

Sales Invoice Financing

Unlock cash from your receivables



Finance up to 90% of invoice value of your cross-border and domestic sales.



Applicable to invoices in multiple currencies.



Simple documentation requirement with fast processing turnaround.

At a glance

- Allow your buyers to enjoy extended credit terms.
- Optimise your working capital flows.

Designed for

- Seller selling on open account terms that are looking to improve cash flow.
- Companies with established relationship with their buyers.

How it works

Your benefits

- **Strengthen your negotiation with buyers and secure trade contracts with improved terms of trade.**
- **Increase cash flow from your receivables to improve working capital.**
- **Receive payment from your buyers in their local currency to help them save on foreign exchange conversion.**
- **Enable you to grow your business by engaging multiple buyers in various markets.**

Our solutions

- We enable you to offer credit terms to your buyers according to your working capital needs.
- We finance up to 90% of your invoice value.
- Financing of invoices issued by your company in buyers' preferred currencies.

⦿ Your benefits

- Flexibility to negotiate commercial terms with your buyer.

- Save time from visiting the Trade Counters/Branch.
- Enjoy faster processing turnaround time when you submit an application online.
- Be in control of your cash flow with notification on loan disbursement and reminders on loan settlement.

- Ease of obtaining financing.

⦿ Our solutions

- Invoice financing is not subjected to uniform trade customs and practices, unlike Letter of Credit or Documentary Collection.

- Convenient online services:
 - Submit applications via DBS IDEAL or SmartForm.
 - Give settlement instructions via IDEAL.
 - Receive immediate notification when your loan is disbursed, with the option to be notified via email or SMS.
 - Receive timely reminders on your financing settlement due date.

- Easy application with simplified documentation requirements.

What makes us different

⦿ Why we are different

- A specialist team of trade advisors to provide guidance on solutioning.

- Best-in-class cut-off time for submission of application.

- We offer invoice financing in a broad range of currencies.

- A fully digitised solution with IDEAL.

⦿ How it helps you

- Structure your export financing facilities around your trade cycle, to ensure the terms meet your business needs.

- Convenience and flexibility in accommodating your financing needs.

- Grow your business with a variety of buyers in various markets by offering financing in different currencies.

- IDEAL enables you to manage your trading needs seamlessly across the various stages of your trade cycle – from order and production to shipment, delivery and settlement.
- Offers you the convenience of submitting trade applications and supporting documents online, and keeps you informed of application status via reports and advices.

◉ 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 1500327 or +6221 2985 2800 (overseas) from Mondays to Fridays (excluding public holidays), 8.00 am to 5.00 pm.

Disclaimer and Important Notice

PT Bank DBS Indonesia is licensed and supervised by the Financial Services Authority (OJK) and also a participant of Indonesian Deposit Insurance Corporation (LPS) guarantee program.

 **DBS: The World's Best,
Three Years In A Row**

Best Bank in the World 2020, Global Finance
World's Best Bank 2019, Euromoney
Global Bank of the Year 2018, The Banker
Best Bank in the World 2018, Global Finance