

# Accounts Receivable Purchase (Recourse)

## Monetise receivables and enhance liquidity



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



**Ease your debt management as DBS undertakes debt collection on your behalf, if you choose to notify your buyer of the arrangement.**



**Efficient reconciliation that match buyer payments to invoices and improve visibility on the receivables with buyer-payment and management reports.**

### At a glance

- We purchase your eligible domestic and/or export receivables and provide funding on recourse basis.
- Your buyer may or may not be notified of the arrangement, depending on your requirements.
- 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 post-shipment solution to unlock trapped liquidity from receivables under their sales contracts on open account\* terms.
- Companies seeking collection and receivables management arrangement where DBS undertakes debt collection from the buyers, freeing up resources to focus on sales and services.

### How it works

#### Your benefits

- Accelerate cash inflow from receivables.

#### Our solutions

- Monetise receivables by providing instant access to working capital of up to 100% of invoice value.

\*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

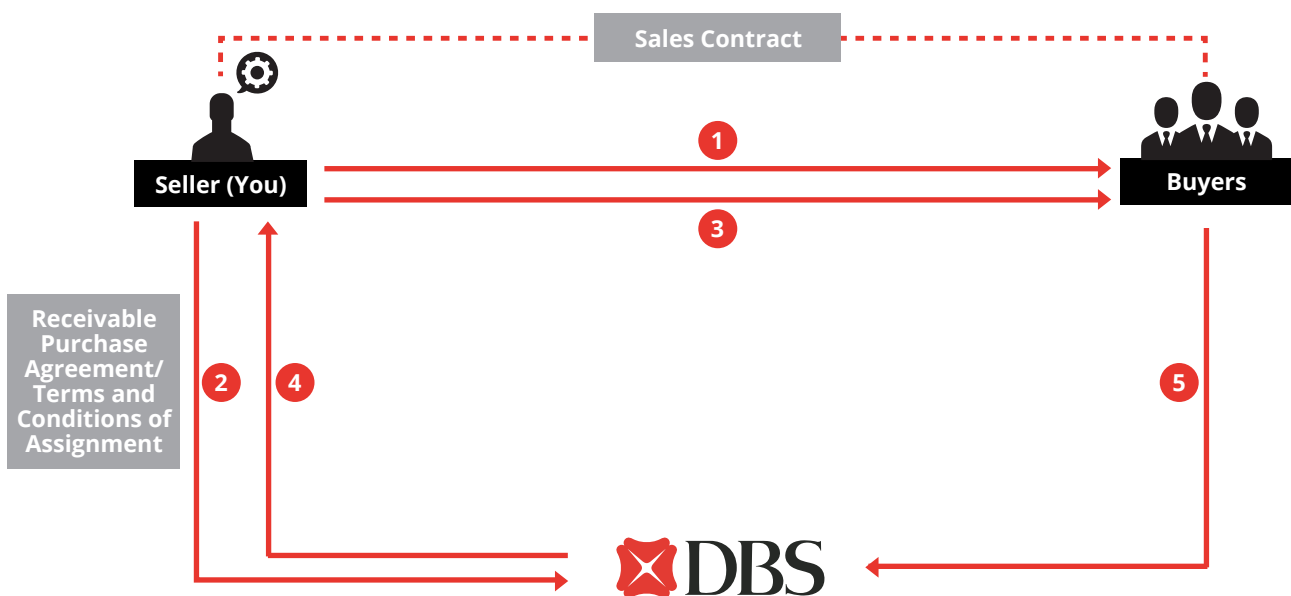
### Your benefits

- Efficient reconciliation that improves visibility on your buyers' payment pattern.
- Ease your debt management burden as DBS undertakes debt collection.

### Our solutions

- Reconciliation services that match buyers' payments to invoices and improve visibility on the receivables portfolio with buyer-payment and management reports.
- Undertake the task of debt collection from buyers and send reminder letters on pre-determined frequency under a notified arrangement.

## Accounts Receivable Purchase (Recourse) Solution



1. Seller (Client) supplies goods and/or services to Buyers (domestic/export).
2. Seller assigns invoice to DBS for discounting on the back of a Receivable Purchase Agreement/Terms and Conditions of Assignment.
3. Seller notifies Buyer of assignment of invoice 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 invoice.
5. On due date, Buyer makes repayment to DBS who forwards any balance to the Seller.

## What makes us different

### Why we are different

- Dedicated team to proactively monitor the health of your accounts receivable portfolio.
- DBS IDEAL, our integrated digital platform provides you with improved visibility on your accounts receivable.

### How it helps you

- Peace of mind when managing your accounts receivable and buyers' payments.
- Robust receivables management platform to support your cashflow forecast and reconciliation needs.

### 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