

Invoice Finance for Small Businesses

Turn receivables into cash faster for better working capital management



Together we thrive

Release cash from your sales ledger by accessing up to 90% of invoice values as soon as they are issued.

External sources of financing can be expensive, and even difficult to obtain. Yet having a reliable flow of capital coming in is critical to keeping the supply chain moving, which is why so many companies today prefer to self-fund whenever possible.

HSBC's Invoice Finance helps you do just this by funding your outstanding invoices. Designed for companies selling to domestic and overseas customers on open account terms, you get up to 90% of invoice values in most major currencies as early as the next business day after issuance.

HSBC's Invoice Finance delivers

- Fast access to funding;
- Improved cash flows;
- Enhanced forecasting;
- Streamlined processes;
- Increased efficiency;
- Potential Limited Recourse purchase of invoice.

Get faster access to cash traditionally caught in the sales cycle

There's no need to wait 30, 60, 90 or 120 days to put funds from outstanding invoices to work for you. With HSBC's Invoice Finance, you simply send us your invoices once they've been issued and we generate funding for you in advance of the settlement date. This gives you access to as much as 90% of the value of your invoices as soon as the next business day. Use cash to meet day-to-day commitments or even pay your suppliers earlier for leverage to negotiate more favourable rates and better terms.

Funding availability increases as your sales do, making Invoice Finance an effective solution for companies that are growing beyond their existing credit facilities and don't want to take on more debt.

Save time and money

When invoices are due, we will write to your customers reminding them of their obligation to pay. We will also send them monthly statements reflecting their outstanding balances.

You will also have ready access to account balances and collections information online using our secure, easy-to-use Internet Invoice Finance system so you are always in control.

Customize an invoice management to meet your needs

A dedicated Client Manager works one-on-one with you from the very start to gain an in-depth understanding of the way you do business. Based on this, we'll design an invoice management program to help meet all your goals. This includes our comprehensive Credit Protection service, which enables you to do business globally with confidence by safeguarding you from late payments and bad debt.

Turn the HSBC advantage into your competitive edge

With nearly a century-and-a-half of experience behind us, HSBC offers you the powerful mix of global reach and local knowledge. As a result, you have access to the expertise, security and fiscal strength of one of the world's leading financial institutions combined with the reliability, service, character and integrity of a local bank.

Contact points

To learn more about how HSBC can help your company compete globally and turn invoices into cash faster, we invite you to contact your HSBC Relationship Manager or Invoice Finance specialist today.

If you do not have a Relationship Manager, or are not an HSBC customer, call our Business Banking Direct on 2380 8000 or email us on receivablesfinancemalta@hsbc.com.

Our lines are open from 8.00am to 5.00pm Monday to Friday (excluding public holidays).

Let us show you how we can put the world's leading international bank to work for you.

You may also visit our website www.business.hsbc.com.mt

See also our other factsheets:

Invoice Finance

Internet Invoice Finance

Invoice Discounting