

Web Banking - Invoice Financing Application

Quick User Guide

Habib Bank Zurich (Hong Kong) Limited,
a Restricted Licence Bank

1/15/2024, 11:14:36 AM

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Result of
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Step 1 Click on "Account Services" in the toolbar.

Step 2 Select "Invoice Financing Application" .

The screenshot shows a dark green navigation bar with the following items: My Profile, Payments, Authorization, Trade, Account Services, and Contact Us. The 'Account Services' item is highlighted with a purple box. Below the navigation bar is a 'Relationship Summary' section with four sub-headings: Deposits, Loans & Finances, Trade Finance - Import, and Trade Finance - Export. A dropdown menu is open from the 'Account Services' item, listing the following options: Download Customer Documents, Statement, Time Deposit Detail, Upload Request Document, Invoice Finance Application (highlighted with a purple box), and View Outstanding Details.

Step 3 Select the invoice finance subhead (10868) with the related currency.

The screenshot shows the 'Invoice Finance' section of a banking portal. At the top, there is a green header with the Habib Bank Zurich (Hong Kong) Limited logo and name. Below the header is a dark green navigation bar with the following items: My Profile, Payments, Authorization, Trade, Account Services, and Contact Us. The 'Account Services' item is highlighted. Below the navigation bar is the 'Invoice Finance' section. A 'Select Account' dropdown menu is open, showing a list of accounts. The first account is selected and has a checkmark. The list of accounts is as follows:

Account ID	Currency
12-01-02-20622-184-113641	(CAD) - XXXXXXXX287806
12-01-02-20622-184-	(CAD) - XXXXXXXX
12-01-02-20622-333-	(USD) - XXXXXXXX
12-01-02-20622-402-	(GBP) - XXXXXXXX
12-01-02-20622-470-	(HKD) - XXXXXXXX
12-01-02-10868-470-	(HKD) - XXXXXXXX
12-01-02-10868-333-	(USD) - XXXXXXXX

Step 4 Input the required details of invoice finance application.

Invoice Finance

Select Account

12-01-02-10868-333- (USD) - XXXXXXXX[]

XXXXXXXXXX287806[Balance = \$ 371,126.16 DB]

Drawdown Amount •

HKD

Click on the currency to change it

Loan Period •

Invoice Date •

23/1/2024

Invoice Amount

HKD 0.00

Drawdown Date •

23/1/2024

Maturity Date •

23/1/2024

Invoice Number

Invoice Due Date •

23/1/2024

Description & Quality Of Goods

Credit Term

Shipment Date (if applicable)

23/1/2024

Name of Vessel / Carrier / Vessel IMO No. (if applicable)

Port Of Loading •

Port Of Discharge •

Country of Origin •

Remittance Amount

HKD 0.00

Click on the currency to change it

Use Existing Supplier New Supplier

Do You Want to Send Outward Remittance

Yes No

Use Existing Supplier Account New Supplier Account

Supplier's Banker Name

Supplier's Banker Swift Code

Intermediate Banker Name

Intermediate Banker Swift Code

Charges (applicable for telegraphic transfer)

Applicant Supplier

Additional Charges

all Charges remittance charges only


Message (restricted to 70 characters)

