

Solutions For Importers

# Import Finance Solution

# Overcome cash flow constraints with tailored financing solutions

HSBC's tailored Import Finance Solutions bridge the gap between receipt of your sales proceeds and settlement of your trade payables, enhancing buyer-supplier relationships and improving cash flow to meet the unique needs of your business.

## Your needs

This is the solution for you if

- Your business needs additional funds to grow, but your suppliers are unwilling to extend credit terms and your buyers require credit.
- You need greater flexibility to source in new markets from new suppliers that may not be willing to extend payment terms.

## Product features

- **Funding options customised to accommodate your trading practice.** A variety of import financing options are available for documentary credit (DC), documentary collection and open account transactions.
- **Flexible terms.**

The following options are available with import finance:

- Finance repayment terms tailored to your trading cycle.
- Import finance that can be easily drawn down against individual transactions.

## Benefits to you

- **Make timely payments to suppliers.** Import finance solutions help you make payment to your suppliers before receiving payment from your buyers, enhancing buyer-supplier relationships.
- **Negotiate better terms with your suppliers.** With additional financial flexibility to make timely payment, you are positioned to negotiate better prices with your suppliers in lieu of credit terms.
- **Improve cash flow.** Periods of extended credit provide time to sell goods before repayment and unlock funds to be used elsewhere in your business.
- **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 so that you can concentrate on growing your business.



#### Related products

- **Comprehensive Import DC and Documentary Collection Solutions.** Support from HSBC's team of trusted financial professionals to make your international transactions happen at the speed of your business.
- **Shipping guarantee/delivery order/air waybill release.** Allows you to take control of goods without presenting an original copy of transport documents when goods arrive before the documents, thereby avoiding additional storage fees or demurrage charges.
- **Pre-set exchange rates and forward contracts/options.** Protect 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](http://www.business.hsbc.com.mt)

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HSBC Bank Malta p.l.c.,  
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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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