

Incoterms 2020 Chart: Who Pays What

This one-page Incoterms® 2020 cheat sheet shows, for every rule, who pays for each part of the journey — packaging, export and import clearance, transport, insurance and duties — and where the risk passes from seller to buyer. Print it, save it as a PDF, or download the ready-made version.

Incoterm	Packaging	Export Clearance	Origin Inland Transport	Main Carriage (Freight)	Insurance	Import Clearance	Destination Inland Transport	Duties & Taxes
EXW Ex Works	Seller	Buyer	Buyer	Buyer	—	Buyer	Buyer	Buyer
FCA Free Carrier	Seller	Seller	Seller	Buyer	—	Buyer	Buyer	Buyer
CPT Carriage Paid To	Seller	Seller	Seller	Seller	—	Buyer	Buyer	Buyer
CIP Carriage and Insurance Paid To	Seller	Seller	Seller	Seller	Seller	Buyer	Buyer	Buyer
DAP Delivered At Place	Seller	Seller	Seller	Seller	—	Buyer	Seller	Buyer
DPU Delivered at Place Unloaded	Seller	Seller	Seller	Seller	—	Buyer	Seller	Buyer
DDP Delivered Duty Paid	Seller	Seller	Seller	Seller	—	Seller	Seller	Seller
FAS Free Alongside Ship	Seller	Seller	Seller	Buyer	—	Buyer	Buyer	Buyer
FOB Free On Board	Seller	Seller	Seller	Buyer	—	Buyer	Buyer	Buyer
CFR Cost and Freight	Seller	Seller	Seller	Seller	—	Buyer	Buyer	Buyer
CIF Cost, Insurance and Freight	Seller	Seller	Seller	Seller	Seller	Buyer	Buyer	Buyer

How to read the chart

Each row is one Incoterms® rule. A badge shows which party — Seller or Buyer — bears that cost or task under the rule; a dash means the rule does not require it. Rules marked “Any mode” work for every type of transport, while FAS, FOB, CFR and CIF are for sea and inland waterway freight only.

Where does the risk transfer?

Rule	Transport	Risk passes to the buyer
EXW	Any mode	The moment the goods are placed at the buyer's disposal at the seller's premises (before loading).
FCA	Any mode	When the goods are delivered to the buyer's nominated carrier at the named place.
CPT	Any mode	When the goods are handed to the first carrier — before arrival, even though the seller pays freight.
CIP	Any mode	When the goods are handed to the first carrier.
DAP	Any mode	When the goods are placed at the buyer's disposal, ready for unloading, at the named destination.
DPU	Any mode	When the goods, once unloaded, are placed at the buyer's disposal at the named place.
DDP	Any mode	When the goods are placed at the buyer's disposal, ready for unloading, at the named destination.
FAS	Sea / inland waterway only	When the goods are placed alongside the vessel at the port of shipment.
FOB	Sea / inland waterway only	When the goods are placed on board the vessel at the port of shipment.
CFR	Sea / inland waterway only	When the goods are placed on board the vessel at the port of shipment — even though freight is paid to destination.
CIF	Sea / inland waterway only	When the goods are placed on board the vessel at the port of shipment.

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Free chart by TradeTools Box — <https://www.tradetoolsbox.com/en/incoterms/responsibility-matrix>