

FOR SOME, THE NEED TO GROW JUST KEEPS GROWING.

€75,000,000 MALTA TRADE FOR GROWTH FUND

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

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

That is why HSBC has announced an additional €75 million Malta Trade for Growth Fund to help Maltese businesses to trade internationally.

As your business seeks growth opportunities the Malta Trade for Growth Fund can help you make it possible.

See how we can help your business grow.
www.business.hsbc.com.mt/75million



MALTA TRADE FOR GROWTH FUND

HSBC has announced an additional €75 million Malta Trade for Growth Fund (MTFG) to help Maltese businesses trade internationally. The Fund will support structured Trade and Receivable Finance business at advantageous terms. Customers who are eligible to benefit from the MTFG Fund will, benefit from a reduction in effective interest rate of up to 50 bps on Global Trade and Receivable 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:

- Sufficient capital 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;
- Trade Radar publication where we share market knowledge on Key markets and provide insight into technicalities of international business;
- Access to an extensive list of solutions to assist international trade, such as Structured Trade Finance, Import & Export Finance, Documentary Collections, Guarantees, Standby Letters of Credit, Receivables Finance, Renminbi Trading, Payments Solutions and Foreign Exchange;
- Trade forecast 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 more than twenty Country Guides providing you with relevant information on a number of core developed and emerging markets around the world – an essential tool which is also available as an App. 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 business.hsbc.com.mt/75million and link to the Global Connections site.

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

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 Import or Export Finance Facilities – 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 Commercial Internet Banking Platform

- Internet Trade Services on HSBCnet at no extra cost.
E.g. A typical business will save €156 on the first year.
- Free RMB Payments on HSBCnet for the first 3 months of customer trading in RMB.
E.g. A savings of €600 on 50 payments.
- Get Rate on HSBCnet – is a first for banking in Malta, thousands of the bank’s customers are now enjoying an enhanced user experience when making foreign exchange payments, as 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, customers no longer need to call at the bank for exchange rates to conclude the transaction before the day’s close. Get Rate **presents live rates from 2am Monday to 11pm Friday**, in line with global markets’ opening hours.

New to get rate?

Customers making use of HSBCnet Get Rate for the first time may now benefit from 25% rebate on any charges incurred due to FX loading for the first 2 months (offer valid from 1 July – 1 August 2015).

FOREIGN EXCHANGE

- Foreign exchange benefits are also part of the Malta Trade for Growth initiative. Trade flows using the following selected market currencies will qualify for a preferential rate on the published exchange rates.

On the following currencies the margins applied may vary. However the savings of trading such currencies with HSBC Bank Malta p.l.c. may be significant.

GBP (Great Britain Pound)
CHF (Swiss Franc)
CNY (Chinese Renminbi)
SGD (Singapore Dollar)
JPY (Japanese Yen)
CAD (Canadian Dollar)
TND (Tunisian Dinar)
TRY (Turkish Lira)
SAR (Saudi Arabian Riyals)
USD (US Dollar)

RISK MANAGEMENT

Tailored Solutions based on Customer needs

Businesses that trade internationally are exposed to fluctuations in both Foreign Exchange (FX) rates and Interest Rate (IR) Risk. **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 Banking & Markets team on 2380 2217/8.

Doing business with China – RMB (Chinese Renminbi)

Chinese suppliers, receiving payments in their local currency do not have to incur costs of Foreign Exchange (FX) and are not exposed to currency fluctuation risks. On the other hand this becomes beneficial to Maltese businesses trading in RMB as their Chinese counterparts are becoming more willing to negotiate better pricing.

HSBC is the leading international bank for RMB trading worldwide and we are already helping local businesses to benefit from the growing opportunities that the RMB represents.

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

€75 million

Grow your business internationally with our €75 million **Malta Trade for Growth Fund**

HSBC has announced an additional €75 million Malta Trade for Growth Fund to help Maltese businesses trade internationally.

If you run a Maltese business with global aspirations, talk to us today and see how you can benefit from Malta Trade for Growth incentives.

We can help you take your business further.

Call **2380 7000**
Click **business.hsbc.com.mt/75million**

HSBC 
Commercial Banking