

HSBC Business Solutions delivers a flexible, customized financing program

When you partner with HSBC Business Solutions, you get much more than a credit program, you gain a competitive advantage. We deliver highly tailored credit solutions, without disruption to your business. Leveraging 125 years of experience managing credit needs for a broad spectrum of customers, we'll not only reduce your costs, but also help you stay ahead of your competition.

A partnership with HSBC Business Solutions will:

- ▶ Strategically grow your sales
- ▶ Streamline your operations
- ▶ Free up working capital
- ▶ Enhance your company's brand
- ▶ Reduce your credit risk

Strategically Grow Your Sales

We share your goal to increase sales and profits. Our flexibility allows us to develop customized solutions that help you attract new customers and build loyalty. We'll help you:

- ▶ Meet distinct customer needs with unique open and revolving credit products
- ▶ Increase your market share by developing customized marketing programs
- ▶ Understand your customers better through extensive data mining, market research, and quantitative analysis
- ▶ Acquire new customers by developing targeted marketing strategies
- ▶ Increase average ticket sales and frequency of transactions by offering your customers generous credit lines, extended terms and compelling promotions

Free Up Working Capital

HSBC Business Solutions offers financial structure flexibility to improve your balance sheet and cash flow. Our credit programs provide:

- ▶ Reduced days sales outstanding (DSO)
- ▶ Next day funding
- ▶ Off-balance sheet funding
- ▶ Capital expenditure reduction

Freeing up working capital will allow you opportunities to:

- ▶ Invest in new product lines
- ▶ Expand into new geographic markets — domestically and internationally
- ▶ Expand by buying competitors or partners
- ▶ Pay debt down faster

Reduce Your Credit Risk

Our expertise in risk management makes HSBC Business Solutions a strong, financially secure partner. Our expert risk management strategy will help you:

- ▶ Reduce bad debt experience
- ▶ Mitigate balance sheet risk
- ▶ Support the full spectrum of your customers by sharing risk responsibility

Streamline Your Operations

Our expertise in credit management and transaction services allows you to:

- ▶ Own the customer experience while we manage your credit and risk requirements
- ▶ Reduce your operating expenses
- ▶ Get quicker approvals on customers' business accounts
- ▶ Benefit from our state-of-the-art technological infrastructure, reducing your IT investment
- ▶ Allow customers to access online customer service and account management

Enhance Your Company's Brand

With more than 125 years of proven flexibility, innovation and success, we will develop and execute a financing program tailored to your needs. We'll create an enhanced customer experience that is consistent with your brand by:

- ▶ Creating a seamless extension of your company's brand
- ▶ Listening to your concerns and executing based on these requirements
- ▶ Developing solutions that drive incremental sales, increase margins and make you stand out from your competition

When you partner with HSBC Business Solutions, you create "customers for life" and gain much more than a competitive advantage. Each time you offer your customers the kind of financing solutions that HSBC provides, you offer your customers the opportunity to achieve their ultimate business success.

Enjoy the many benefits of partnering with an industry leader. Contact your HSBC Business Solutions representative today!