



SCB Trust Receipt Financing

Increase your company's liquidity by receiving imported items first and paying for them later.



A trust receipt (T/R) financing is a short-term loan of up to 180 days in which SCB pays for the import of goods by stating in the T/R document that the ownership of the goods still belongs to SCB, and the importer is only an agent who gets the items to sell instead. When the importer receives money from the sale of the product, it must repay SCB within the time-frame indicated.

Service Features

SCB provides short-term financing (T/R) to importers for up to 180 days, in which SCB pays for imported goods and services first and you repay SCB later, according to the T/R terms.

T/R can be applied to any payment method, such as a letter of credit (L/C), bills for collection (B/C), or outward remittance, based on the terms and conditions agreed upon between you and the exporter.

You can request a T/R in either foreign currencies or Thai baht.

Highlights

You can receive shipping documents within 30 minutes¹ after submitting the accurate and complete T/R contract documents in accordance with the conditions set by the bank or according to the approval conditions of each customer.

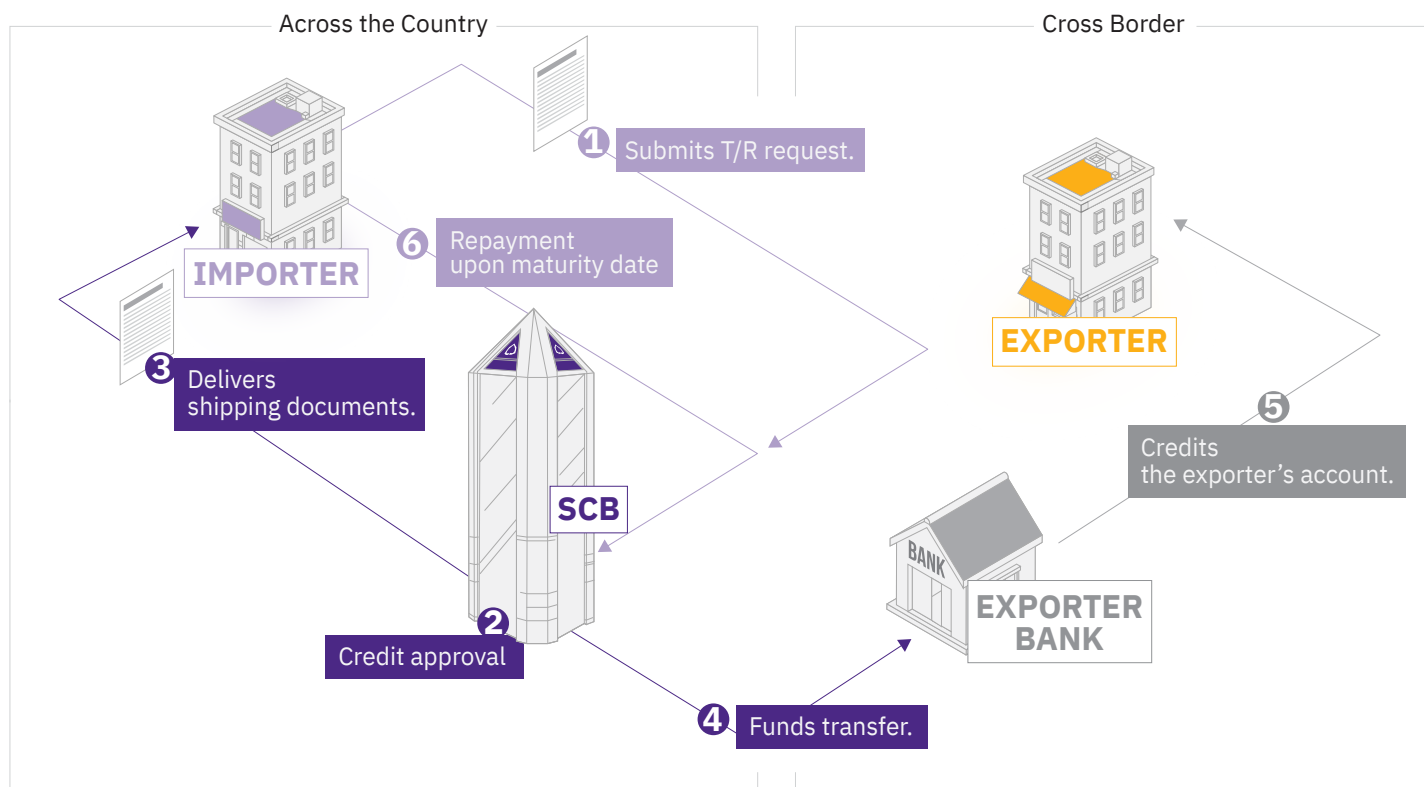
Convenience with online service, you may submit a T/R financing request by yourself using the SCB Trade Net, which has the greatest security standards, 24 hours a day, 7 days a week.²

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

Remarks:

¹ The T/R request form and supporting documents must be submitted by 5:00 p.m. (except T/R Local Purchase via BAHTNET and cheques issuance, the T/R request form, and supporting documents must be submitted to SCB by 12:00 noon.)

² SCB will only consider T/R financing during bank days and business hours. You may apply for T/R loans online at any time. If you submit a T/R request after business hours, SCB will examine and approve it on the next business day.



Benefits



Maximize Liquidity

SCB pays first in order to optimize your company's flexibility, and you can repay according to the conditions you agreed upon with SCB.



Credit Management

Able to manage credit consumption to fit the payment cycle.



Select a Currency

Added alternatives for controlling foreign currency risk by utilizing T/R denominated in Thai baht or foreign currencies.



Simple Loan

Able to apply for T/R using any payment method, including T/T, B/C, and L/C, from both local and foreign purchases.



Work-saving

No original documents are required when submitting a T/R request through SCB Trade Net.



Alerts by Auto

You will receive a trade outstanding report by email, which includes the outstanding loan balance, maturity date, interest rate, and interest to be paid. **3**

Remarks:

Service at no cost! Simply contact a business relations manager or an SCB international trade service center near you to sign up for the **3** SCB Trade Transaction Notification.

Required Documents:

- Application for SCB Trust Receipt Financing
- Details of attachments about T/R against L/C, DL/C, B/C
- Details of attachments about T/R against T/T and T/R local purchase
- Application for the Use of Funds Transfer Service
- The commercial invoice with authorized signatory e.g. proforma invoice

Note: The use of other documents is considered case by case.