Payment method

telegraphic Transfer Cashier's Order Crediting Account No

Crediting Account Number

Add Attachments

 Drop files here

Terms and Conditions

1. This application and the Loan is subject to the Master Agreement for Bills Transactions and Trade Finance, General commercial agreement and/or the Standard Terms and Conditions for Banking Facilities as are in effect from time to time and any other agreement(s) previously executed by the Applicant and delivered to the Bank, if any. In case of conflict, terms of this application shall prevail to the extent of conflict.
2. The Applicant undertakes to keep the Goods fully insured against all insurable risks and shall pay all freights, warehouse, dock, transit and other charges, rent and all other costs in connection with the Goods.
3. The Applicant charges to the Bank all the present and future rights, title, interests and benefits of the Applicant in and to the Goods (together with the relevant proceeds).
4. The Applicant agrees that the Goods, the title documents of the Goods, the insurance proceeds and the sale proceeds are held by the Applicant in trust of the Bank. The Bank may at any time take possession of the Goods and/or the title documents of the Goods, if the Applicant fails to duly repay the Loan. The Bank is entitled to demand and receive the sale proceeds and/or the insurance proceeds from buyer(s), insurer(s) or any person(s) and give valid receipt for the same without reference to the Applicant.
5. The Applicant shall keep the Bank informed of the whereabouts of the Goods, the title documents of the Goods and of any change in the condition, market price, quality or quantity of the Goods. Until the Applicant's liabilities to the Bank under this Loan are fully discharged, the Goods, the title documents of the Goods, the insurance proceeds and the sale proceeds shall at all times be kept separated from other transactions and do not form part of the Applicant's property.
6. The Applicant undertakes to repay the Bank on demand or on the maturity date of the Loan (whichever is earlier) together with accrued interest (calculated from the date of the financing to the date of full repayment) at the interest rate stipulated in the latest Letter or any other agreement between the Bank and the Applicant (if any) or otherwise determined by the Bank.
7. The Applicant shall indemnify the Bank and the Bank's delegate(s) on demand (on a full indemnity basis) against all liabilities, losses, payments, damages, demands, claims, expenses and costs (including legal fees), proceedings or actions which the Bank or the Bank's delegate(s) may suffer or incur under or in connection with this application and/or the Loan.
8. The Applicant agrees that the Bank is entitled to impose late payment interest in case of overdue payment and the Bank is authorised to debit any of the Applicant's account(s) maintained with the Bank for any sums owing by the Applicant to the Bank.
9. The Applicant agrees that the Bank shall not in any circumstances be liable to the Applicant for any claims, losses, or damages that the Applicant may suffer or sustain as a result of non-payment or late payment to the relevant supplier of the Goods, notwithstanding that such non-payment or late payment may be caused by the Bank's processing or rejection of this application.
10. The Applicant acknowledges and agrees that the Bank would refuse to process any transaction which may violate or breach any sanctions, anti-money laundering or counter-terrorist financing laws, regulations, rules, guidelines and procedures promulgated by the United Nations, the European Union, the United States of America, the United Kingdom, Switzerland, the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"), the People's Republic of China and all other jurisdictions to which it is subject ("Sanctions"). The Applicant agrees that the Bank will not be liable for any claims, losses, damages, costs or expenses suffered by any person in connection with the Bank's refusal to process any such transactions. The Applicant certifies that no shipment or transaction involved in this application is in violation of any Sanctions.
11. This application and the Loan shall be governed by and construed in accordance with the laws of Hong Kong and agrees to submit to the non-exclusive jurisdiction of the Hong Kong courts.

