

NEED AN ADDITIONAL CREDIT LINE? TO BUY ADDITIONAL GOODS?



provides stand-by/top-up facilities for rapidly growing businesses and those with seasonal requirements or large unexpected orders



- * **WITHOUT PROPERTY OR CORPORATE SECURITIES**
- * **WITHOUT INTERFERING WITH BANK OR SUPPLIER ARRANGEMENTS**
- * **WITHOUT UPFRONT OR ANNUAL COSTS**
- * **WITHOUT DELAY**



CIFG LIMITED
WE PAY FOR YOUR IMPORTS

CUSTOMER COMMENTS

"The 'freed-up' capital that your financing provided us with has been of enormous benefit to us"

"We have been dealing with — of CIFG Ltd for over 10 years. We are continuing our business with CIFG and can assure you of their credibility and high level of business ethics."

"CIFG's speedy processing of the above mentioned CAD collections — is very much appreciated — in time for the vessel's arrival today. Thanks especially to — and — "

"Thank you for your assistance in this matter and as usual it is a pleasure to do business with you".

"We very much appreciate the opportunity of doing business with your company and" (after settling prior transactions) "look forward to utilising our — later this month".

"Both — and I would like to take this opportunity to thank you for the considerable assistance you've been to us".

"Thank you for setting (up) the facility so quick and hopefully we will do more business in future".



TYPICAL CASES

The owner of a chain of retail fashion stores in Auckland, New Zealand was expanding her business and needed additional stock. Their bank was not prepared to increase their overdraft so CIFG was asked to pay suppliers in Hong Kong, Sydney and Auckland for new orders. CIFG paid these suppliers by telegraphic transfers to enable this chain to obtain adequate stock and pay CIFG 90 days later.

An air-conditioning manufacturer in Melbourne, Australia was required by their supplier of compressors to raise a sight letter of credit before production would be commenced. Their bank manager required more security to provide this L/C and CIFG was contacted and agreed to arrange the L/C and pay for the compressors without company or property security. The manufacturer paid for these compressors 90 days after shipment by arrangement.

An equipment importer in Perth, Western Australia was offered an interest-free credit period from their supplier providing a letter of credit was raised covering this extended credit period. If the importer had used their bank facilities, it would have resulted in their overdraft's being reduced for the credit period involved. CIFG arranged for this usance L/C and the importer paid for the goods at the end of the credit period.

Timber wholesalers in Sydney, Australia were expecting arrival of a large shipment but, due to low seasonal cash flow, they asked CIFG to pay for part of the shipment. Within 3 working days, CIFG approved the credit line for this new customer and paid the supplier.



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FREQUENTLY ASKED QUESTIONS

Q: HOW DOES CIFG PAY?

A: Letter of credit
Cash against documents
Term draft
Open account
Telegraphic transfer
Cash on delivery

Q: WHEN DOES IMPORTER PAY CIFG?

A: 90 days is usual.

Q: IS SECURITY REQUIRED?

A: Generally, no property or company security is taken.

Q: MINIMUM / MAXIMUM ORDERS?

A: USD 10,000 - 1,000,000

Q: WHO ARE CIFG'S CLIENTS?

A: Small, medium, and large companies - manufacturers, retailers, importers, exporters, traders, wholesalers

Q: UP-FRONT COSTS?

A: Generally, no initial fees.

Q: INFORMATION NEEDED?

A: Company / financial details.

Q: EXISTING BANK?

A: No need to change.

Q: CIFG APPROVAL TIME?

A: Usually 7-14 days.

Q: CIFG'S MARGIN?

A: Varies - CIFG will quote.

Q: OTHER SERVICES?

A: Payments for goods- imported, exported, local, stock, inventory

HOW DOES IT ALL WORK?

1. Customer sends to CIFG completed application forms plus past 2 years' financial statements.
2. CIFG approves a revolving credit line with an agreed limit.
3. Customer signs CIFG documents.
4. Customer can then instruct CIFG by email or fax to pay supplier/s up to limit agreed at any time.
5. CIFG issues bill to customer including CIFG charges (to be paid up to 90 days later) and then CIFG pays out to supplier.
6. On due date customer pays CIFG.



PLEASE CONTACT OUR RELATIONSHIP MANAGERS AT



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BACKGROUND

CIFG was commenced to provide importers, traders and retailers with additional ways of paying for their imports, exports and locally-sourced goods.

Our relationship managers operate from our various offices and are available to visit prospective customers to inform them of CIFG's role in providing trading finance.

We are keen to demonstrate our emphasis on customer service and will provide referrals to existing customers on request.



- Credit lines are available from USD25,000-1,000,000
- Payments in all currencies for transactions from USD 10,000-1,000,000
- No need to change existing arrangements with banks, factors or suppliers
- CIFG does not require company or property security unlike other credit providers
- A line of credit is agreed promptly - approval within a few days
- Payments to suppliers on same day requested or next day
- Clients use as much or as little credit line as required with no penalty if unutilised
- Up to 90 days credit period is provided by CIFG
- No upfront costs like establishment or legal fees so ideal for standby/seasonal needs

CIFG has been providing additional credit lines to Australian and New Zealand importers for over 40 years and customers find CIFG's services help them to increase their business volumes and their profits.

CIFG is an actual provider of lines of credit so customers are dealing with the principal and not with an agent.

CIFG's line of credit is additional to a customer's existing facilities such as from banks and factors.

