

出口信用擔保計劃

Export Credit Guarantee Programme

香港出口信用保險局（香港信保局）推出的「出口信用擔保計劃」，旨在透過向貸款人提供信用擔保，協助本地出口商特別是中小企更易取得貿易融資，有效期再延至2025年3月底。

The “Export Credit Guarantee Programme” launched by Hong Kong Export Credit Insurance Corporation (HKECIC) aims at helping local exporters especially SMEs secure trade finance by providing loan guarantee to their lenders. The validity period is further extended to the end of March 2025.



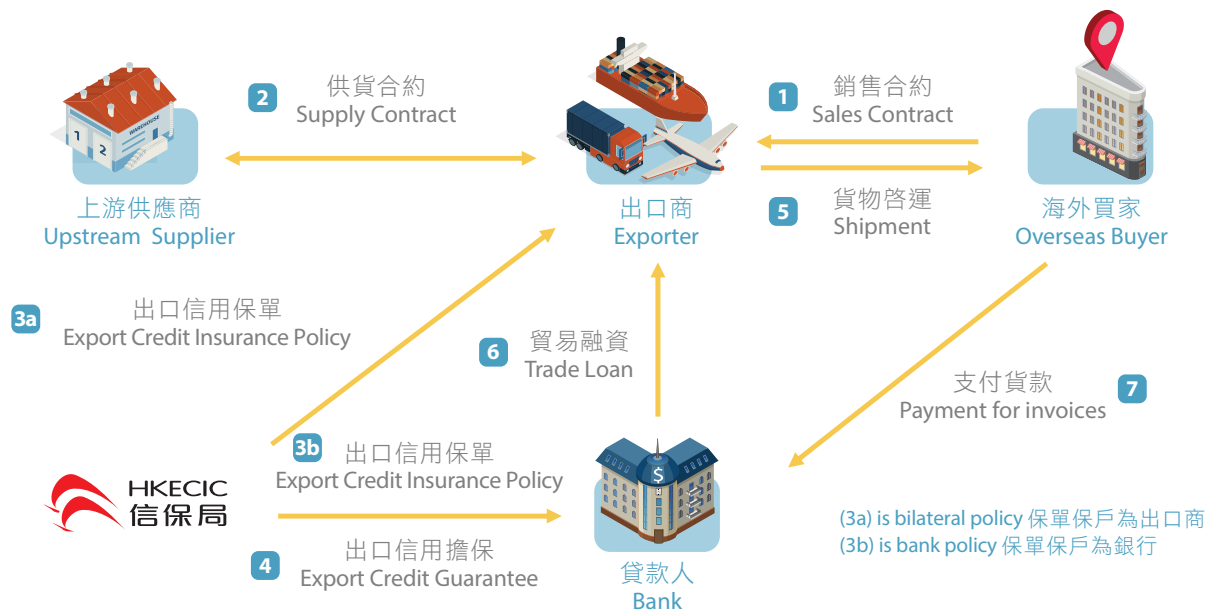
多方好處 Multiple benefits

- 改善出口商應收帳款的風險質素
Improve the risk quality of exporter's account receivable
- 使出口商有更多的流動資金經營出口業務
Provide exporters with more working capital to run export businesses
- 提升貸款人對貿易資產相關借貸的信心
Uplift lenders' confidence in trade asset based lending
- 提高貸款人的保障，有利拓展貿易融資
Help lenders extend trade finance by offering more protection to the lender



合資格借款公司 Eligible borrower

- 出口商在本港註冊並從事貨物或服務的出口
Exporters are registered in Hong Kong and engaged in export of goods or services
- 有關出口合約的付款條件是付款交單(DP)，承兌交單(DA)，和掛帳(OA)且放帳期不超過180天
The payment term of relevant export contracts is Documents against Payment (DP), Documents against Acceptance (DA), or Open Account (OA) for a period not exceeding 180 days
- 出口合約由貸款人提供融資
The export contracts are financed by the lenders
- 出口合約由香港信保局直接或間接承保
The export contracts are insured directly or indirectly by HKECIC



運作流程 Operating workflow

- 1** 貸款人和香港信保局達成出口信用擔保框架協議
Lender and HKECIC concludes a master ECG Agreement covering all exporters
- 2** 個別出口商向貸款人遞交貿易貸款申請
An exporter submits trade loan application to the lender
- 3** 貸款人審核有關申請並向香港信保局要求就該出口商出具信用擔保
Lender assesses the application and requests for an ECG cover on the exporter from HKECIC
- 4** 香港信保局向貸款人批核出口商的擔保限額
HKECIC approves the exporter's guarantee limit to the lender

擔保限額 Guarantee limit

- 擔保限額具循環使用性質
Of revolving nature
- 每位出口商的擔保限額最高為五千萬港元
Up to HK\$50mn in total amount per exporter

擔保費 Guarantee fee

- 擔保費率根據出口商的每年營業額釐定，每年介乎0.18% - 0.30%
Guarantee fee rate is determined by the exporter's annual turnover, with a range of 0.18% to 0.30% per annum
- 擔保費一般按照出口商的擔保限額計算，並向貸款人每月收取
Guarantee fee is calculated on the guarantee limit and collected from the lender normally on a monthly basis

擔保賠付額 Amount of guarantee payment

- 未償還借款金額的七成或擔保限額，以較低者為準
Lower of 70% of the outstanding loan or guarantee limit

www.hkecic.com



出口信用擔保計劃 Export Credit Guarantee Programme

常見問題 FAQ

問題 1. 甚麼是「出口信用擔保計劃」？

Q 1 - What is the "Export Credit Guarantee Programme"?

