

Trade Loans for Buyers (Import Trade Loan)

When purchasing goods or services that are core to your procurement/ production and/or sales requirement, cash flow stress can arise easily. Hang Seng Bank Limited ("the Bank")'s Trade Loans for Buyers can support your financing needs in a way that fits into your trade and production cycle. The Bank can also make your settlements hassle-free as loan proceeds will be paid directly to your suppliers.

Improved cash flow

Repayment dates of your Import Trade Loans tenor are subjected to agreement between you and the Bank, giving you better cash flow flexibility.

Capturing Market Opportunities

Trade Loans for Buyers allow you to make prompt payments to your suppliers, putting you in a better position to negotiate discounts with them.

Trade Loan for Buyers may also be extended for:

- A. Payments towards tax/freight/insurance charges that are payable by the buyers
- B. Payments towards tax and utilities (electricity, water, gas, sewer, telephone and internet access) which are under the costs of goods sold



How to apply?

Submit the following documents with Application form:

1. Invoice
2. Proof of delivery (e.g. copy of bill of lading and air waybill)

24-hour Business Partner Direct : 2198 8000 hangseng.com/trade

For details, please contact your designated Sales Manager of Global Trade Solutions.

Remarks:

1. The service is subject to the relevant terms and conditions to be agreed between you and Hang Seng Bank Limited.
2. If there is any discrepancy between the Chinese and English versions of this material, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

買方貿易貸款

當購買對採購、生產或銷售至關重要的商品或服務時，現金流往往會變得緊張。恒生銀行有限公司（「本行」）提供的進口貿易貸款可配合你的貿易及生產週期，支持你的融資需要。

本行更會將進口貿易貸款款項直接支付給你的供應商，助你安枕無憂地完成付款。

資金週轉更靈活

你與本行所協議之貿易貸款期，令資金週轉更靈活。

捉緊市場商機

進口貿易貸款讓你及時付款予供應商，助你提升議價能力。

進口貿易貸款更可涵蓋：

- 由買家繳交的稅款/運費/保險費
- 銷貨成本內的稅款及公共事務費（電費、水費、煤氣費、排污費、電話費及上網費）



如何申請？

隨申請表一併提交以下文件：

1. 發票
2. 交貨證明（如提單和空運提單副本）

24 小時「商伴同恒」專線：2198 8000 hangseng.com/trade

詳情請聯絡您的環球貿易方案客戶經理。

備註：

1. 本服務受閣下與恒生銀行有限公司同意之相關條款及細則約束。
2. 如中、英文版本有任何不一致，以英文版本為準。

借定唔借？還得到先好借！

滙豐集團成員 Member HSBC Group