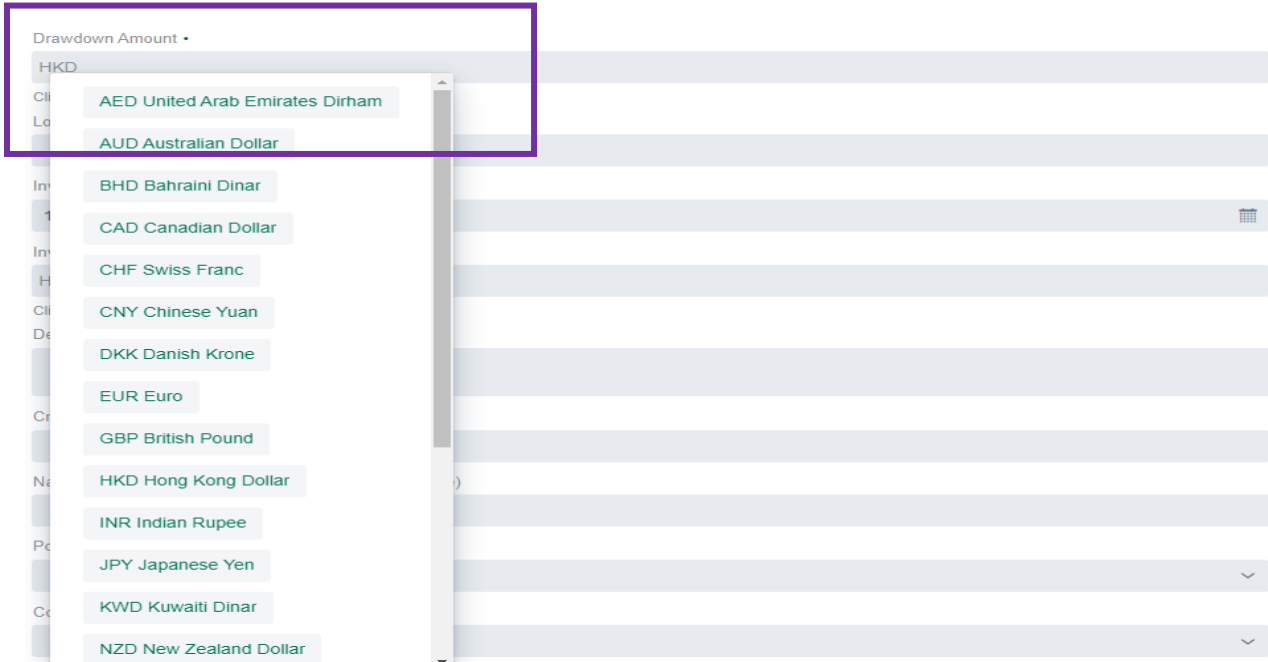
Each of the persons signing this application (both in his / her own personal capacity and as an authorised representative of the Applicant) warrants, represents, and acknowledges that:

- i. this application is for the financing of a genuine trade transaction, i.e. for the Applicant's purchase of the Goods;
- ii. the invoice was duly issued by the Supplier in relation to the above transaction and received by the Applicant in its ordinary course of business;
- iii. the Applicant and the Supplier are not connected parties by means of common shareholding, directors and/or ultimate owners, management control or any other ways (each a "Connected Party");
- iv. the Applicant is not acting as an agent or conduit of the Supplier in respect of the underlying trade transaction (i.e. the Applicant is not purchasing the Goods for and on behalf of the Supplier or a Connected Party of the Supplier) and none of the Goods will be sold back to the Supplier or any Connected Party of the Supplier;
- v. no other financing has been or will be obtained from any other financial institution in connection with the Invoice, the title documents relating to the Goods, the Goods, the relevant sale proceeds and/or the insurance proceeds (the "Assets");
- vi. the Applicant has not and will not pledge, charge, assign or create any encumbrance or any other type of preferential arrangement (including title transfer and retention arrangements) having a similar effect over the Assets (except in favour of the Bank);
- vii. all representations and warranties stated herein are correct, complete and accurate and that there is no further relevant material information of which the Bank should be made aware; and
- viii. the Bank will rely on the above warranties and representations when approving this application

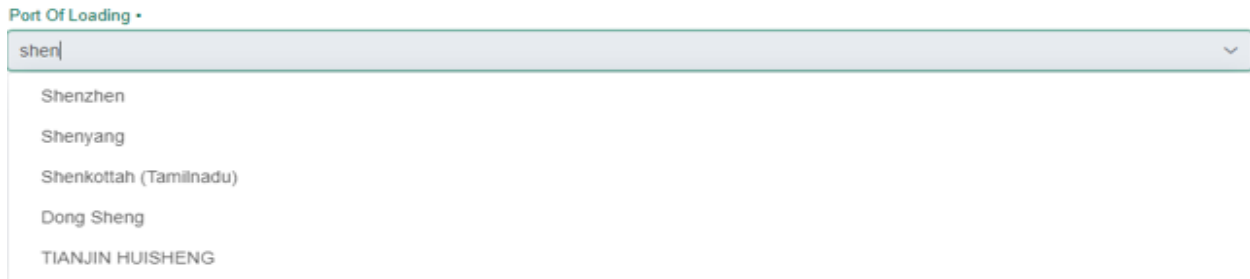
I agree to Terms & Conditions

Remarks:

