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請即發放
新聞稿

香港信保局推出新一輪措施支援出口商

香港出口信用保險局（香港信保局）今日宣布，鑑於2019冠狀病毒疫情擾亂供應鏈及商業活動，令已經營困難的香港出口商，特別是中小企，雪上加霜，故推出新一輪的支援措施，以支持香港出口商，冀望協助他們渡過逆境，安心拓展出口貿易市場。

新措施旨在減輕香港信保局保戶面對的風險及財政負擔，為期一年至2021年3月31日，並包括2020年4月1日已生效的保單。詳情如下：

(I) 為「小營業額保單」¹保戶提供的支援措施：

1. 提供免費付貨前風險保障予受批核的買家，涵蓋所有香港信保局承保的市場²。如受批核的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。
2. 上調已承保買家的信用限額20%，上限為五百萬港元，涵蓋香港信保局承保的所有市場²。
3. 保費付款限期延長一個月。
4. 增加保費折扣優惠，每名「小營業額保單」保戶所享有的折扣優惠由七折增加至五折。

(II) 為全體保戶提供的支援措施：

5. 豁免所有保單年費。
6. 所有獲審批的買家信用限額的付款限期一律增加至120日。
7. 豁免保戶因買家延長/更改付款條款而須繳交的所有額外保費。
8. 加快處理賠款安排，在收到相關文件後五天內完成處理一百萬或以下的賠款個案。
9. 簡化程序，彈性處理買家付款困難個案。
10. 免費為保戶提供額外10個信用評估服務。

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 所有市場是指香港信保局承保的市場，但不包括因風險原因而不能承保的買家。受到美國實施關稅影響的「小營業額保單」保戶已受惠於先前因應中美貿易糾紛而推出的特別支援措施。(已為相關的美國買家信用限額提供百分之二十的加幅，上限為五百萬元。)

與此同時，香港信保局會繼續定期透過網頁上的市場週訊、舉行網上研討會及其他渠道更新與2019冠狀病毒病相關的工商業訊息。

香港信保局自2018年便推出特別支援措施以支援香港出口商應對中美貿易糾紛帶來的挑戰。該等措施有效期至2022年6月30日。如有查詢，歡迎致電香港信保局熱線2732 9933或到網站 www.hkecic.com 了解更多。

同時，香港信保局會繼續為香港註冊的出口商，提供於離岸(包括歐洲、美國及亞洲等)出口貨物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³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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如欲進一步垂詢，請聯絡：

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³ 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。

Press Release

HKECIC's New Enhanced Measures to Support Hong Kong Exporters

Hong Kong Export Credit Insurance Corporation (HKECIC) today announces the launch of a new round of enhanced measures to support Hong Kong exporters, in particular SMEs, in view of the COVID-19 outbreak, which has disrupted the supply chain and business activities, putting high pressure on the already difficult operating environment. With these new measures, it is hoped that Hong Kong exporters can overcome this difficult time and would be able to explore export trade markets with more confidence.

These new enhanced measures aim at helping HKECIC policyholders to reduce risks and alleviate their financial burden, and will be effective for one year until 31 March 2021, covering policies effective as from 1 April 2020. The details are as follows:

(I) For holders of Small Business Policy (SBP)¹

1. Free pre-shipment cover in all HKECIC insured markets² for buyers approved for such cover. 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.
2. A 20% uplift in all valid credit limit(s) for all HKECIC insured markets², up to a maximum of \$5 million.
3. Extension of premium payment due date for one month.
4. Premium discount for each SBP holder increased from 30% to 50%.

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.

² All markets represent insurable markets as defined by HKECIC, but excluding buyers where risks not allowed. SBP holders affected by the tariff measures imposed by the US are already covered under the special enhanced measures launched in response to the US-China trade dispute (credit limits for relevant US buyers have already been increased by 20% to a maximum of HK\$5 million)

(II) For all policyholders

5. Waiver of Annual Policy Fee.
6. Granting across the board payment term of 120 days.
7. Waiver of additional premium for extended / new payment term.
8. Expediting claims settlement process involving amount up to \$1,000,000. Claims payment will be made within 5 days upon receipt of relevant documents.
9. Simplifying procedures and exercising flexibility in processing claims cases of payment difficulty.
10. Providing policyholders 10 additional free credit check facility.

In the meantime, the Corporation will continue to regularly provide policyholders and exporters with updated news regarding the impact of COVID-19 on business or industry through the Weekly News Bulletin on its website, webinar and other channels.

The HKECIC has rolled out special enhanced measures to support exporters to counter the challenges brought by the US-Mainland China trade conflict since June 2018. Such measures are effective until 30 June 2022. For enquiries, please contact our hotline at 2732 9933 or visit our website www.hkecic.com.

Meanwhile, the Corporation will continue to provide credit risk protection on shipments made from offshore location (such as the Europe, the US and Asian countries, etc.) 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 subsidiary³ 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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For further information on this press release, please contact:

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³ 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.