

 <b>HSBC</b>	<b>Product Summary / Ringkasan Produk</b>
<b>Product's Name / Nama Produk</b>	<b>Documentary Export Letter of Credit</b>
<b>Issuer Name / Nama Penerbit</b>	GTRF HSBC Indonesia
<b>Product's Definition / Definisi Produk</b>	<p>After goods shipment, the exporter has to prepare document requested and required in the Letter of Credit. In case there is no deviation the exporter will receive payment from issuing bank in 5 bank's business days after receipt of documents at issuing bank's counter</p> <p><i>Setelah pengiriman barang, eksportir harus menyiapkan dokumen yang diminta dan dipersyaratkan dalam Letter of Credit. Dalam hal tidak ada penyimpangan, eksportir akan menerima pembayaran dari bank penerbit dalam 5 hari kerja bank setelah penerimaan dokumen di bank penerbit Letter of Credit</i></p>
<b>Main Feature / Fitur Utama</b>	<p>Bank could agrees to make payment in advance to the exporter upon receipt of compliant documents from the LC Issuing bank</p> <p><i>Bank dapat menyetujui untuk melakukan pembayaran di muka kepada eksportir setelah dokumen dinyatakan sesuai oleh bank Penerbit LC</i></p>
<b>Product's Benefit / Manfaat Produk</b>	<p>This product is based on the safest Letter of Credit for exporter because you will receive a payment guarantee by Letter of Credit as long as you fulfill all effective terms and conditions of LC. Transferring credit risk from importer to issuing Bank. Goods shipment should not be made if the issued Letter of Credit fails to comply with agreement</p> <p><i>Produk ini berdasarkan Letter Credit yang diterima Anda sebagai eksportir karena Anda akan menerima jaminan pembayaran melalui Letter of Credit selama Anda memenuhi semua syarat dan ketentuan LC yang berlaku. Letter of Credit akan mentransfer risiko kredit dari importir ke Bank penerbit. Pengiriman barang belum boleh dilakukan jika Letter of Credit yang diterbitkan belum memenuhi persyaratan yang disepakati</i></p>
<b>Product's Risk / Risiko Produk</b>	<p>Transaction by Letter of Credit guarantees payment to exporter. However, there is a risk to the exporter in case of deviation in the presented documents</p> <p><i>Transaksi dengan Letter of Credit menjamin pembayaran kepada eksportir. Namun, ada risiko bagi eksportir jika terjadi penyimpangan dalam dokumen yang dipresentasikan</i></p>
<b>Requirements and Procedure for Product Use / Persyaratan dan Tata Cara Produk</b>	<p>-Customer has had export account and HSBC account</p> <p><i>Nasabah telah memiliki rekening ekspor dan rekening HSBC</i></p> <p>-Information is accessible at HSBC intranet (<a href="http://www.hsbc.co.id">http://www.hsbc.co.id</a>) or please contact Client Service GTRF at 62-21 52914567 during business hours</p> <p><i>Informasi tersedia di intranet HSBC (<a href="http://www.hsbc.co.id">http://www.hsbc.co.id</a>) atau hubungi Client Service GTRF di 62-21 52914567 selama jam kerja</i></p>

Expenses attached to bank / <i>Biaya yang dikenakan bank</i>	Please refer to schedule of fees in Business Account Tariff <i>Silahkan merefer ke ketentuan Tarif Bisnis yang ada</i>
Type of Product and Service / <i>Tipe Produk dan Layanan</i>	Export Services <i>Layanan Ekspor</i>
Procedure for Service and Complaint / <i>Prosedur Layanan dan Komplain</i>	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>
Product Simulation / <i>Simulasi Produk</i>	<p>     → Documents    - - - - - → Advice/Notice    → Goods flow    → Cash flow   </p> <ul style="list-style-type: none"> <li>1 DC application</li> <li>2 DC issued</li> <li>3 DC advised</li> <li>4 Goods are shipped</li> <li>5 Documents presented for examination with request for discounting, subject to clean presentation</li> <li>6 Documents sent to issuing bank</li> <li>7 Issuing bank will effect payment or accept for a future payment</li> <li>8 Negotiating bank will discount DC after acceptance</li> <li>9 Documents received and import bill settled</li> </ul>