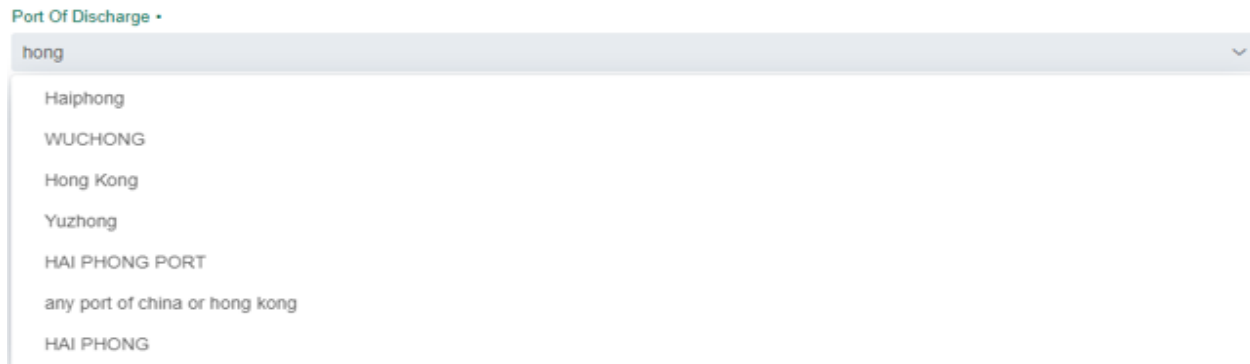
Drawdown amount: Select the currency and input the amount of the drawdown.



Port of Loading : input the city name and select it from the pull-down menu [multiple selections are acceptable if required].



Port of Discharge : input the city name and select it from the pull-down menu [multiple selections are acceptable if required].



Country of Origin : input the name of the country and select it from the pull- down menu [multiple selections are acceptable if required].

Country of Origin •

hon

Hong Kong

Honduras

Remittance amount: Select the currency and input the amount of remittance.

Use Existing Supplier / New Supplier

Use Existing Supplier New Supplier

Remarks:

1. If the supplier has been involved in the invoice finance application previously, please select “Use existing supplier” and search the existing supplier in the pull-down menu. It will automatically display the name and address of the existing supplier.

Use Existing Supplier New Supplier

Supplier Name •

Select

CIXI

DON

FAR

FOSH

Supplier Address •

Crediting Account Number

2. If the supplier has not been involved in the invoice finance application previously, please select “New Supplier” and input the full name and address in the fields.

Use Existing Supplier New Supplier

Supplier Name

ABC HONG KONG CO LTD

Supplier Address

RM 123 ABC ROAD GUANGZHOU CHINA

Do you want to send Outward Remittance

Do You Want to Send Outward Remittance

Yes No

Select “Yes” if the outward remittance to the supplier is required.

Use Existing Supplier Account / New Supplier Account

Remarks:

1. “Existing Supplier Account ” is selected if the supplier has been involved in the invoice finance application previously
2. “New Supplier Account” is selected if the supplier has not been involved in the invoice finance application previously

If the option “Existing Supplier Account” is selected

1. Fill in the remittance details as below.

In the field “Supplier Account”, input the name of supplier and search the existing supplier name and account number in the pull-down menu.

