

 HSBC	Product Summary / Ringkasan Produk
Product's Name / Nama Produk	Letter of Credit
Issuer Name / Nama Penerbit	GTRF HSBC Indonesia
Product's Definition / Definisi Produk	<p>Letter of Credit is a promise to pay by bank to supplier of goods or services within a given time limit provided terms and conditions are fulfilled</p> <p><i>Letter of Credit adalah janji untuk membayar oleh bank kepada pemasok barang atau jasa dalam batas waktu tertentu apabila syarat dan ketentuan nya terpenuhi</i></p>
Main Feature / Fitur Utama	<p>Payment assured by bank to supplier upon issuance of Letter of Credit</p> <p><i>Pembayaran dijamin oleh bank kepada pemasok setelah penerbitan Letter of Credit</i></p>
Product's Benefit / Manfaat Produk	<p>-Transaction by Letter of Credit allows Bank to assist you that documents you require in Letter of Credit opening are fulfilled by exporter</p> <p><i>Transaksi dengan Letter of Credit memungkinkan Bank membantu Anda kebutuhan dokumen sehingga dokumen yang diperlukan dalam pembukaan Letter of Credit dapat dipenuhi oleh eksportir</i></p> <p>-Strengthening your negotiating position with seller due to existence of payment guarantee provided that the presented documents are in accordance with provisions of Letter of Credit</p> <p><i>Memperkuat posisi negosiasi Anda dengan penjual dikarenakan adanya jaminan pembayaran sepanjang dokumen yang dipresentasikan sesuai dengan syarat dan ketentuan Letter of Credit</i></p>
Product's Risk / Risiko Produk	<p>If payment of Letter of Credit is made in foreign exchange, you have to take into account exchange rate risk Insurance coverage is recommended to mitigate</p> <p><i>Jika pembayaran Letter of Credit dilakukan dalam valuta asing, Anda harus memperhitungkan risiko nilai tukar yang direkomendasikan untuk memitigasi risiko</i></p>
Requirements and Procedure for Product Use / Persyaratan dan Tata Cara Produk	<p>-Customer has already had credit facility (to issue LC) from HSBC</p> <p><i>Nasabah telah memiliki fasilitas kredit (untuk penerbitan LC) dari HSBC</i></p> <p>-Customer has had HSBC account</p> <p><i>Nasabah telah memiliki rekening HSBC</i></p> <p>-Information is accessible at HSBC intranet (http://www.hsbc.co.id) or please contact Client Service GTRF at 62-21 52914567 during business hours</p> <p><i>Informasi tersedia di intranet HSBC (http://www.hsbc.co.id)</i></p>

	atau hubungi Client Service GTRF di 62-21 52914567 selama jam kerja
Expenses attached to bank / Biaya yang dikenakan bank	Please refer to schedule of fees in Business Account Tariff Silahkan merfer ke ketentuan Tarif Bisnis yang ada
Type of Product and Service / Tipe Produk dan Layanan	Import Services Layanan Impor
Tenor / Jangka Waktu	In accordance with given credit facility Mengacu kepada fasilitas credit yang diberikan
Procedure for Service and Complaint / Prosedur Layanan dan Komplain	In case of any question, please contact: Trade Client Service (021- 5291 4567) Jika terdapat pertanyaan, silahkan hubungi Trade Client Service (021- 5291 4567)
Product Simulation / Simulasi Produk	<p> ◆ DC application ◆ DC issued ◆ DC advised ◆ Goods are shipped ◆ Documents presented. If any discrepancy exists the Exporter is notified ◆ Document sent to issuing bank ◆ Issuing bank will effect payment or accept for a future payment ◆ Payment to Exporter ◆ Documents received and import bill settled </p>