

25 June 2018

FOR IMMEDIATE RELEASE

## HKECIC Introduces Special Enhanced Measures to Support Hong Kong Exporters

The Hong Kong Export Credit Insurance Corporation (HKECIC) today announces special enhanced measures to strengthen its support to Hong Kong exporters with a view to helping them combat the rising credit risks caused by the China-US trade disputes.

Over the years, the HKECIC has been providing timely support to the export community in Hong Kong. In view of the escalating China-US trade disputes, the HKECIC hopes to provide Hong Kong exporters, especially SMEs, with more support and protection through the special enhanced measures amid the unpredictable trade issues and rising credit risks.

The special enhanced measures are as follows:

- (i) To increase the number of free buyer credit assessment from 3 to 6 for each Hong Kong exporter.
- (ii) To provide special support to SMEs, the HKECIC **offers additional pre-shipment cover for free** to Small Business Policy ("SBP")<sup>1</sup> 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.

The Government of the United States has started to impose tariff on certain Chinese imports since March this year. In consideration that the existing SBP holders may still have signed contracts with goods pending shipment, the free pre-shipment cover is retrospective to 1 April 2018<sup>2</sup> and the cover for the new SBP holders will commence on the effective dates of their respective Policies.

The above special enhanced measures (i) and (ii) are valid until 31 December 2018.

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<sup>1</sup> Applicable to Hong Kong exporters with annual sales turnover less than HK\$50 million.

<sup>2</sup> Applicable to contracts signed after the effective date of the Policy and the policyholders must be unaware of the occurrence of any event of loss. The insurable contract must be in force before shipment and be evidenced in writing identifying the contracting parties, the description of goods, the contract price, the shipment dates and the payment terms.



Hong Kong Export Credit  
Insurance Corporation  
香港出口信用保險局

- (iii) The HKECIC will arrange free seminars and talks for its policyholders and Hong Kong exporters to enhance their understanding on the related trade issues and effects, as well as the Incoterms and the terms and details for drawing up a contract that they should be aware of. Knowledge on risk mitigation measures and actions to be taken in case of payment default or failure to take delivery of goods by the buyers will also be shared.

Apart from the special enhanced measures, the HKECIC will continue to provide updated market information on its website such that Hong Kong exporters would be in a better position to make informed commercial decisions. In addition, to strengthen its support to SMEs, the HKECIC will continue to allocate resources to develop a convenient and responsive online insurance platform as well as a tailor-made product for small businesses. The online insurance platform and the product will be launched within this year.

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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2018年6月25日

請即發放  
新聞稿

## 信保局推出特別支援措施 支持香港出口商

香港出口信用保險局（信保局）今日宣布推出特別支援措施，以加強對香港出口商的支持，應對中美貿易糾紛所帶來的放帳風險。

信保局一直支持本港出口業界，適時為他們提供支援。鑑於中美貿易糾紛擴大，信保局希望透過特別支援措施，幫助香港的出口商，特別是中小企，在遇到難以預料的貿易問題及放帳風險上升時，獲得更大的支援和保障。

信保局即時推出特別支援措施，包括：

- (i) 為香港出口商免費提供的買家信用評估服務，由現時3個增加至6個；
- (ii) 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」<sup>1</sup>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，信保局會按保單條款作出賠償。

由於美國政府今年3月已開始對個別中國進口商品徵收關稅，信保局考慮到現時「小營業額保單」保戶可能還有已簽訂合同而仍未啟運的貨物，故將保戶的額外付貨前風險保障生效期訂於2018年4月1日<sup>2</sup>。而新「小營業額保單」保戶將隨保單生效日期獲得此保障。

上述(i)及(ii)之特別支援措施有效期至2018年12月31日。

- (iii) 信保局將為保戶及香港出口商舉辦不同的免費研討會及講座，讓他們加深認識有關貿易問題及影響，以及應該注意的國際貿易條規及制訂合同的條款和細節，分享減低風險措施及遇到買家拖欠貨款或拒絕提貨時應採取的行動。

<sup>1</sup> 「小營業額保單」適用於每年營業額少於五千萬港元的香港出口商。

<sup>2</sup> 限於保單生效日期之後所簽訂的合同及保戶必須並未獲悉發生任何損失事件。可受保合同必須在貨物啟運前已生效，且以書面形式訂立，列明合同各方當事人、貨物描述、合同價格、貨物啟運日期及付款方式。

除了推出特別支援措施外，信保局亦會不斷更新其網站的市場資訊，讓香港出口商掌握更多訊息，從而作出適當的商業決定。此外，信保局會投放資源，開發方便快捷的網上保險平台及為小型企業度身訂造合適的產品，以加強對中小企業的支援。有關平台及產品將於年內推行。

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。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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2018年6月25日

请即发放  
新闻稿

## 信保局推出特别支援措施 支持香港出口商

香港出口信用保险局（信保局）今日宣布推出特别支援措施，以加强对香港出口商的支持，应对中美贸易纠纷所带来的放帐风险。

信保局一直支持本港出口业界，适时为他们提供支援。鉴于中美贸易纠纷扩大，信保局希望透过特别支援措施，帮助香港的出口商，特别是中小企，在遇到难以预料的贸易问题及放帐风险上升时，获得更大的支援和保障。

信保局实时推出特别支援措施，包括：

- (i) 为香港出口商免费提供的买家信用评估服务，由现时3个增加至6个；
- (ii) 为支援中小企，特别**免费提供额外付货前风险保障**予受到美国实施关税影响的「小营业额保单」<sup>1</sup>保户。如买家在付货前取消具约束力及有效的合同或倒闭，令保户遭受损失，只要保户已履行合同上的责任并符合保单上的条款，信保局会按保单条款作出赔偿。

由于美国政府今年3月已开始对个别中国进口商品征收关税，信保局考虑到现时「小营业额保单」保户可能还有已签订合同而仍未启运的货物，故将保户的额外付货前风险保障生效期订于2018年4月1日<sup>2</sup>。而新「小营业额保单」保户将随保单生效日期获得此保障。

上述(i)及(ii)之特别支援措施有效期至2018年12月31日。

- (iii) 信保局将为保户及香港出口商举办不同的免费研讨会及讲座，让他们加深认识有关贸易问题及影响，以及应该注意的国际贸易条规及制订合同的条款和细节，分享减低风险措施及遇到买家拖欠货款或拒绝提货时应采取的行动。

<sup>1</sup> 「小营业额保单」适用于每年营业额少于五千万港元的香港出口商。

<sup>2</sup> 限于保单生效日期之后所签订的合同及保户必须并未获悉发生任何损失事件。可受保合同必须在货物启运前已生效，且以书面形式订立，列明合同各方当事人、货物描述、合同价格、货物启运日期及付款方式。



除了推出特别支援措施外，信保局亦会不断更新其网站的市场信息，让香港出口商掌握更多资讯，从而作出适当的商业决定。此外，信保局会投放资源，开发方便快捷的网上保险平台及为小型企业度身订造合适的产品，以加强对中小企业的支援。有关平台及产品将于年内推行。

信保局于1966年根据《香港出口信用保险局条例》（香港法例第1115章）成立，专责为香港出口商提供出口信用保险服务，保障他们因放帐给海外买家而面对未能收回款项的风险，使他们能安心拓展出口业务。信保局获香港特区政府提供高达550亿元的保险业务负责额保证。

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