

If your company's borrowing base does not provide the amount of financing your business needs, ask about Bank of South Pacific Limited's Trade Refinance products.

You can fund each stage of a trade transaction in exactly the amount that is required, rather than the amount your borrowing base allows.

Trade Refinance provides advances for up to 100 percent of the purchase price of imported shipments, and financing continues through to the estimated date of debtor's collection.

The trade cycle financing model is commonly used in Europe and Asia to fund international transactions. We can work with you to expand your international business with trade financing tailored to your company's import requirements.

### How you benefit

- Financing that fits your needs. Trade cycle financing is customised to your import sales cycle or credit facility to support the way your business operates.
- Greater liquidity. By borrowing the funds you need when you need them, you have more control over your liquidity and can dramatically reduce the likelihood of a finance crunch.
- More purchasing freedom. Begin your seasonal sales cycle by purchasing the optimal quantity of merchandise, avoiding restrictions imposed by a borrowing base.
- Better expense coverage. Cover your expenses for the major part of the trade cycle. From the time a purchase is made, whether by letter of credit or open account, through the average inventory and accounts receivable periods, trade cycle financing supports each segment of the transaction.
- Increased competitiveness. With greater liquidity, you can get the most out of your company's international trade performance, the quality of your suppliers and buyers, and the type of goods you trade.

### Reliable customer service

- World-class trade expertise. You can depend on BSP's experience and expert guidance for each step of the Trade Cycle process.
- We work with you to complete the transaction in the fastest and most convenient way.
- Our dedicated Trade staff are always ready to help, Monday through Friday. If you have questions or for more information contact your relationship manager or call +675 305 7855.