Use Existing Supplier Account New Supplier Account

Supplier Account

Select

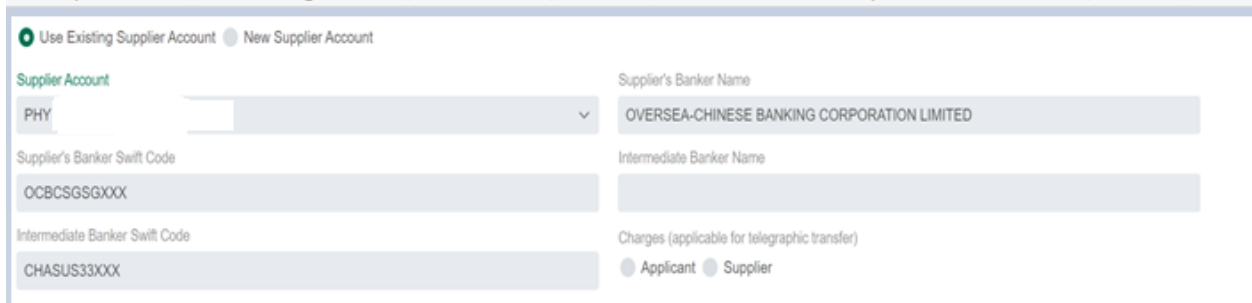
ZHC

WEI

PHY

WEN

2. Once the existing supplier is found in the pull-down menu, its details will be automatically filled in the specific fields accordingly.



Use Existing Supplier Account New Supplier Account

Supplier Account: PHY

Supplier's Banker Name: OVERSEA-CHINESE BANKING CORPORATION LIMITED

Supplier's Banker Swift Code: OCBCSGSGXXX

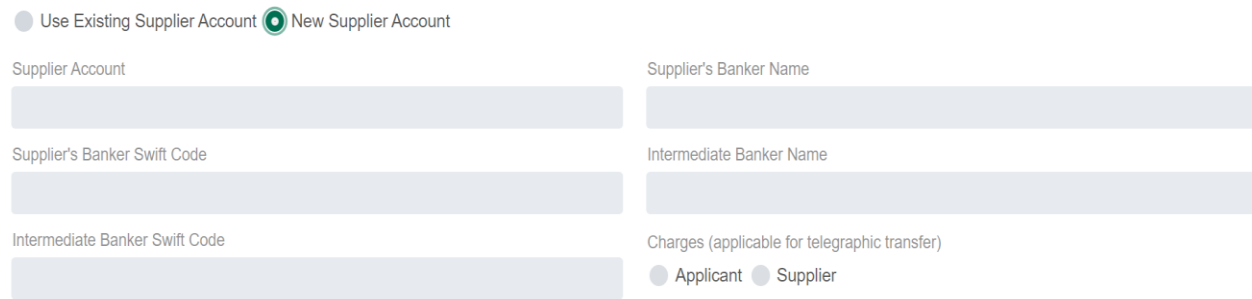
Intermediate Banker Name:

Intermediate Banker Swift Code: CHASUS33XXX

Charges (applicable for telegraphic transfer): Applicant Supplier

If the option “New Supplier Account” is selected

Fill in the remittance details in the specific fields.



Use Existing Supplier Account New Supplier Account

Supplier Account:

Supplier's Banker Name:

Supplier's Banker Swift Code:

Intermediate Banker Name:

Intermediate Banker Swift Code:


Charges (applicable for telegraphic transfer): Applicant Supplier

Step 5 Add Attachments (for add supporting documents)

Click “ Upload Files” for uploading supporting documents (not limited to) such as Invoice and Bill of Lading



Add Attachments

Upload Files...  Drop files here

Step 6 Tick the button “ I agree to Terms and Conditions” and click “OK”.

