

## Receivables Finance

Receivables Finance is a solution that combines working capital financing, accounts receivable management, collection and credit protection. When trading on open account, you can count on Hang Seng Bank Limited ( "the Bank" )'s Receivables Finance services to give you enhanced liquidity. Apart from receiving payment before the due date, you can also benefit from our receivables collection services, eliminating the hassles of collecting payment from your buyers. Most importantly, you can mitigate buyers' non-payment risk by getting credit insurance cover from one of our business partners.

### No Need to Provide Collateral

Upon assigning accounts receivable to the Bank, you can obtain financing with no tangible collateral required.

### Better Cash Flow Management

You can make use of your accounts receivable to finance business needs.

### Enhanced Competitiveness

Knowing that you are backed up by the Bank's Receivables Finance Service, you can enjoy a better position when negotiating terms with your buyer.

### Optional Credit Protection

We partner with a number of insurers to offer you credit protection against payment defaults by your buyers. The protection is extended to exports from Hong Kong, Macau and China, and exports to buyers in developing countries, optimizing your coverage under our receivables finance solution.

### Reduced Administrative Work

Debt collection and sales ledger management will be performed by the Bank so you can concentrate your resources on sales and production.

### Credit Management

The Bank will conduct credit checks on buyers to help you minimize potential bad debts.

## Project-based Receivable Finance

Project-based Receivable Finance may be extended for Construction Contract or Specified Contract, providing you different financing solutions.

## SME Financing Guarantee Scheme ("SFGS")

The SFGS is provided by the HKMCI, a wholly-owned subsidiary of the Hong Kong Mortgage Corporation Limited ("HKMC"). Providing financing solutions to help you enhance the productivity and competitiveness amid dynamic business environments.

24-hour Business Partner Direct : 2198 8000

**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!**

滙豐集團成員 Member HSBC Group

## 應收賬融資

應收賬融資是結合營運資金融資、應收賬目管理、追收債項及信貸保障的理財方案，在記賬貿易中，恒生銀行有限公司（「本行」）的應收賬融資服務讓你可獲得額外流動資金，令公司理財更靈活。貴公司毋須等待賬項到期日，即時可貼現資金以供周轉。本行亦會代你收賬，減省收賬款的不便。此外，你更可經由本行為應收賬項購買買家信用保險，減低買家無力償還所造成的損失。

### 毋須提供抵押

應收賬轉讓給恒生銀行後，你便可以即時取得融資，毋須提供有形資產作抵押。

### 更有效地管理現金

你可將應收賬目貼現，以應付業務需要。

### 增強競爭力

憑著本行的應收賬融資服務，與買家磋商時，你可享有更多優勢。

### 可選的信貸保障

恒生銀行與數家保險公司合作，可提供信貸保障，即使買家拖欠付款，你也可安心發展業務。保障現擴展至企業於香港、內地及澳門之關聯公司源於內地之出口，更可涵蓋出口至發展中國家之買家，進一步優化應收賬融資方案。

### 減省行政程序

本行會代你處理債務催收及應收賬目管理，你便可將公司資源集中發展業務及管理生產。

### 信貸管理

本行會為你查核買家的信貸狀況，助你將呆壞賬風險減至最低。

## 個別項目應收賬融資

個別項目應收賬融資涵蓋建造合約或指定合約，為你提供各種融資解決方案。

## 中小企融資擔保計劃

「中小企融資擔保計劃」由香港按揭證券有限公司（「按揭證券公司」）全資擁有之附屬公司-按揭保險公司提供。助你在瞬息萬變的營商環境中提升生產力及競爭力，為你提供融資解決方案。

24小時「商伴同恒」專線：2198 8000

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