



Packing Credit

Short-term financing is credited to your account within 3 hours,¹ which helps your business run smoothly by increasing liquidity in production.



Service Features

SCB offers a working capital service in either Thai baht or foreign currencies to purchase raw materials for manufacturing or prepare products under purchase agreements from overseas importers using letters of credit (L/C), bills for collection (B/C), or inward remittance (open account).

You can use relevant commercial documents as proof of financing request.

Once receives the payment from the importer bank, SCB will deduct the financing obligation from the funds received, advise the exporter, and credit the remaining money into the exporter's account.

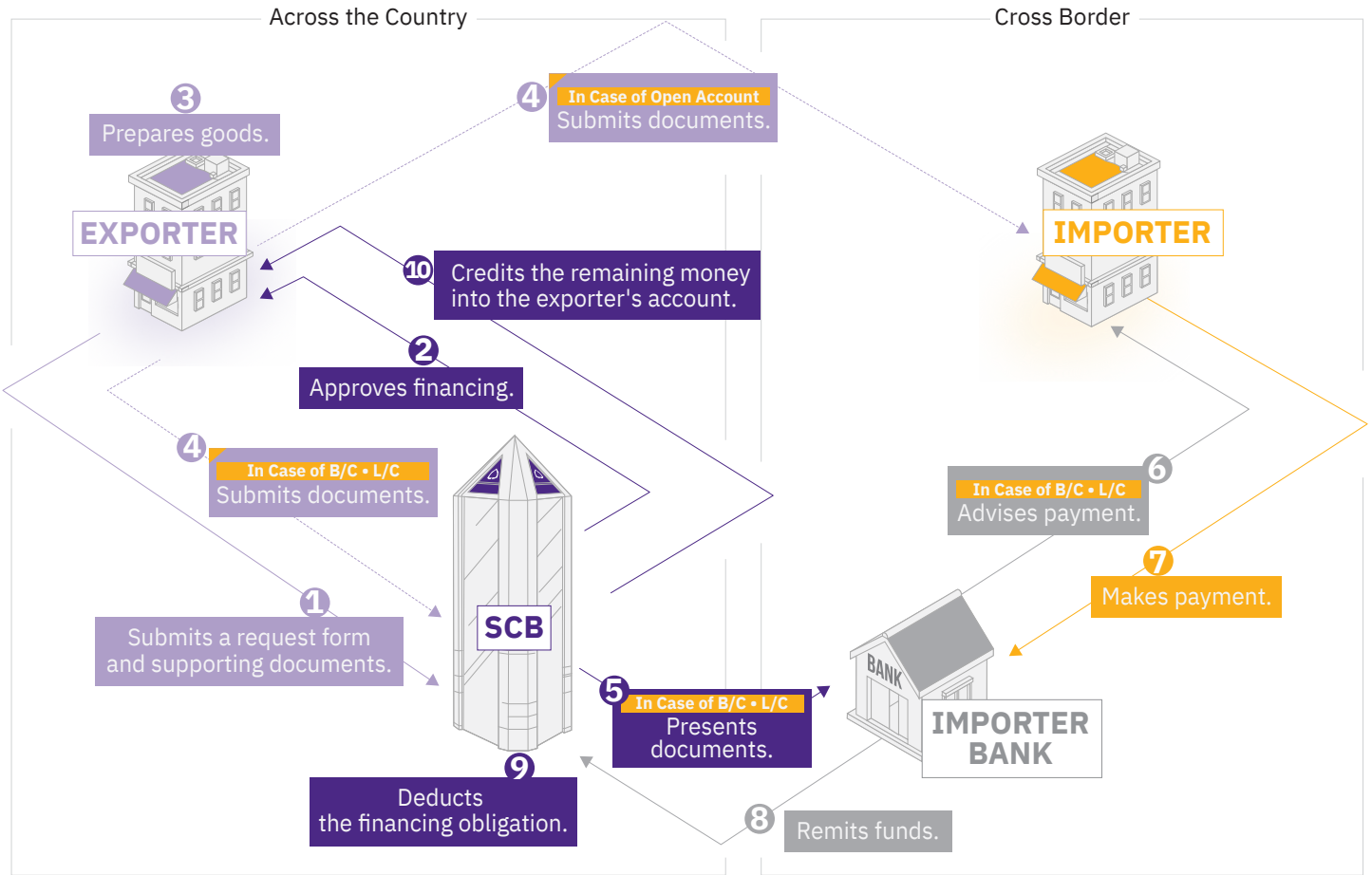
Highlights

Credits funds into your account within 3 hours.¹

You can reach our professional assistance from any of SCB International Trade Service Centers located across the country.

Remark:

¹ For the submission of the request form for packing credit and related documents correctly and completely within 4:00 p.m.



Benefits



Greater Liquidity

Assists you in obtaining working capital for purchasing raw materials used in the manufacture or preparation of goods, as well as manage repayment in accordance with the collection cycle.



Select a Currency

Expand your options to manage future exchange rate risk by applying for a packing credit in either Thai baht or foreign currencies.



Work-saving

When applying for packing credit through SCB Trade Net, there is no need to submit physical documents.



FX Preparation

If you apply for packing credit in a foreign currency, you may avoid worrying about exchange rates by using forward contracts or real-time foreign exchange rates through SCB Trade Net.



Alerts by Auto

You will receive a trade outstanding report ² by email, which includes the outstanding loan balance, maturity date, interest rates, and interest to be paid.

Remark:

- 2** Service at no cost! Simply contact a business relations manager or an SCB international trade service center near you to sign up for the SCB Trade Transaction Notification.

Required Documents:

- Application for SCB Packing Credit Loan Facility
- Supporting documents for packing credit request:
 - ▶ Promissory note ▶ Pre-shipment documents ▶ Original letter of credit ▶ Purchase order or sales contract ▶ Warehousing certificate or pledge receipt ▶ Post-shipment documents
 - ▶ Copy of bill of exchange and transport documents ▶ Invoices and transport documents