

 <b>HSBC</b>	<b>Product Summary / Ringkasan Produk</b>
<b>Product's Name / Nama Produk</b>	<b>Seller Loan</b>
Issuer Name / <i>Nama Penerbit</i>	GTRF HSBC Indonesia
Product's Definition / <i>Definisi Produk</i>	<p>For working capital in the framework of production of goods to export in which the exporter will only receive payment after goods production and shipment, bank can provide export financing, for which credit analysis will be made by bank official</p> <p><i>Dipergunakan sebagai modal kerja dalam rangka produksi barang untuk ekspor dimana eksportir hanya menerima pembayaran setelah barang produksi dan dilakukan pengiriman, bank dapat memberikan pembiayaan ekspor berdasarkan analisis kredit yang dilakukan oleh bank</i></p>
Main Feature / <i>Fitur Utama</i>	<p>Loan is advanced to finance cost procurement, manufacturing and/or other shipment activities.</p> <p><i>Pembiayaan yang bisa digunakan untuk pengadaan, pembuatan dan/atau kegiatan pengiriman lainnya.</i></p>
Product's Benefit / <i>Manfaat Produk</i>	<p>Allowing exporter to get the finance after produce goods and before receiving payment from Importer</p> <p><i>Memperbolehkan eksportir mendapatkan pembiayaan setelah memproduksi barang dan sebelum menerima pembayaran dari Importir</i></p> <p>Competitive interest rate</p> <p><i>Tingkat bunga kompetitif</i></p>
Product's Risk / <i>Risiko Produk</i>	<p>Possible risk is foreign exchange risk since loan is mostly 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"> <li>-Customer has already had credit facility from HSBC <i>Nasabah telah memiliki fasilitas kredit dari HSBC</i></li> <li>-Customer has had HSBC account <i>Nasabah telah memiliki rekening HSBC</i></li> <li>-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 <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></li> </ul>
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>
Tenor / <i>Jangka Waktu</i>	In accordance with given credit facility <i>Mengacu kepada fasilitas credit yang diberikan</i>

<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 trade financing process involving HSBC, a Seller, and a Buyer. The steps are as follows:</p> <ol style="list-style-type: none"> <li><b>1. Send Purchase Order:</b> The Buyer sends a purchase order to the Seller.</li> <li><b>2. Send goods &amp; submit Invoice (with instruction payment to be sent to a HSBC's account):</b> The Seller sends goods and an invoice to the Buyer, with instructions for payment to be sent to HSBC's account.</li> <li><b>3. Customer requests financing by submitting drawdown documents:</b> The Buyer requests financing from HSBC by submitting drawdown documents.</li> <li><b>4. Bank disbursed the proceed to customer:</b> HSBC disburses the proceeds to the Seller.</li> <li><b>5. On maturity, Buyer remit to customer non-operating account with HSBC:</b> On maturity, the Buyer remits payment to the Seller's non-operating account with HSBC.</li> </ol>