

2019年8月21日

公告

香港信保局加強支持香港出口商 再延長特別支援措施至2022年中

香港出口信用保險局（香港信保局）今日宣布，鑑於外圍經濟不穩，加上中美貿易磨擦持續，外部需求減弱，致令營商氣氛轉差，決定再延長特別支援措施至2022年6月30日，讓香港出口商，特別是中小企，可以享有更長時間的特別支援和更大的風險保障，能夠渡過逆境，安心拓展出口貿易市場。

香港信保局特別支援措施包括：

- (i) 「小營業額保單」¹保戶的保費由可獲8折優惠，提高至7折優惠。
- (ii) 「小營業額保單」保戶持有的每個美國買家信用限額可獲增加百分之二十，上限為五百萬港元。
- (iii) 為支援中小企，特別免費提供額外付貨前風險保障予受到美國實施關稅影響的「小營業額保單」保戶。如買家在付貨前取消具約束力及有效的合同或倒閉，令保戶遭受損失，只要保戶已履行合同上的責任並符合保單上的條款，香港信保局會按保單條款作出賠償。
- (iv) 為香港出口商免費提供6個買家信用評估服務

香港信保局藉著增加對中小企的風險保障，加強對「小營業額保單」保戶的支持，並特別加大承保力度，為中小企出口商提供更大保障，協助他們應付買家信貸風險，在全球貿易環境不穩定的情況下，安心拓展出口貿易市場，並且有助保戶向銀行申請貿易融資。

同時，香港信保局會繼續為香港註冊的出口商，提供於離岸(包括東南亞國家)將貨物出口至海外買家的放帳風險保障，而保戶的保單也可伸延承保他們於中國內地或海外市場²的子公司與其本地或海外買家的交易。

¹ 香港信保局自2013年3月起，推出特別為中小企業度身設計的「小營業額保單」。此保單適用於每年營業額少於五千萬港元的香港出口商。

² 香港信保局繼續伸延承保保戶於中國內地或海外市場擁有過半數控制權的子公司與其本地或海外買家的交易。

香港信保局於1966年根據《香港出口信用保險局條例》（香港法例第1115章）成立，專責為香港出口商提供出口信用保險服務，保障他們因放帳給海外買家而面對未能收回款項的風險，使他們能安心拓展出口業務。香港信保局獲香港特區政府提供高達550億元的保險業務負責額保證。

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Announcement

HKECIC Further Extends Special Enhanced Measures to Mid-2022 to Support Hong Kong Exporters

Hong Kong Export Credit Insurance Corporation (HKECIC) today announces to further extend the special enhanced measures to 30 June 2022 in view of the worsening business environment led by the unstable external economies, the continued US-Mainland China trade conflict and weakening external demands. The HKECIC decides to extend the period of special enhanced measures and provide more risk protection to Hong Kong exporters, especially SMEs, so as to assist them in overcoming this difficult time and exploring export trade markets prudently.

HKECIC's special enhanced measures are as follows:

- (i) Discount on premium for Small Business Policy (SBP) ¹ holders increases from 20 per cent to 30 per cent.
- (ii) For SBP holders with credit limits on US buyers, each credit limit is raised by 20 per cent to a maximum of HK\$5 million.
- (iii) To provide special support to SMEs, the HKECIC offers additional pre-shipment cover for free to SBP holders who are affected by the US tariff measures. Claims payment will be made according to the terms and conditions of the Policy if the insured buyer cancels the binding and valid contract or becomes insolvent before shipment, provided that the policyholder has fulfilled its obligations under the contract and has complied with the terms and conditions of the Policy.
- (iv) To offer 6 free buyer credit assessment for each Hong Kong exporter.

The HKECIC is enhancing its underwriting capacity towards SBP holders, providing greater support for SMEs exporters to cope with the rising credit risks and to facilitate them to obtain trade finance from banks. Exporters may explore export trade markets more confidently amid the uncertainties of international trade environment.

¹ The HKECIC launched the tailor-made Small Business Policy (SBP) for SMEs to meet the exporter's needs in March 2013. This Policy is applicable to Hong Kong exporters with annual sales turnover less than HK\$50 million.

Meanwhile, the Corporation will continue to provide credit risk protection on shipments made from offshore location (such as South East Asian countries) to their overseas buyers as long as the exporter is a Hong Kong registered company, and the insurance cover for a policyholder can also be extended to the sales contracts between its subsidiary² in Mainland China or overseas markets and the subsidiary's local or overseas buyers.

The HKECIC was established in 1966 under the Hong Kong Export Credit Insurance Corporation Ordinance (Chapter 1115). Through the provision of export credit insurance services, the HKECIC protects Hong Kong exporters who trade on credit terms with overseas buyers against non-payment risks and helps them conduct export business in a prudent manner. The HKSAR Government provides a guarantee of \$55 billion for the HKECIC's contingent liability.

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² HKECIC continues to insure Hong Kong exporters for policy covers for sales contracts between their majority-owned subsidiary in Mainland China or overseas markets and their local or overseas buyers.