

Solutions For Exporters

Export Finance Solution

Unlock your working capital with tailored financing solutions

HSBC's Pre-Shipment & Post-Shipment Financing Solutions offer working capital to help you fulfill your orders, enabling you to offer more competitive terms to trading partners.

Your needs

This is the solution for you if:

- You need funds to pay your suppliers and other expenses, but will not receive sales proceeds until later.
- You need greater financial flexibility to sell to new customers in new markets who demand credit terms.
- You need a financial professional to advise on your company's financial needs.

Product features

Funding options customised to your working capital needs. A variety of export financing options are available for documentary credit (DC), documentary collection and open account transactions. They include:

- **Post-shipment finance.** Funds may be advanced upon presentation of export documents to HSBC, enabling you to realise cash after shipment.
 - Bills under DC may be discounted without the need to draw down on your facilities if documents are presented in compliance with the terms of the DC. Non-compliant bills may be financed against your signed indemnity subject to approved facilities being in place.

- Documentary collection bills may be discounted on presentation of export documents.
- Open account bills can be financed upon presentation of your invoices and evidence of shipment.

- **Pre-shipment finance for DC and non-DC collection transactions.** Obtain financing to buy raw materials, manufacture goods and pack them pending shipment against presentation of a DC or purchase order from your buyer subject to the terms of your facility. A pre-shipment advance will be repaid from the proceeds of post-shipment finance after export documents are presented to HSBC.

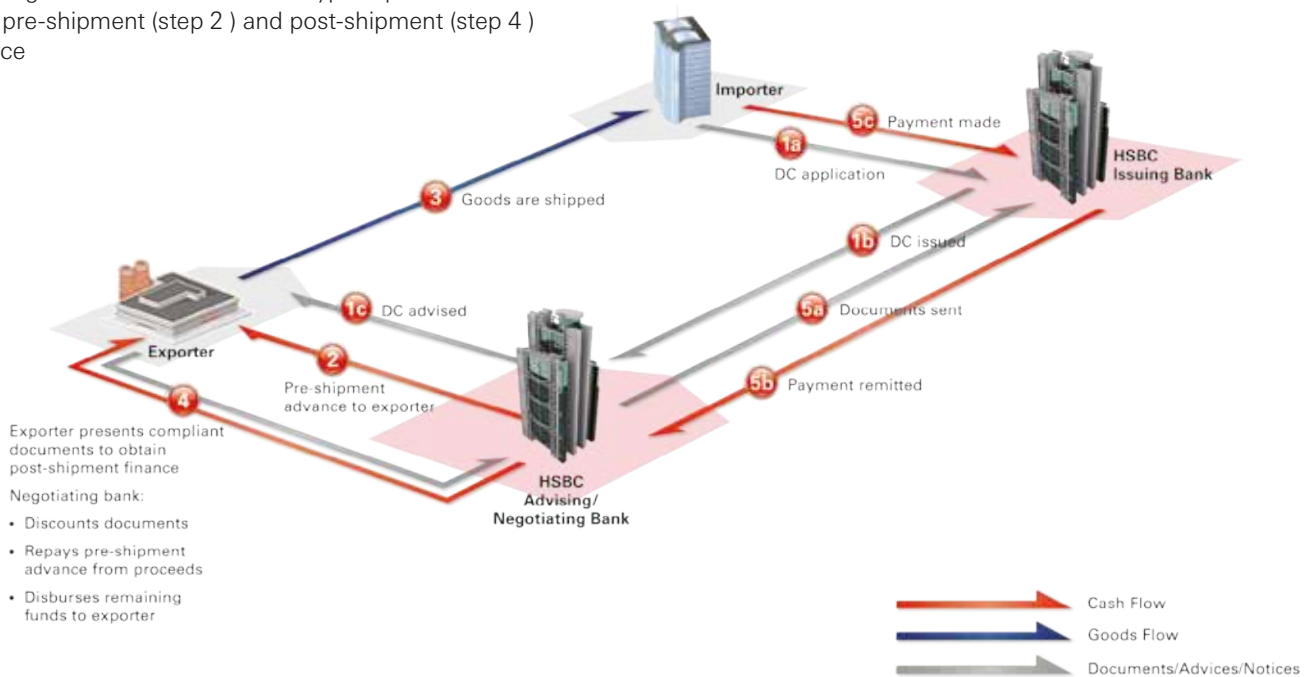
Flexible terms

The following additional features apply to most types of export finance:

- Finance repayment terms tailored to your trading cycle.
- Straightforward drawdown process for individual transactions.
- Availability of foreign currency funding*

How it works

The diagram below illustrates the typical process flow of both pre-shipment (step 2) and post-shipment (step 4) finance



Benefits to you

- **Win new business.** Combine the flexibility to offer longer payment terms to your buyers with the ability to access cash upfront to pay your expenses.
- **Negotiate better terms and pricing with your suppliers** with the ability to make timely payments.
- **Take advantage of the availability of foreign currency funding** to secure interest rates applicable to those currencies if favourable to you.*
- **Benefit from HSBC's team of financial professionals** who will work to understand your company's financial needs in order to structure an appropriate funding solution that lets you concentrate on growing your business.

Related products

- **Comprehensive Export DC and Documentary Collection solutions** are delivered by HSBC's team of trusted financial professionals to efficiently handle your international transactions.
- **Red Clause Credit DCs** contain a special clause authorising the advising bank to grant an advance to you before presentation of documents without the need to draw down on your facilities. The clause must be inserted by the DC-issuing bank.

- **Pre-set exchange rates and forward contracts/options.** Protects your business against future currency fluctuations by fixing an exchange rate upfront.
- **Guarantees and standby letters of credits.** HSBC provides a range of guarantees, bonds and standbys that may advance the competitive power of your business. HSBC's geographical reach means that we have experts on the ground ready to deliver support, whether you need bid bonds, advance payment guarantees or standbys issued for commercial or statutory requirements.

Contact points

For further information please contact your HSBC Relationship Manager or Trade and Supply Chain specialist today.

If you do not have a Relationship Manager, or are not an HSBC customer, call us on 2380 1843 during office hours or contact Commercial Banking Contact Centre on 2380 8000 from 8.00am to 5.00pm Monday to Friday (excluding public holidays). Alternatively you may visit www.business.hsbc.com.mt

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* Not all currencies may be available. Please contact HSBC for more information.

HSBC has sole discretion to make funding decisions for individual transactions and will retain recourse to you after funds are advanced. An HSBC trade account relationship, approved trade-finance facilities and trade-finance agreement are required. Additional terms and conditions may apply.

Trade and supply chain transactions may be subject to credit approval. Other restrictions, including specific country regulations, may apply. Foreign currency exchange rates may apply to certain trade transactions. Certain products and solutions contained herein may not be offered in every market. Check with your local HSBC Trade and Supply Chain specialist for a full product offering in your country.

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