

HSBC Country Capabilities

Malta



HSBC in Malta

HSBC Bank Malta has a purpose-built Business Banking Centre with dedicated Relationship Managers for business customers. It is a leading provider of financial services to small, medium-sized and large corporate customers as well as international companies. Business accounts may be opened in all major currencies in addition to the Euro. Facilities include loans and overdrafts to finance capital investment and working capital requirements. A full range of SEPA and multicurrency outgoing electronic payments are offered.

Trade services are also available to commercial customers including documentary credit opening, advising or negotiating, bills discounting and collection, import and export finance, shipping guarantees and interbank collections and limited factoring services.

The HSBC Group offers services in all major currencies covering spot and forward exchange transactions, including cross-currency facilities. More specialised interest rate and foreign exchange products are also available. With access to the latest market information, the bank provides timely deal execution for all types of investments both in the local and international markets.

We provide a range of account and transaction services, which are delivered via HSBC's electronic delivery channels, HSBCnet and Business Internet Banking.

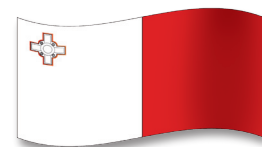
Account Services

Account Type	Local Currency (LCY) Current	LCY Deposit	Foreign Currency (FCY) Current	FCY Deposit
Resident	Yes	Yes	Yes	Yes
Non-resident	Yes	Yes	Yes	Yes

Cash Management Solutions at a glance

Investment Products	Transaction Management		Liquidity Management	Channels
	Payments	Collections		
<ul style="list-style-type: none"> ▶ Current Accounts ▶ Call and Term Deposits ▶ Money Market Deposits ▶ Liquidity Funds 	<ul style="list-style-type: none"> ▶ Outgoing electronic payments <ul style="list-style-type: none"> – urgent – non urgent/ACH – SEPA – multi currency ▶ Cash ▶ Cheques ▶ Cheque <ul style="list-style-type: none"> – negotiation – collection (outward) – outsourcing ▶ Direct Credits 	<ul style="list-style-type: none"> ▶ Incoming Electronic payments <ul style="list-style-type: none"> – urgent – non urgent – SEPA – multi currency ▶ Cash ▶ Direct Debits ▶ Cheque collection (inward) 	<ul style="list-style-type: none"> ▶ Overdraft facilities* ▶ Treasury products 	<ul style="list-style-type: none"> ▶ HSBCnet – our internet based electronic banking platform ▶ B2G – our internet based electronic banking platform ▶ Our Host to Host automated file-based solution subject to bilateral agreement ▶ SWIFT – we provide a full range of SWIFT services for Corporate and FI customers

* Overdraft facilities are subject to a credit assessment



Malta

Membership of clearing mechanisms

Clearing system	Membership
Target 2, EBA	Indirect Member
Malta (Cheque) Clearing House	Direct Member
General Currency Clearing	Access to clearing systems around the world either direct through HSBC or correspondents

Trade and Supply Chain at a glance

Import	Export	Specialised Services
<ul style="list-style-type: none"> ▶ Import Documentary Credits ▶ Import Bills for Collection ▶ Pre and Post shipment financing ▶ Standby Documentary Credits 	<ul style="list-style-type: none"> ▶ Export Documentary Credit Advising ▶ Export Documentary Credit ▶ Confirmation ▶ Export Documentary Credit Negotiation/Discount ▶ Export Bills for Collection ▶ Pre and Post shipment financing 	<ul style="list-style-type: none"> ▶ Guarantees ▶ Export Document Preparation ▶ Factoring ▶ Foreign exchange and treasury services

Further Information

Please refer to our Global Transaction Banking fact sheets for more in-depth details of HSBC's Corporate Cash Management solutions and Trade Services propositions and how these can benefit your organisation.

For more information concerning local payment instructions, legal, taxation, regulatory, and general banking information, please refer to the HSBC Cash & Treasury Managers' Handbook, which is available at www.hsbcnet.com

Contacts

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