles the relevant post-clearance records. These documents support shipment close-out, bank reporting and exchange-control obligations where applicable.

Typical post-clearance records

- Validated customs declaration or Single Goods Declaration (SGD)
- Copy of the PAAR used for clearance
- Customs duty payment receipt and assessment notice, where applicable
- Tally sheet, gate pass, exit note or Terminal Delivery Order
- Shipping-line or terminal release evidence
- Container interchange or container card, where applicable
- Other documents required by the authorised dealer bank for exchange-control purposes

AMG provides the available exchange-control documentation to the client for onward submission to its bank, where required. The client should retain the full shipment file in accordance with its internal, banking, tax and regulatory record-retention requirements.

8. Deferred Letter of Credit Transactions

A deferred letter of credit allows payment to the exporter at an agreed future maturity date, subject to the terms of the credit and presentation of compliant documents. The precise financing structure, tenor, confirmation arrangements, foreign-exchange process and charges are agreed between the importer, its bank and the transaction parties.

8.1 Common transaction sequence

11. The importer and exporter enter into a sales agreement.
12. The importer completes Form M and provides the bank's required documents.
13. The importer instructs its bank to issue the deferred letter of credit.
14. The issuing bank transmits the credit through a correspondent or advising bank.
15. The exporter ships the goods and presents the required documents.
16. The banks examine the documents against the letter-of-credit terms.
17. The importer receives the documents for clearance, subject to the bank's release conditions.
18. Payment is made at maturity in accordance with the credit, available foreign exchange and the bank's agreed financing arrangement.

8.2 Unconfirmed deferred letter of credit

Under an unconfirmed structure, the correspondent or advising bank transmits or advises the issuing bank's credit without adding its own independent payment undertaking. The exporter therefore relies principally on the issuing bank and the terms of the credit.

8.3 Confirmed deferred letter of credit

Under a confirmed structure, a confirming bank adds its own undertaking to honour a compliant presentation, subject to the letter-of-credit terms. Confirmation availability, pricing and risk acceptance are determined by the relevant banks.

BANK-SPECIFIC TERMS

The February 2023 source referred to deferred tenors of 120 to 180 days and to foreign-exchange bidding and loan booking. These are not presented here as universal terms. Clients must obtain transaction-specific terms directly from their authorised dealer bank.

9. Documentary Collections and Release Conditions

Documentary collection is a bank-handled process under which commercial and, where applicable, financial documents are forwarded for collection in accordance with the remitting party's instructions. Unlike a letter of credit, banks generally act as intermediaries and do not provide a payment undertaking unless separately agreed.

9.1 Document categories

Category	Examples
Financial documents	Bills of exchange, promissory notes, cheques and similar instruments used to obtain payment.
Commercial documents	Invoices, transport documents, documents of title, packing lists, certificates and other shipment records.

9.2 Typical shipping documents

- Original transport document, such as a Bill of Lading, Air Waybill or Road Waybill
- Combined Certificate of Value and Origin
- Packing list
- Commercial invoice
- Manufacturer's certificate of production or standards declaration, where applicable
- Phytosanitary certificate, chemical analysis report or laboratory test certificate, where applicable
- Accepted bill of exchange, where required

9.3 Release methods

Method	Description
Documents against payment (D/P)	Documents are released against payment, often referred to as a sight collection.
Documents against acceptance (D/A)	Documents are released against the importer's acceptance of a time draft or bill of exchange, with payment due at maturity.

NIGERIA-SPECIFIC VALIDATION

The source document stated that only documents against acceptance are allowed in Nigeria. Because banking and foreign-exchange rules may change, the permitted structure must be confirmed with the importer's authorised dealer bank before the transaction is agreed.

10. Bills for Collection Process Flow

Step	Activity
1	The importer and exporter enter into a purchase contract and agree the collection terms.
2	The importer completes and obtains the required Form M registration or approval.
3	The exporter ships the goods and presents the shipping documents to its remitting bank.
4	The remitting bank forwards the documents and collection instruction to the importer's collecting bank.

5	The collecting bank notifies the importer and applies the stated release conditions.
6	Where documents are against acceptance, the importer accepts the bill of exchange and receives the documents, subject to the bank's requirements.
7	The importer uses the documents to clear the goods and obtains the required exchange-control records.
8	At maturity, the importer provides funding and payment instructions to the collecting bank.
9	The collecting bank remits payment through the banking chain to the exporter.

11. Risk and Benefit Analysis

11.1 Exporter perspective

Potential benefits	Principal risks
Bank-managed document handling may provide structure and procedural control.	The importer may refuse to accept the documents or bill of exchange.
Collections can be less complex and less costly than a letter of credit.	The importer may accept the bill but fail to pay at maturity.
Release conditions may reduce the risk of documents being handed over prematurely.	Goods may arrive before the commercial dispute or payment issue is resolved.
The process creates a documented banking trail.	Country, transfer, foreign-exchange and bank-processing risks may affect payment.

