



汇丰 — 菜鸟融资计划

HSBC-Cainiao Merchant Finance Programme

汇丰与阿里巴巴集团旗下智能物流平台 — 菜鸟网络科技合作，为网店推出一项创新的数字贸易融资方案，利用实时数字物流信息进行信用评估，简化贷款流程，配合新经济公司灵活迅速发展业务所需。新融资方案结合供应链和金融两方面优势，给天猫国际场景客户，联合提供存货和应收账款融资。



HSBC has joined forces with Cainiao Network, Alibaba Group's smart logistics platform, to offer an innovative digital trade finance solution for online merchants. The new scheme will use real-time logistics information for credit assessment, making loans more accessible and matching the fast-changing needs of new economy enterprises. Tmall Global customers are benefited from the integration of Supply Chain Finance and Receivables Finance.



库存预率款在40%至60%不等，应收账款预付率最高可达70%
Prepayment % of inventory ranges from 40% to 60%, and is up to 70% for Accounts Receivables



贷款额低于(包含)50万美元，不需要任何抵押品及提供财报
No financials or collaterals is required for facility size less than or equal to USD500K



为不同贷款额提供优惠利率
Preferential rate is offered for different sizes of facilities



贷款支持美元、港元、欧元及日元
Lending currencies are in USD, HKD, EUR and JPY



我们随时助你融资
Financing at anytime



利息以日计算
The interest is calculated on daily basis



贷款没有限期，产品以滚动组合为基础，类似于循环贷款。贷款会每年作出审阅
No loan tenor. The product is on a rolling portfolio basis as if it is a revolving loan. The facility is subject to annual review



无需提交交易文件，融资基于菜鸟的库存和应收账款数据
No trading documents is required. The funding is based on inventory and AR data feed by Cainiao



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与你 成就更多

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