

Global Trade Finance

From traditional trade products to bespoke finance solutions we can assist your import and export activity and help maximise your international and domestic trading potential while improving cash flow.

- ✚ Import Letters of Credit
- ✚ Export Letters of Credit
- ✚ Standby Letters of Credit
- ✚ Structured Trade Finance
- ✚ Bankers' Acceptance

Is it right for you?

Trading overseas can be profitable, but it also involves risk. Exporters must ensure they are paid for the goods they provide and importers must receive the goods they have paid for. We can offer a range of Trade Finance solutions to help you manage risks, negotiate credit terms, win business and trade confidently.

You can benefit from the expertise of our experienced Trade specialists based in Asia and overseas. We understand the importance of international Trade Finance in both reducing pressure on your cash flow and in enhancing your ability to trade globally. Our products can help achieve both these aims

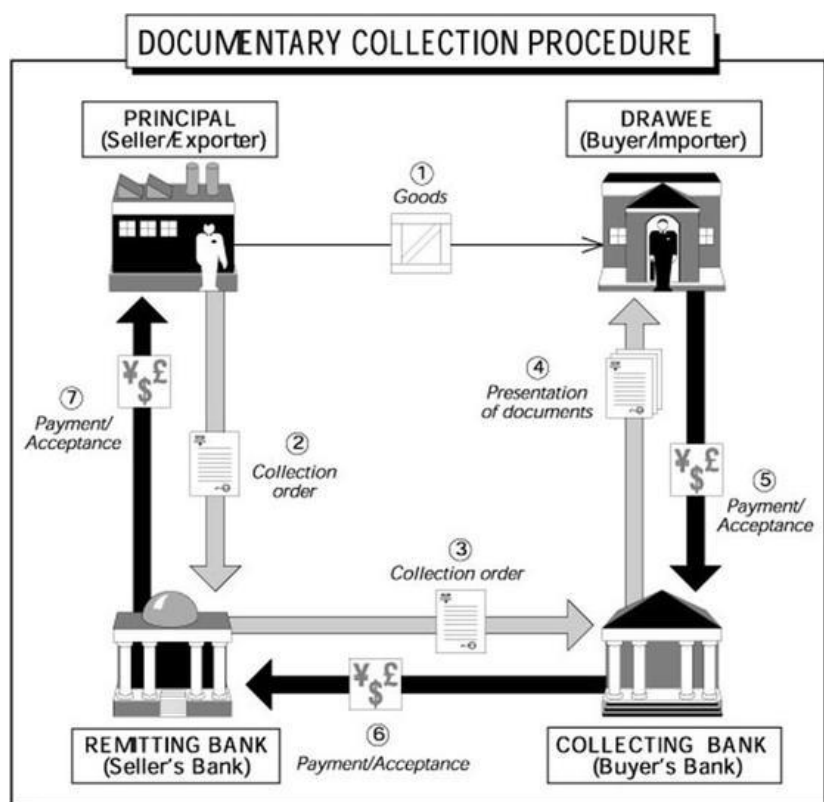
How it supports your business

- Enables you to quickly receive payments for your exports or make payments for your imports
- Offers you the ability to potentially enhance your negotiating position with your trading partner
- The funding period can be based on your individual trading needs



