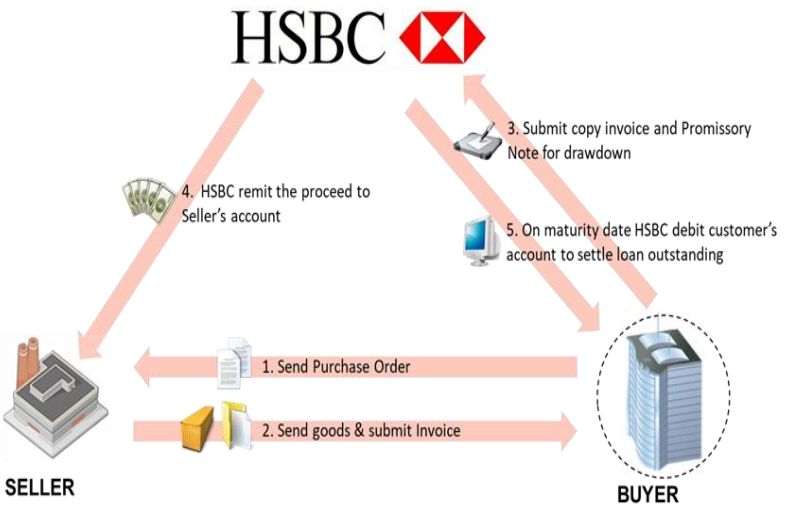


	Product Summary / Ringkasan Produk
Product's Name / Nama Produk	Buyer Loan
Issuer Name / <i>Nama Penerbit</i>	GTRF HSBC Indonesia
Product's Definition / <i>Definisi Produk</i>	<p>After deal with contract, supplier will ship goods and present documents through appointed bank. You can use import facility loan to pay your supplier, and make repayment after reexport. This facility will be subject to credit analysis by the bank.</p> <p><i>Setelah terdapat kesepakatan kontrak, pemasok akan mengirimkan barang dan mengirimkan dokumen melalui bank yang ditunjuk. Anda dapat menggunakan fasilitas pembiayaan impor untuk membayar pemasok Anda, dan melakukan pembayaran kembali setelah melakukan ekspor kembali. Fasilitas ini akan diberikan berdasarkan analisis kredit yang dilakukan oleh bank</i></p>
Main Feature / <i>Fitur Utama</i>	<p>Loan is advanced to finance cost towards purchase of goods and services.</p> <p><i>Pembiayaan yang bisa digunakan untuk pembelian barang dan jasa.</i></p>
Product's Benefit / <i>Manfaat Produk</i>	<ul style="list-style-type: none"> -Bridging payment of imported goods and fund receipt through further sales <i>Menjembatani pembayaran barang impor dan penerimaan dana melalui penjualan barangnya</i> -Offering more current flexibility and liquidity <i>Menawarkan fleksibilitas dan likuiditas yang lebih fleksibel</i> -Increasing cash flow thereby giving greater business opportunity <i>Meningkatkan arus kas sehingga memberikan peluang bisnis yang lebih besar</i>
Product's Risk / <i>Risiko Produk</i>	<p>Possible risk of this product is foreign exchange risk, since loan is in USD or other foreign currency</p> <p><i>Terdapat risiko terkait nilai tukar mata uang asing yang disebabkan karena pinjaman dalam USD atau mata uang asing lainnya</i></p>
Requirements and Procedure for Product Use / <i>Persyaratan dan Tata Cara Produk</i>	<ul style="list-style-type: none"> -Customer has already had credit facility from HSBC <i>Nasabah telah memiliki fasilitas kredit dari HSBC</i> -Customer has had HSBC account <i>Nasabah telah memiliki rekening HSBC</i> -Information is accessible at HSBC intranet (http://www.hsbc.co.id) or please contact Client Service GTRF at 62-21 52914567 during business hours <i>Informasi tersedia di intranet HSBC (http://www.hsbc.co.id) atau hubungi Client Service GTRF di 62-21 52914567 selama jam kerja</i>
Expenses attached to bank / <i>Biaya yang dikenakan bank</i>	<p>Please refer to schedule of fees in Business Account Tariff</p> <p><i>Silahkan merefer ke ketentuan Tarif Bisnis yang ada</i></p>
Type of Product and Service / <i>Tipe Produk dan Layanan</i>	<p>Import Services</p> <p><i>Layanan Impor</i></p>
Tenor / <i>Jangka Waktu</i>	<p>In accordance with given credit facility</p> <p><i>Mengacu kepada fasilitas credit yang diberikan</i></p>

<p>Procedure for Service and Complaint / <i>Prosedur Layanan dan Komplain</i></p>	<p>In case of any question, please contact: Trade Client Service (021-5291 4567) <i>Jika terdapat pertanyaan, silahkan hubungi Trade Client Service (021- 5291 4567)</i></p>
<p>Product Simulation / <i>Simulasi Produk</i></p>	 <p>The diagram illustrates the following steps:</p> <ol style="list-style-type: none"> 1. Send Purchase Order (from Buyer to Seller) 2. Send goods & submit Invoice (from Seller to Buyer) 3. Submit copy invoice and Promissory Note for drawdown (from Seller to HSBC) 4. HSBC remit the proceed to Seller's account (from HSBC to Seller) 5. On maturity date HSBC debit customer's account to settle loan outstanding (from HSBC to Buyer)