<p>The "Export Credit Guarantee Programme" launched by Hong Kong Export Credit Insurance Corporation (HKECIC) aims at helping local exporters especially SMEs secure trade finance by providing loan guarantee to their lenders. The validity period is further extended to the end of March 2025.</p>	<p>香港出口信用保險局（香港信保局）推出的「出口信用擔保計劃」，旨在透過向貸款人提供信用擔保，協助本地出口商特別是中小企更易取得貿易融資，有效期再延至2025年3月底。</p>
--	---

問題 2. 「出口信用擔保計劃」的對象是？

Q 2 - Who can apply for the "Export Credit Guarantee Programme"?

<p>Any exporters that are registered in Hong Kong and engaged in export of goods or services, and their exports are insured by HKECIC are eligible to apply for the "Export Credit Guarantee Programme".</p>	<p>任何在香港註冊並經營出口貨物或服務等業務的出口商，只要他們的出口是經由香港信保局承保，皆有資格申請「出口信用擔保計劃」。</p>
--	---

問題 3. 如何申請「出口信用擔保計劃」？

Q 3 - How to apply for the "Export Credit Guarantee Programme"?

<p>Exporters can apply for the export credit guarantee through their lenders. When receiving exporters' loan applications, lenders will conduct credit assessment and apply for the guarantee on the exporter from HKECIC. For any enquiries on the application procedure, you are welcome to contact HKECIC's "Export Credit Guarantee Programme" hotline at 2732 9028.</p>	<p>出口商可以通過他們的貸款人申請出口信用擔保。當收到出口商的貸款申請，貸款人將進行信貸審核並向香港信保局申請有關出口商的信用擔保。如有任何關於申請程序的查詢，歡迎致電香港信保局「出口信用擔保計劃」熱線 2732 9028。</p>
--	---

問題 4. 怎樣計算「出口信用擔保計劃」的擔保費？

Q 4 - How to calculate the guarantee fee for "Export Credit Guarantee Programme"?

<p>The guarantee fee is calculated on the guarantee limit issued on the exporter and collected from the lender normally on a monthly basis. The guarantee fee rate is determined by the annual turnover of the exporter with a range between 0.18% to 0.30% per annum.</p>	<p>「出口信用擔保計劃」的擔保費一般是基於出口商的擔保限額計算並向貸款人按月收取。擔保費率根據出口商的每年營業額釐定，每年費率介乎 0.18% - 0.30%。</p>
--	---

問題 5. 借貸機構在獲得出口信用擔保之前，香港信保局需要進行哪些評估？

Q 5 - Any assessment to be made by HKECIC before a lending institution obtains an export credit guarantee?

<p>When processing the lender's application for guarantee limit on an exporter, HKECIC will conduct a credit assessment, based on a few pre-set criteria, to determine the guarantee limit of the exporter.</p>	<p>在處理貸款人就個別出口商的擔保限額申請時，香港信保局會根據一些預設標準進行信用評核以決定該出口商的擔保限額。</p>
---	---

問題 6. 香港信保局為每位出口商提供最高總擔保限額為多少？

Q 6 - What is the maximum amount of guarantee limit HKECIC issued to an exporter?

<p>Depending on HKECIC's credit assessment on an exporter, the total guarantee limit issued to the exporter can be as high as HK\$50 million, with relevant risk sharing factor i.e. guarantee ratio capped at 70%.</p>	<p>視乎出口商的信用審批結果，香港信保局就每位出口商的總擔保限額最高可達五千萬港元，而有關風險分擔比率（擔保率上限為七成）。</p>
---	---

問題 7. 「出口信用擔保計劃」是否與「中小企融資擔保計劃」重疊，中小企出口商可否同一時間出申請兩個計劃？

Q 7 - Will the “Export Credit Guarantee Programme” overlap with “SME Financing Guarantee Scheme”, can SME exporters apply both schemes at the same time?

<p>Unlike other guarantee schemes in the market, the “Export Credit Guarantee Programme” of HKECIC is dedicated to serve and support the export industry only. If necessary, a SME exporter can apply for both schemes at the same time, subject to its loan arrangement with the lender.</p>	<p>與市面上的其他擔保計劃有所不同，香港信保局的「出口信用擔保計劃」專注於服務和支援本港的出口行業。如有需要，中小企出口商可同時申請兩項擔保計劃，視乎該出口商與貸款人在融資方面的安排而定。</p>
---	---

問題 8. 在「出口信用擔保計劃」下，如何計算擔保賠付額？

Q 8 - How will the amount of guarantee payment, if any, be determined under the “Export Credit Guarantee Programme”?

<p>The amount of guarantee payment by HKECIC is the lower of 70% of the lender’s outstanding loan and the guarantee limit of the exporter.</p>	<p>香港信保局的擔保賠付額為貸款人未獲償還貸款的七成或有關出口商的擔保限額，以較低者為準。</p>
--	--