Global Coverage of 292 banks in 106 Countries

- | | | | |
|---------------------------|--------------------|--------------------------------|----------------------|
| 1. AFGHANISTAN | 28. CUBA | 55. LITHUANIA | 82. SERBIA, REPUBLIC |
| 2. ANGOLA | 29. CZECH REPUBLIC | 56. LUXEMBOURG | 83. SINGAPORE |
| 3. ARGENTINA | 30. DENMARK | 57. LYBIA | 84. SLOVAKIA |
| 4. ARMENIA | 31. DJIBOUTI | 58. MACEDONIA, THE REPUBLIC OF | 85. SOUTH AFRICA |
| 5. AUSTRALIA | 32. EGYPT | 59. MALAYSIA | 86. SPAIN |
| 6. AUSTRIA | 33. ETHIOPIA | 60. MALDIVES | 87. SRI LANKA |
| 7. AZERBAIJAN | 34. FRANCE | 61. MALI | 88. SWITZERLAND |
| 8. BAHRAIN | 35. GERMANY | 62. MAURITIUS | 89. TAIWAN |
| 9. BANGLADESH | 36. GHANA | 63. MEXICO | 90. TAJIKISTAN |
| 10. BELARUS | 37. GIBRALTAR | 64. MONACO | 91. TANZANIA |
| 11. BELIZE | 38. GUERNSEY, UK | 65. MONGOLIA | 92. THAILAND |
| 12. BENIN | 39. HONG KONG | 66. MONTENEGRO, REP | 93. TOGO |
| 13. BOSNIA AND HERZGOVINA | 40. HUNGARY | 67. MOZAMBIQUE | 94. TUNISIA |
| 14. BOSNIA-HERTZGOVINA | 41. ICELAND | 68. NEPAL | 95. TURKEY |
| 15. BRAZIL | 42. INDIA | 69. NETHERLANDS | 96. UAE |
| 16. BULGARIA | 43. INDONESIA | 70. NORWAY | 97. UGANDA |
| 17. CAMBODIA | 44. IRAQ | 71. PAKISTAN | 98. UK |
| 18. CANADA | 45. ITALY | 72. PANAMA | 99. UKRAINE |
| 19. CAYMAN ISLANDS | 46. JAPAN | 73. PERU | 100. UNITED KINGDOM |
| 20. CHINA | 47. KAZAKHSTAN | 74. PHILIPPINES | 101. URUGUAY |
| 21. CHINA | 48. KENYA | 75. POLAND | 102. USA |
| 22. COLOMBIA | 49. KOREA | 76. PORTUGAL | 103. VENEZUELA |
| 23. CONGO | 50. LAOS | 77. QATAR | 104. VIETNAM |
| 24. CONGO, DEM. REP | 51. LATVIA | 78. ROMANIA | 105. ZAMBIA |
| 25. COTE D'IVOIRE | 52. LEBANON | 79. RUSSIA | 106. ZIMBABWE |
| 26. COTE D'IVOIRE | 53. LESOTHO | 80. SAUDI ARABIA | |
| 27. CROATIA | 54. LIECHTENSTEIN | 81. SENEGAL | |



(Source: UNECE)

CONTACT US

Global Trade Finance
IBB Holdings Pte. Ltd.

info@ibbholdings.com

www.ibbholdings.com

The documentary collection procedure involves the step-by-step exchange of documents giving title to goods for either cash or a contracted promise to pay at a later time. The diagram below illustrates each numbered step.

1. The buyer and seller agree on the terms of sale of goods by: (a) specifying documentary collection as the means of payment; (b) naming a collecting/presenting bank (usually the buyer's bank); and (c) listing required documents. The exporter/seller (i.e., principal) ships the goods to the importer/buyer (i.e., drawee) and obtains a negotiable transport document (i.e., bill of lading) from the shipping firm/agent.
2. The seller prepares and presents (i.e., remits) a document package to his bank (i.e., the remitting bank) consisting of: (a) a collection order specifying the terms and conditions under which the bank is to hand over documents to the buyer and receive payment; (b) the negotiable transport document (i.e., bill of lading); and (c) other documents (e.g., insurance document, certificate of origin, inspection certificate) as required by the buyer.
3. The remitting bank sends the documentation package by mail or by courier to the designated collecting/presenting bank in the buyer's country with instructions to present them to the buyer (i.e., drawee) and collect payment.
4. The presenting (i.e., collecting) bank: (a) reviews the documents making certain they are in conformity with the collection order; (b) notifies the buyer about the terms and conditions of the collection order; and (c) releases the documents once the payment conditions have been met.
5. The buyer: (a) makes a cash payment (by signing the draft), or if the collection order allows, signs an acceptance (i.e., promise to pay at a future date); and (b) receives the documents and takes possession of the shipment.
6. The collecting bank pays the remitting bank either with an immediate payment or at the maturity date of the accepted bill of exchange.
7. The remitting bank then pays the seller (i.e., principal).