11.2 Importer perspective

Potential benefits	Principal risks
Payment may be deferred until an agreed maturity date.	Goods may not meet the expected quality or specification.
The structure may support cash-flow management.	The importer may incur storage or demurrage while resolving document issues.
Collection may be simpler than arranging a documentary credit.	Acceptance of a bill of exchange creates a payment obligation at maturity.
Documents are handled through banks under collection instructions.	Incorrect, incomplete or delayed documents may disrupt customs clearance.

COMMERCIAL DECISION

The appropriate payment method should be selected after considering the parties' relationship, transaction value, product risk, country and bank risk, foreign-exchange access, document complexity, financing needs and remedies for non-performance.

12. Responsibilities Matrix and Client Checklist

12.1 Responsibilities matrix

Party	Key responsibilities
Importer / consignee	Provide accurate corporate and transaction information; arrange insurance; instruct the bank; fund duties, taxes and local charges; approve documents; support regulatory compliance.
Exporter / supplier	Provide accurate product and shipment details; obtain origin-side certificates; ship in accordance with instructions; present complete and compliant documents.
AMG Logistics	Review and coordinate documentation; support Form M and PAAR processing; prepare clearance documentation; coordinate customs examination, release, gate-out and post-clearance records.
Authorised dealer bank	Process Form M and trade-finance instructions; handle letters of credit or collections; apply document-release

	conditions; manage payment and exchange-control requirements.
Nigeria Customs Service	Assess declarations, determine duties and taxes, examine cargo, issue relevant reports and authorise customs release.
Other regulatory agencies	Review regulated goods and issue approvals, certificates or release decisions within their mandates.
Shipping line / airline / terminal	Issue transport and arrival records; apply release requirements; collect applicable charges; release cargo or containers after conditions are met.

12.2 Pre-shipment client checklist

- ☐ Commercial terms and payment method agreed
- ☐ Incoterms and responsibility for freight and insurance confirmed
- ☐ HS Codes reviewed
- ☐ Product-regulatory requirements confirmed
- ☐ Form M documentation complete
- ☐ Marine insurance certificate available
- ☐ Supplier instructed on document wording and consistency
- ☐ SONCAP or other required certificates obtained
- ☐ Original-document routing agreed with banks and courier
- ☐ Destination charges, duty funding and clearance authority planned

12.3 Pre-arrival clearance checklist

- ☐ Final commercial invoice received
- ☐ Packing list received
- ☐ Transport document received and verified
- ☐ CCVO received
- ☐ Applicable regulatory certificates received
- ☐ PAAR process initiated or completed
- ☐ Customs assessment reviewed and funded
- ☐ Examination and terminal arrangements planned
- ☐ Delivery location and receiving contact confirmed

13. SHIPPING INSTRUCTIONS.

13.1 NON-LETTER OF CREDIT SHIPMENT

. Non-Bank Consignments (Bill for Collection)

- **Shipper:** Actual Shipper
- **Consignee:** Actual Consignee
- **Notify Party:** AMG Logistics Nigeria Limited
- **Reference:** Form M reference (to be provided by the shipper) must be indicated on the MBL.

13.2 LETTER OF CREDIT SHIPMENT (BANK CONSIGNMENT)

- **Shipper:** Actual Shipper
- **Consignee:** To the Order of the Bank (full bank name and address must be stated)
- **Notify Party:** Actual Consignee
- **References:** Both the Letter of Credit (LC) reference and the Form M reference must be indicated on the MBL.

14. Glossary

Term	Meaning
Authorised Dealer Bank	A bank authorised to process eligible trade and foreign-exchange transactions.
AWB	Air Waybill.
Bill of Exchange	A written financial instrument requiring payment of a stated amount either on demand or at a future date.
CBN	Central Bank of Nigeria.
CCVO	Combined Certificate of Value and Origin.
D/A	Documents Against Acceptance.
D/P	Documents Against Payment.
ECD	Exchange Control Documents.
Form M	A pre-importation trade document used in the Nigerian import process.
HS Code	Harmonized System classification code used for customs and trade purposes.
LC	Letter of Credit.
MBL	Master Bill of Lading.
NAFDAC	National Agency for Food and Drug Administration and Control.
NCS	Nigeria Customs Service.
NESREA	National Environmental Standards and Regulations Enforcement Agency.
PAAR	Pre-Arrival Assessment Report.
SGD	Single Goods Declaration.
SON	Standards Organisation of Nigeria.
SONCAP	Standards Organisation of Nigeria Conformity Assessment Programme.
TDO	Terminal Delivery Order.

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FINAL REMINDER

This handbook supports operational planning but does not replace instructions from government authorities, banks, carriers, terminals, insurers or legal and tax advisers. Shipment-specific requirements should always be confirmed before cargo is dispatched.