



滙豐 — 菜鳥融資計劃

HSBC-Cainiao Merchant Finance Programme

滙豐與阿里巴巴集團旗下智能物流平台 — 菜鳥網絡科技合作，為網店推出一項創新的數碼貿易融資方案，利用實時數碼物流資訊進行信用評估，簡化貸款流程，配合新經濟公司靈活迅速發展業務所需。新融資方案結合供應鏈和金融兩方面優勢，給天貓國際場景客戶，聯合提供存貨和應收賬融資。



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.



庫存預率款在40%至60%不等，應收賬預付率最高可達70%
Prepayment % of inventory ranges from 40% to 60%, and is up to 70% for Accounts Receivables



貸款額低於(包含)50萬美元，不需要任何抵押品及提供財報
No financials or collaterals is required for facility size less than or equal to USD500K



為不同貸款額提供優惠利率
Preferential rate is offered for different sizes of facilities



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



我們隨時助你融資
Financing at anytime



利息以日計算
The interest is calculated on daily basis



貸款沒有限期，產品以滾動組合為基礎，類似於循環貸款。貸款會每年作出審閱
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



無需提交交易文件，融資基於菜鳥的庫存和應收賬款數據
No trading documents is required. The funding is based on inventory and AR data feed by Cainiao



Together we thrive
與你 成就更多

本文件由香港上海滙豐銀行有限公司(「滙豐」)編製，僅供指定收件人使用。本文件僅作參考及說明之用，不構成你與滙豐或其任何附屬公司或聯屬公司訂立任何交易的要約、招攬、建議或推薦。滙豐對本文件內容及/或其準確性或完整性不作任何擔保、聲明或保證，亦不承擔任何責任或法律責任，並且明確表示，在法律允許的最大範圍內，對因本文件全部或任何部分內容所產生或倚賴該等內容而導致的任何損失概不負責。你有責任自行評估本文件所述的產品。滙豐建議你在作出或採取任何可能影響你本人或貴公司的決定或行動之前，先諮詢具備合適資格的專業顧問，尋求適當的財務、法律、會計、稅務或其他建議。
©版權所有。香港上海滙豐銀行有限公司 2020年。不得轉載。未經滙豐事先書面許可，不得將本刊任何部分以任何形式或用任何方法(無論電子、機械、複印、錄製或其他形式)複製、存於檢索系統或傳送予他人。

This document is prepared by The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and is for the exclusive use of the person to whom it is provided. It is intended for reference and illustrative purposes only. It does not constitute an offer or solicitation for, or advice or recommendation that you should enter into any transaction with HSBC or any of its subsidiaries or affiliates.

HSBC makes no guarantee, representation or warranty and accepts no responsibility or liability for the contents of this Document and/or as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this Document to the maximum extent permitted by law. You are responsible for making your own evaluation about the products referred to in this document.

HSBC recommends that before you make any decision or take any action that might affect you or your business, you consult with suitably qualified professional advisers to obtain the appropriate financial, legal, accounting, tax or other advice.

© Copyright. The Hongkong and Shanghai Banking Corporation Limited 2020, ALL RIGHTS RESERVED. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of HSBC.