

# INVOICE FINANCING

A pre-shipment financing solution to facilitate supplier payment on open account terms for procurement and production.

## Features

- **Improved Liquidity to Meet Working Capital Needs**  
Supports timely payment to supplier for purchase of raw materials and goods.
- **Hassle-free Payment Management**  
Reduces manpower and settlement time to suppliers applying through DS-Direct Corporate Internet Banking Platform.

## Benefits

- **Accelerated Business Growth**  
Strengthens trading relationships while growing business through better terms and smoother trade cycle.
- **Better Cash Management**  
Enables funding against invoice to supplier with flexible financing term to meet cash flow planning.

To borrow or not to borrow? Borrow only if you can repay!

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# ADVANCE AGAINST RECEIVABLES

A post-shipment financing solution for open account sales to support working capital needs.

## Features

- **Best Fit for Exporters**  
Perfectly suits exporter trading on open account terms with irregular sales, or with a mixture of large and small buyers.
- **Simple Drawdown Requirement**  
Allows immediate financing upon goods delivered and invoice issued.
- **Easy Submission through DS-Direct**  
Offers simple and fast process for applications through DS-Direct Corporate Internet Banking Platform.

## Benefits

- **Flexible Cash Flow Position Adjustment**  
Allows funding requests against selected invoices due from buyer for managing unpredictable cash flow cycles.
- **Cash Flow Optimisation from Receivables**  
Enables sales proceeds to be rapidly converted into cash with financing of up to 100% of invoice amounts.

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# EXPORT FACTORING

**A post-shipment financing solution for export sales on open account terms, to accelerate cash flow, improve collections and control exposure to bad debts.**

## Features

- **Conversion of Receivables to Cash**  
Shortens receivables trade cycle and enables access to funds trapped through prepayment, thus strengthening balance sheet position.
- **Assessment of Buyer's Credit Worthiness**  
Leverages the expertise of insurance companies and statutory organisations to support open account trade business.
- **Added Value through our Advisory Services**  
Improves quality of invoice and shipping documents, matching purchase order to facilitate open account payments.

## Benefits

- **Competitive Strategy Enhancement**  
Supports business growth by allowing buyer to enjoy favourable open account terms.
- **Buyer Risk and Political Risk Mitigated**  
Eliminates political and credit risk on sales with credit insurance, covering the risk of non-payment due to buyer's insolvency.
- **Business and Expertise Focus**  
Frees up resources by outsourcing document checks and collection efforts to the bank.

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## PACKING LOAN

A pre-shipment financing solution for manufacturers to facilitate their purchase of raw materials for production needs, enabling financing against purchase order or export letter of credit.

### Features

- **Responsive to Every Business Opportunity**  
Uses confirmed purchase orders to support working capital needs of procurement and production cycle.
- **Supports Business Growth**  
Better prepares you to pay suppliers and/or production costs on time to fulfil large orders and seasonal business.

### Benefits

- **Business Expansion Accelerator**  
Seamlessly bridges the funding gap during the production cycle, whether at the sourcing or manufacturing stage.
- **Optimised Liquidity**  
Increases your flexibility to accept competitive sales terms with buyers.

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# IMPORT LETTER OF CREDIT

Letter of Credit (LC) provides a secure and reliable method of payment to suppliers for international trade transactions.

## Features

- **Payment Guarantee to Supplier**  
Serves as a guarantee to assure payment to supplier when terms and conditions set in LC are met.
- **Back-to-Back Letters Of Credit**  
Issues LC to supplier on terms and conditions that mirror LC received from buyer, so as to achieve self-liquidation of payment obligation.

## Benefits

- **Convenient Submission**  
Submits electronic LC application via DS-Direct Corporate Internet Banking Platform, avoiding the need for physical forms.
- **Flexibility**  
Provides customised terms and conditions of LCs to meet the specific needs of parties involved.

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# EXPORT LETTER OF CREDIT NEGOTIATION

A Negotiation solution against compliant presentation of documents under an export letter of credit (LC), converting receivables into cash before payment from LC issuing bank.

## Features

- **Professional Document Checking Service to Expedite Payment Process**  
Provides thorough document examination service to minimise discrepancies.
- **Cash Flow and Liquidity Booster**  
Offers a safe and secure mode of financing against compliant presentation of documents against export LC.

## Benefits

- **Alternative Finance Solution without Blocking Credit Limits**  
Frees up existing credit limit and finance against credit limit of LC issuing bank.
- **Competitive Financing Costs**  
Reduces financing cost by leveraging the financial strength of LC issuing bank.
- **Strengthen Relationship and Grow with Buyer**  
Provides the flexibility to negotiate payment terms with buyer while minimising impact on cash flow.

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