

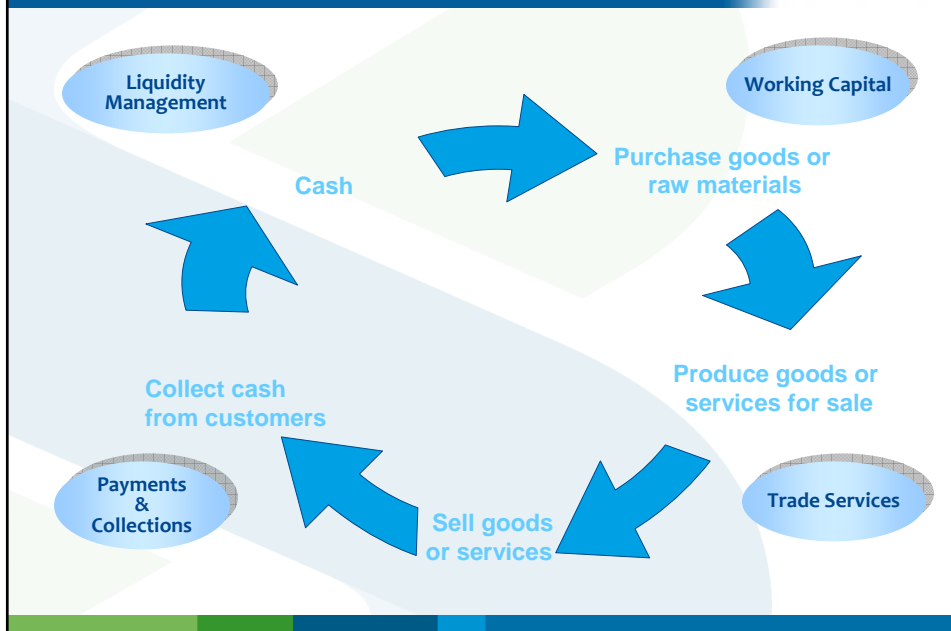
A Simple Approach to Business Loans and Cash Management

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Operating Cycle



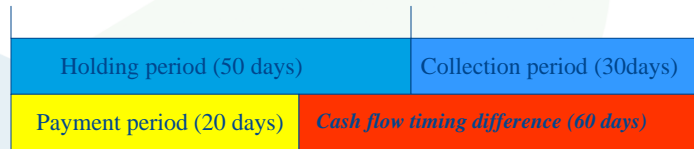
Cash Flow Needs



Purchase Raw Material

Sell Goods

Collect Cash



- How to meet working capital requirements?
- Where to get funds to tide over the collection period?

Trade & Working Capital Options



Government Financing Schemes



■ Micro Loan program

Loans of up to S\$100,000* for SMEs with 10 or less employees

■ Bridging Loan program

Loans of up to S\$5,000,000* for SMEs

■ Loan Insurance Scheme (LIS and LIS+)

Insurance scheme to insure short-term working capital and trade financing loans against default risks by 3rd party underwriters. The government bears 90% of the insurance premium. i.e. Insurance premium payable by customers is 0.15%

For limits rejected by 3rd party underwriters, government insures shortfall or rejected amount (subject to terms and conditions). However, insurance premium is 0.5%

* Loan quantum subject to Bank's underwriting criteria and terms and conditions

Working Capital – BIL / BOD



- Unsecured (no collateral required)
- Up to S\$200,000 extra cash
- 1-day Service Guarantee
- No restriction on the usage of funds
- Easy to apply—bank statements only
- Interest-bearing current account (OD)
- Choice of term loan or overdraft

Apply today. Cash tomorrow.

SME Business Finance Loan is an interest-free loan that provides you up to S\$200,000 cash in one working day, guaranteed.