Terms and Conditions

1. This application and the Loan is subject to the Master Agreement for Bills Transactions and Trade Finance, General commercial agreement and/or the Standard Terms and Conditions for Banking Facilities as are in effect from time to time and any other agreement(s) previously executed by the Applicant and delivered to the Bank, if any. In case of conflict, terms of this application shall prevail to the extent of conflict
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7. The Applicant shall indemnify the Bank and the Bank's delegate(s) on demand (on a full indemnify basis) against all liabilities, losses, payments, damages, demands, claims, expenses and costs (including legal fees), proceedings or actions which the Bank or the Bank's delegate(s) may suffer or incur under or in connection with this application and/or the Loan.
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10. The Applicant acknowledges and agrees that the Bank would refuse to process any transaction which may violate or breach any sanctions, anti-money laundering or counter-terrorist financing laws, regulations, rules, guidelines and procedures promulgated by the United Nations, the European Union, the United States of America, the United Kingdom, Switzerland, the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"), the People's Republic of China and all other jurisdictions to which it is subject ("Sanctions"). The Applicant agrees that the Bank will not be liable for any claims, losses, damages, costs or expenses suffered by any person in connection with the Bank's refusal to process any such transactions. The Applicant certifies that no shipment or transaction involved in this application is in violation of any Sanctions.
11. This application and the Loan shall be governed by and construed in accordance with the laws of Hong Kong and agrees to submit to the non-exclusive jurisdiction of the Hong Kong courts.

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- i. this application is for the financing of a genuine trade transaction, i.e. for the Applicant's purchase of the Goods;
- ii. the invoice was duly issued by the Supplier in relation to the above transaction and received by the Applicant in its ordinary course of business;
- iii. the Applicant and the Supplier are not connected parties by means of common shareholding, directors and/or ultimate owners, management control or any other ways (each a "Connected Party");
- iv. the Applicant is not acting as an agent or conduit of the Supplier in respect of the underlying trade transaction (i.e. the Applicant is not purchasing the Goods for and on behalf of the Supplier or a Connected Party of the Supplier) and none of the Goods will be sold back to the Supplier or any Connected Party of the Supplier;
- v. no other financing has been or will be obtained from any other financial institution in connection with the Invoice, the title documents relating to the Goods, the Goods, the relevant sale proceeds and/or the insurance proceeds (the "Assets")
- vi. the Applicant has not and will not pledge, charge, assign or create any encumbrance or any other type of preferential arrangement (including title transfer and retention arrangements) having a similar effect over the Assets (except in favour of the Bank);
- vii. all representations and warranties stated herein are correct, complete and accurate and that there is no further relevant material information of which the Bank should be made aware; and
- viii. the Bank will rely on the above warranties and representations when approving this application

I agree to Terms & Conditions

Step 7 Review all the details and select “YES” if the details are correct in the invoice financing applications.

Confirm

Do you want to proceed with the below details for Invoice Financing Lodge ?

Select Account	12-01-02-10868-333
Drawdown Amount	\$ 10,000.00
Drawdown Date	2024-01-16
Loan Period	30
Maturity Date	2024-02-16
Invoice Date	2024-01-16
Invoice Number	1223test
Invoice Amount	\$ 80,000.00
Invoice Due Date	2024-01-31
Description & Quality Of Goods	FABRIC, T SHIRT, IPHONE
Credit Term	30
Shipment Date (if applicable)	2024-01-29
Name of Vessel / Carrier / Vessel IMO No. (if applicable)	CMA CGM AAA
Port Of Loading	[Lahore][Zurich][New York]
Port Of Discharge	[New Delhi][Mumbai][Rotterdam]
Country of Origin	[Indian][Pakistani]
Remittance Amount	\$ 10,000.00
Supplier Name	
Supplier Address	
Supplier Account	
Supplier's Banker Name	OVERSEA-CHINESE BANKING CORPORATION LIMITED
Supplier's Banker Swift Code	OCBCSGSGXXX
Intermediate Banker Name	JP CHASE BANK NY
Intermediate Banker Swift Code	CHASUS33XXX
Message (restricted to 70 characters)	PAYMENT OF INVOICE NO
Crediting Account Number	
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	docs165028731777250667.pdf
I agree to Terms & Conditions	Yes

Below message “ Your Invoice Finance request has been accepted for processing” is displayed after “YES” is selected.

My Profile Payments Authorization Trade Account Services Contact Us

Relationship Summary

- Deposits
- Loans & Finances
- Trade Finance - Import
- Trade Finance - Export

Favourite Transactions

- View SWIFT Message Sent
- OTP Subscription
- ePasswords
- Login Settings

Your Invoice Finance request has been accepted for processing

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