

KEEP YOUR CASH FLOWING SMOOTHLY

OCBC Accounts Receivable Purchase

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Keeping a healthy cash flow is key for a business to run smoothly and successfully. With OCBC, you can improve your cash flow by turning your receivables into cash.

Monetise Your Accounts Receivable

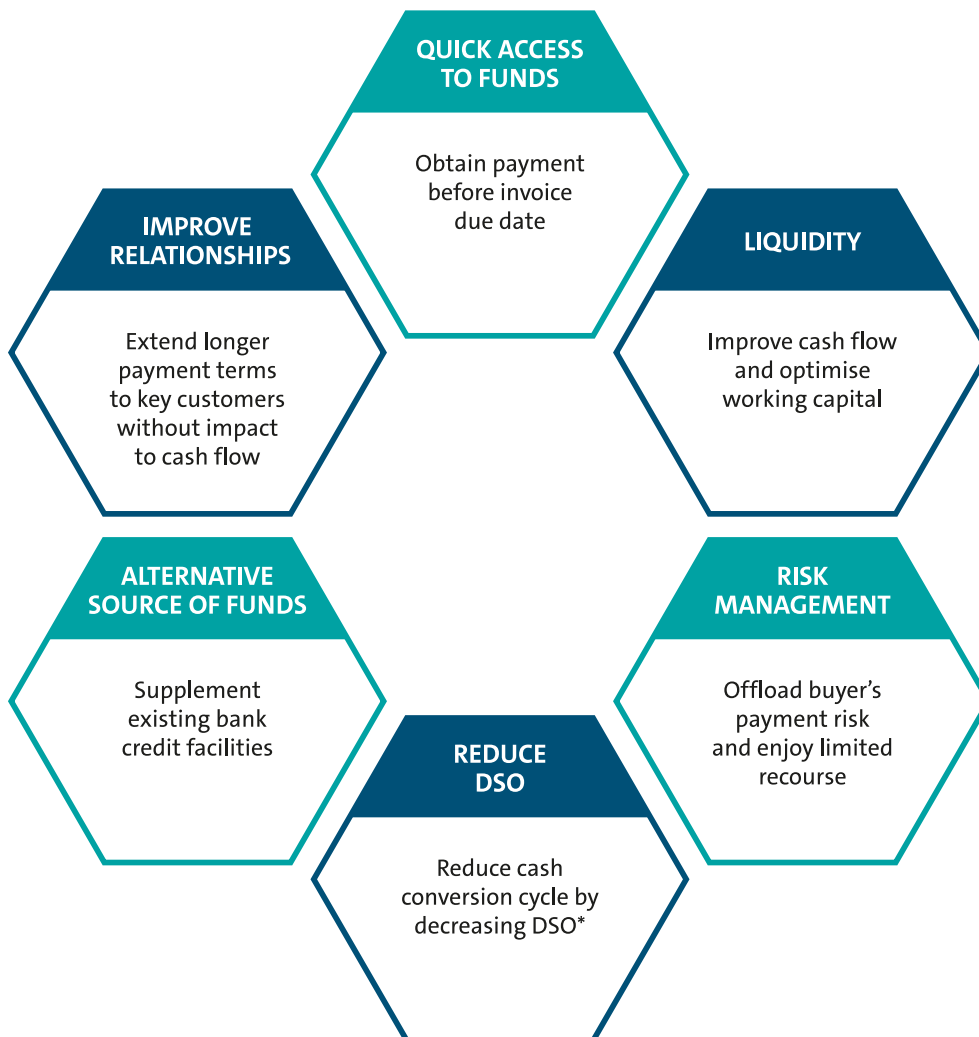
As a supplier, payment for your goods or services is often not immediate or on time. OCBC can shorten this process by purchasing your accounts receivable, allowing you to obtain funds earlier.

Upon invoice due date, OCBC collects the amount from your customer directly, mitigating your customer's payment risk while providing greater liquidity to optimise your working capital.

Key Benefits

Accounts Receivable Purchase (ARP) can provide an alternative financing solution to support your business requirements.

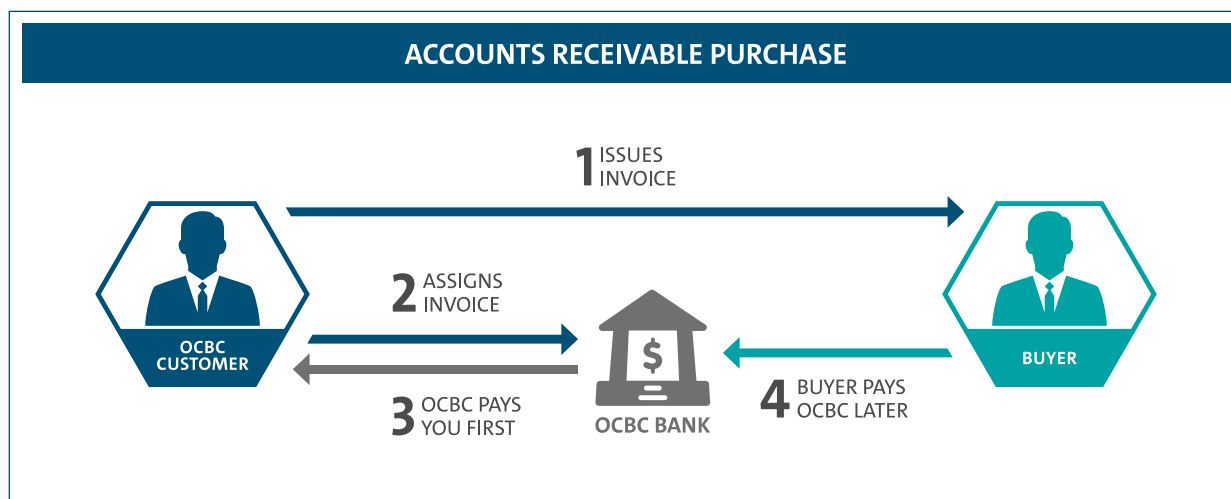
Here's a quick overview of the benefits.



*DSO: Days Sales Outstanding

How It Works

The following is an example of how you can leverage on OCBC Accounts Receivable Purchase to improve your cash flow.



FAQ

1. Does OCBC purchase invoices issued to overseas buyers?

OCBC accepts the sale of all invoices from buyers based globally. This is subject to the Bank's credit appetite on the risk profile of the particular buyer(s).

2. How long does it take for the ARP facility to be set up?

Set-up time usually varies depending on how fast the relevant documents are received. On average, it will take 1-2 months.

3. What is the maximum financing period I can obtain?

Financing tenor ranges up to 360 days. The financing period is subject to Bank's approval and assessment on a case-by-case basis.

Why OCBC?

Our customers are our priority. We are here to help.

We see a growing need in today's business requirements for ready liquidity to sustain and expand a business to further heights. ARP steps in to optimise your working capital by providing an alternative source of funding that also minimises your counterparty risk. OCBC has a dedicated team of specialists who will understand your requirements and offer you a customisable set of ARP solutions suited to your needs in this ever-changing environment.

To find out more, email us at supplychainfinance@ocbc.com or speak to your Relationship Manager today.

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