



# Purchase Invoice Financing

## Unlock working capital from invoices



Finance up to 100% of invoice value of cross-border and domestic trade.



Applicable to invoices in various currencies.



Simple documentation requirement with fast processing turnaround.

### At a glance

- Financing to settle supplier's invoice under open account\* terms.
- We extend your credit term in addition to the credit term given to you by your supplier.

### Designed for

- Buyers who have established relationship with their suppliers and prefer to trade on open account terms.
- Buyers looking to improve their cash flow.

### How it works

#### Your benefits

- **Unlock working capital from invoices.**
- **Increase cash inflow to grow your business.**
- **Strengthen relationship with your suppliers.**

#### Our solutions

- We extend your credit term based on your trade cycle.
- We finance up to 100% for the purchase of your goods.
- Prompt payment to your suppliers.

\*Open account trade refers to trade transactions between a seller and a buyer that are not supported by any banking or documentary trade instrument issued on behalf of the buyer or seller.

## ◎ Your benefits

- Pay your suppliers in their local currency to help them save on foreign exchange conversion.
- Trade in various markets with ease.

- Save time from visiting Trade Counters/Branch.
- Enjoy faster processing turnaround time when you submit an application online.
- Be in control of your cash flow with notification on loan disbursement and reminders on loan settlement.

- Ease of obtaining financing.

## ◎ Our solutions

- Financing of invoices in various currencies.

- Convenient online services:
  - Submit applications via DBS IDEAL or SmartForm.
  - Give settlement instructions via IDEAL.
  - Receive immediate notification when your loan is disbursed, with option to be notified via email, fax or SMS.
  - Receive automatic reminders on your financing settlement due date.

- Beneficiary will receive transaction advice when payment is successful - optional value-added service.

## What makes us different

### ◎ Why we are different

- A specialist team of trade practitioners to provide guidance on the solutions.
- Best-in-class cut-off time for submission of application.
- We offer a broad range of currencies so that you can pay your sellers in their local currency, helping them save on foreign exchange conversions.

### ◎ How it helps you

- Structure your import financing facilities around your trade cycle to ensure the terms meet your business needs.
- Convenience and flexibility in accommodating your financing needs.
- Invoice financing in various currencies.
- Trade in various markets with ease.

## Why we are different

- A fully digitised solution with IDEAL.

## How it helps you

- IDEAL enables you to manage your trading needs seamlessly across the various stages of your trade cycle – from order and production to shipment, delivery, and settlement.
- Offers you the convenience of submitting trade applications and supporting documents online and keeps you informed of application status via reports and advices.

## Find out more today

Partner with DBS today so you can live more, bank less.

For more information on our products and services, please contact your Relationship Manager, or call DBS BusinessCare at **1800 222 2200** (8:30 am to 8:30 pm Mon - Fri excluding Public Holidays).

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