

Accounts Receivable Purchase (Non-Recourse)

Payment assurance to grow your business



Manage your working capital and optimise your balance sheet¹ through a receivable purchase solution.



DBS takes on your buyer's payment risk (through non-recourse arrangement) and provide up to 100% credit cover in the event of insolvency or protracted default of your buyer.



Monetise your receivables and receive instant access to working capital of up to 100% of receivables value.



Real-time updates on your sales ledger and buyers' payments for better control over your receivables.

At a glance

- We purchase your eligible domestic and/or export receivables and provide funding on a non-recourse basis.
- We can take on buyer's payment risk and provide up to 100% credit cover. If buyer defaults on the payment and the invoices are not disputed, DBS can pay up to 100% of the eligible outstanding invoices.
- Your buyer may or may not be notified of the arrangement, depending on your requirement.
- On invoice due date, buyer makes repayment to DBS or to you directly (depending on the type of arrangement you have with DBS).

Designed for

- Companies that are looking for a post-shipment solution to unlock trapped liquidity from receivables under their sales contracts on open account² terms.
- Sellers seeking to diversify and mitigate buyer's credit risk.
- Companies that need to improve Days Sales Outstanding (DSO) and optimise their balance

¹ Subject to your company's internal auditor's independent opinion.

² 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.

How it works

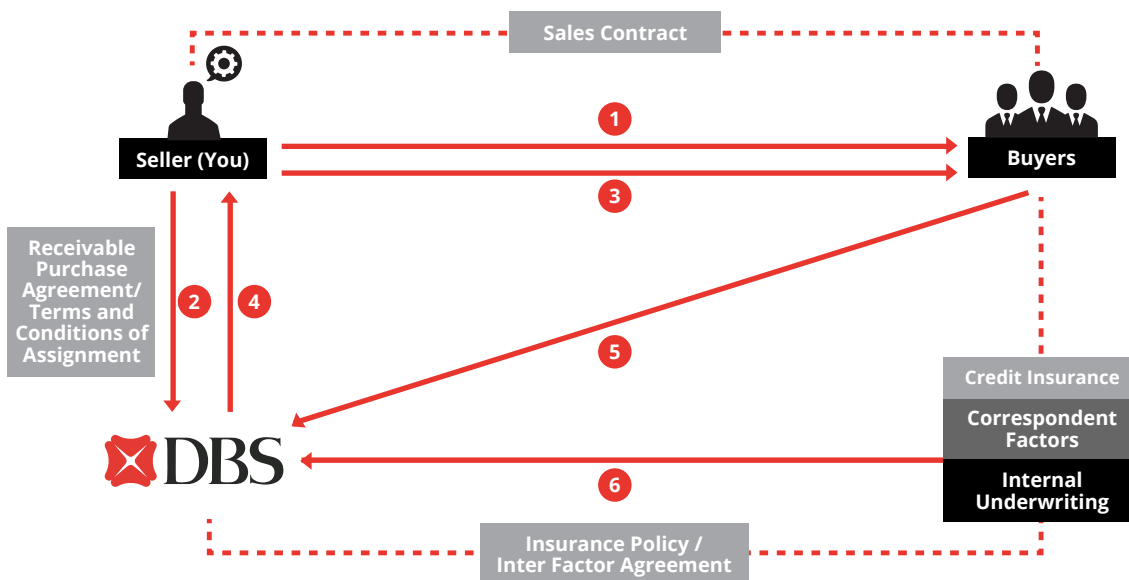
Your benefits

- Accelerate cash inflow from receivables.
- Mitigate credit risk of your buyers.
- Ease your debt management burden as DBS undertakes debt collection.

Our solutions

- Upon assignment of domestic and/or export receivables, DBS provides instant access to working capital of up to 100% of receivables value.
- We take on your buyers' payment risks and provide up to 100% credit cover in the event of insolvency/protracted default of your buyer.
- Under a notified arrangement with your buyers, DBS undertakes debt collection from your buyers.

Accounts Receivable Purchase (Non-Recourse) Solution



1. Seller (Client) supplies goods and/or services to Buyers (domestic/export).
2. Seller assigns invoices to DBS for discounting on the back of a Receivable Purchase Agreement/Terms and Conditions of Assignment.
3. Seller notifies buyers of assignment of invoices to DBS (Buyer will not be notified if it is under non-notified arrangement).
4. DBS prepays up to pre-agreed funding quantum of the invoices and/or extend credit protection.
5. On due date, Buyers make repayment to DBS who forwards any balance to the Seller.
6. DBS may underwrite Buyers' default risks through any of these mechanisms: internal underwriting by DBS, credit insurers, correspondent factors.

What makes us different

Why we are different

- **Dedicated solution structuring team to provide a best-fit solution for you.**

- **Leverage on our Asian insights and connectivity to grow your business domestically as well as overseas.**

- **DBS IDEAL, our integrated digital platform provides you with improved visibility on your accounts receivable.**

How it helps you

- Bespoke solutions catered to your business needs.
- We connect you and support your business counterparts across Asia with our extensive branch network.
- Real-time information to better manage your working capital and make informed decisions.

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).

Disclaimer and Important Notice

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Global Bank of the Year 2018, The Banker
Best Bank in the World 2018, Global Finance
World's Best Digital Bank 2018, Euromoney
Safest Bank, Asia 2009 – 2018, Global Finance