

For some,
the need to grow
just keeps growing.

Malta Trade for Growth

Successful businesses aren't satisfied by the here and now. They prefer to ask 'Where next?'

With over 150 years of global trade experience HSBC has long believed in businesses willing to push the boundaries and cross borders.

As your business seeks growth opportunities, our Malta Trade for Growth initiative can help you make it possible.

See how we can help your business grow.
www.business.hsbc.com.mt



Together we thrive



Malta Trade for Growth

Customers who are eligible to benefit from Malta Trade for Growth (MTFG) will benefit from a reduction in effective interest rate of up to 50 bps on Global Trade and Receivables Finance (GTRF) facilities.

Malta Trade for Growth is an initiative by HSBC Bank Malta p.l.c. to support Maltese businesses to thrive and the local economy to prosper. HSBC's international connectivity has been instrumental in helping hundreds of Maltese businesses to expand across borders. If you run a business with global aspirations, talk to us first as we have the expertise to help you.

We can support our promise by providing:

- Funding solutions to support you to trade internationally (subject to business plan assessment and approval);
- Incentives to help you expand across borders and also to look beyond traditional markets;
- Specialist Relationship Manager who will assist you in tapping the right expertise within the Bank to attend to your international business needs;

- Free consultation on various financial solutions;
- Connectivity – with specialised teams on the ground in over 60 countries, in trade, international factors, payments and markets, we are able to help you make the most of international opportunities for your business;
- Access to an extensive list of solutions to assist international trade, such as Structured Trade Finance, Trade Loans, Documentary Collections, Guarantees, Standby Letters of Credit, Receivables Finance, Renminbi Trading, Payments Solutions and Foreign Exchange;
- Trade reports issued on a regular basis by HSBC to help you explore the future of world trade and identify key opportunities across markets and sectors;
- Access to a number of Country Guides providing you with relevant information on a number of core developed and emerging markets around the world. If you are looking to expand your operations in new markets – this will put the right information in your hands. For more information log on to www.business.hsbc.com.mt and click on International Business Guides.

In order to help you reach your global aspirations we are offering the following solutions:

TRADE AND RECEIVABLES FINANCE

- A reduction in effective interest rate of up to 50bps on Trade & Receivables Finance (TRF) facilities.
E.g. Business will save €2,500 per annum on a typical facility of €500k.



- For New to Trade Customers – Waiving of issuing and advising fees on documentary letters of credit for the first 6 months.
E.g. A typical DC issuance every month will enjoy cost savings of up to €350 in six months and a typical DC advising every month will enjoy cost saving of €140 in six months.
- New Trade Loans – 50% discount on administration fee will apply for finance against trade export or import facilities in the first year of the facility.
E.g. a typical facility usage of twice monthly will enjoy cost savings of up to €300 per annum.
- Service charge for Receivables Finance: 20% reduction of annual service charge for any import/export company.
E.g. a typical facility with a limit of €1m will enjoy cost savings of up to €1,500.

HSBCnet – HSBC’s Business Internet Banking Platform

- Internet Trade Services on HSBCnet at no extra cost.
- Get Rate on HSBCnet – is a first for banking in Malta, thousands of the bank’s customers enjoy an enhanced user experience when making foreign exchange payments. Get Rate provides **real-time exchange rates** straight from the heart of the bank’s global trading floors in London, Dubai, New York and Hong Kong.

With the fully-optimised Get Rate service, you no longer need to call at the bank for exchange rates to conclude the transaction before the day’s close. It is beneficial to discuss with your Relationship Manager how you can have a pre-agreed commercial FX margin corresponding to your company.

RISK MANAGEMENT

Tailored Solutions based on Customer needs

Businesses that trade internationally may be exposed to fluctuations in Foreign Exchange (FX) rates. **Volatility can affect a company’s profits in a significant way, both positively and negatively.** HSBC can help you manage your market risk through tailored solutions suited to your business model.

In terms of managing FX risk, customers may choose not to protect all of their exposure with a single approach. Instead, customers might use a customised strategy, based on their level of exposure, which uses a range of products including but not limited to **spot** transactions and **forward contracts**. For more information please contact the Global Markets team on 2380 2217/8.

For more information on the Malta Trade for Growth Initiative please contact your HSBC Relationship Manager. If you do not have a Relationship Manager or are not an HSBC customer, contact Business Call Centre on 2380 8000 from 8.00am to 5.00pm Monday to Friday (excluding public holidays) or visit www.business.hsbc.com.mt



See how we can help your business grow at www.business.hsbc.com.mt

Terms and Conditions apply. Offer valid till December 2019. These incentives do not apply to customers who are already benefiting from other arrangements. Trade and Receivables Finance (TRF) products mainly include Documentary Collections, Import Finance, Export Finance, Receivables Finance, Invoice Discounting and Guarantees/Standby letters of Credit.

Approved and issued by HSBC Bank Malta p.l.c. (116, Archbishop Street, Valletta VLT1444), a public limited company regulated by the Malta Financial Services Authority and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta). (Ref No. 107922 – 08/2019)