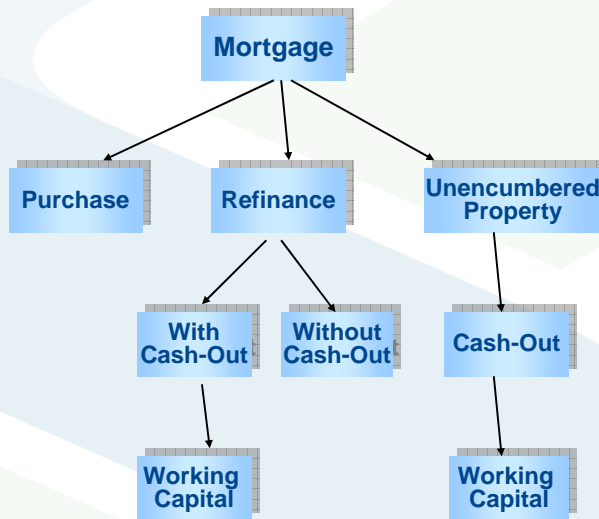
- Over 90% of our decisions are made in your account in one day!
- Loan up to S\$200,000 for your business
- No collateral needed
- Only bank statements required!

Apply today. Cash tomorrow. To apply please call 1800 350 7000 or visit any of our branches today.

SME Banking | Standard Chartered | www.standardchartered.com.sg

The above are merely some of the salient characteristics of BIL / BOD

Working Capital - Commercial Mortgage



You want to unlock the value of your property we provide the key

With BusinessPower, you can enhance your business cashflow by up to 75% of your property's current value

* Based on up to 80% of the appraised fair market value of the property, subject to a maximum of 50%.

* Bank approval and completion also for secured lending.

For more information please call us on XXX XXXX or visit our website today.

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The above are merely some of the salient characteristics of Commercial Mortgage

Vanilla Trade Services



- **Working Capital**
 - Overdrafts
 - Term loans
- **Import Trade Financing**
 - Import LC (Sight / Usance) – Secured / Unsecured
 - Loans Against Trust Receipts
 - Import Loans
 - Acceptance Against Trust Receipts Under LC
 - Invoice Financing
 - Shipping Guarantee
- **Export Trade Financing**
 - CBN Discrepant (Sight / Usance) – Secured / Unsecured
 - Outward Bills (Sight / Usance) – Secured / Unsecured
 - Invoice Financing *
- **Others**
 - Customs & Other Guarantee
 - FX – Trade Related *

SME Banking | International Trade Account

You'd like to trade more we'll help lighten the load

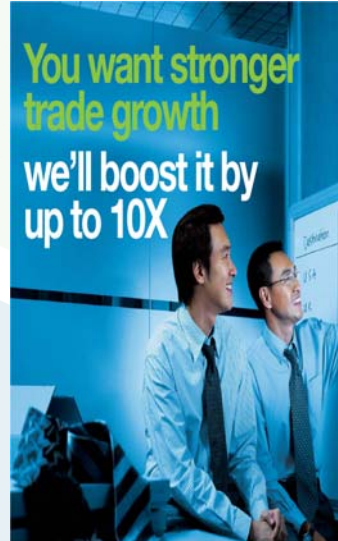
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The above are merely some of the salient characteristics of Vanilla Trade Services

Trade – Express Trade Services



- Credit lines of up to 10x collateral
- Up to S\$1.5mil extra capital
- Easy to apply:
Choice of submitting bank statements, management accounts or financial statements
- Free Insurance (Marine Cargo and Personal Accident)
- Bundled with LIS



The above are merely some of the salient characteristics of Express Trade Services

Credit Assessment



Credit Assessment



- Profit & Loss position
- Health of Balance Sheet
- State of Cash flow
- Business Growth Trends
- Buyers & Suppliers Relationship
- Management Experience
- Current financial commitments
- Company / Personal Director Net-worth



Our Footprints in Singapore and abroad



- Global network of over 1,200 branches
- 500,000 business customers in 70 countries across the Asia, Middle East, and Africa
- More than 60,000 employees worldwide
- Strong franchises in Asia, Africa and the Middle East

Our Footprints in Singapore and abroad



- Standard Chartered has a history of 150 years in Singapore
- The first few Foreign Banks to obtain Qualified Full Bank (QFB) license in Oct 1999.
- Currently employs about 3,300 staff
- Network of 19 branches (latest branch at Suntec City)
- Largest foreign lender to SMEs in Singapore
- Over 200 Trade Specialists and Relationship Managers

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