

# trade finance



forward cover

flexible approval  
terms



constant cash flow



international  
payments



## payments & guarantees

- **Clean payments**  
Payments can be made locally and internationally in all major currencies either by telegraphic transfer or bank draft. Generally used for open account trading
- **Import letter of credit**  
A guarantee of payment from a bank. We facilitate the process using our bank lines on behalf of the client
- **Lock Finance guarantee**  
We guarantee payment to suppliers without involving banks or their charges
- **Export letter of credit**  
Provide immediate cash flow to exporters by using the letter of credit as security

## foreign exchange

*Available in all major currencies  
at competitive rates.*

- Foreign currency bought or sold at a current rate or at a future date, with a predetermined rate
- Foreign trade loans to fund cash flow in a foreign currency

## benefits

- Full spectrum of trade finance tools and advice available.  
You can utilise all the above products and our expertise to manage your international business commitments

## further information

Our normal lending criteria apply.

Establishment fees and interest charges apply.

## contact us

If you need to consider funding options for your business or your client's business, call us now for an initial assessment.

freephone 0800 ASK LOCK (0800 275 562)  
[www.lockfinance.co.nz](http://www.lockfinance.co.nz)

Our extensive experience in international trade means we can offer a full range of trade finance products that are supported by an individually focused service.