

HSBC Receivables Finance Solution

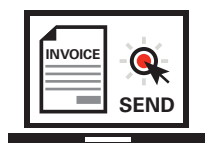
A fast and cost-effective way to turn receivables into working capital.

Strong sales mean strong receivables, but extended payment terms from buyers – typically 30 to 120 days – can leave you cash starved, and hinder your growth. HSBC Receivables Finance offers a convenient solution.

Get cash quicker and fund your growth in four easy steps:



1.
You sell



2.
You invoice, and we pay you up to 90% of the invoice value as soon as the next business day¹



3.
Your customer pays your invoice



4.
We pay you the balance of the invoice value less fees

The HSBC Receivables Finance solution aligns your payment, production and trade cycles and reduces the expense of carrying receivables on your balance sheet. Turning your receivables to cash also means your credit facilities will be available to pursue new business, not simply to fund existing working capital shortfalls.



¹ All offers of financing are subject to credit adjudication, qualification and prior approval. Country conditions or restrictions may apply.

Turn HSBC Receivables Finance into your competitive edge

What are the benefits?



Early payment -
Receive early payment, typically for up to 90% of your eligible sales¹



Fast cash -
Access funding within 24 hours¹



Debt control -
Optional limited recourse (credit protection) available



Online access -
Manage your accounts in majority of countries online



Personal service -
Specialized contact for ongoing management of your account

Who can benefit?

Receivables Finance benefits those who:

- ◆ Sell B2B
- ◆ Extend trade credit terms to customers
- ◆ Invoice on completion of supply of the product or service and avoid stage or part invoicing
- ◆ Typically have fewer than 5% customer returns or disputed invoices

Please speak with your HSBC Relationship Manager or product specialist today, or visit business.hsbc.ca/RF.