

# HSBC Country Capabilities Poland



## HSBC in Poland

The HSBC Group is represented in Poland by HSBC Bank Polska S.A., a fully owned subsidiary of HSBC Bank plc. We provide banking services to major Polish corporates, local subsidiaries of multinational companies, state-owned companies, local financial institutions, HSBC Group clients and middle-ranking domestic companies of good standing. We provide a range of account and transaction services, which are delivered via HSBC's electronic delivery channels, HSBCnet and Multicash system.

## 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"> <li>▶ LCY/FCY Current Accounts</li> <li>▶ LCY/FCY Call and Term Deposits</li> <li>▶ Money Market Deposits</li> <li>▶ Liquidity Funds (AAA rated –GBP, USD, EUR)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Electronic payments                             <ul style="list-style-type: none"> <li>– urgent/optionally by Sorbent (RTGS system)</li> <li>– non urgent/Elixir</li> <li>– multi currency (including SEPA)</li> </ul> </li> <li>▶ Cash</li> </ul>	<ul style="list-style-type: none"> <li>▶ Incoming Electronic payments                             <ul style="list-style-type: none"> <li>– urgent/optionally by Sorbent (RTGS system)</li> <li>– non urgent/Elixir</li> <li>– multi currency (including SEPA)</li> </ul> </li> <li>▶ Cash</li> <li>▶ International Direct Debits (cleared only in PLN)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Overdraft facilities*</li> <li>▶ Pooling (LCY in-country for residents)</li> <li>▶ Cash concentration (LCY for residents, domestic)</li> <li>▶ Treasury products</li> </ul>	<ul style="list-style-type: none"> <li>▶ HSBCnet – our internet based electronic banking platform</li> <li>▶ Multicash – our off-line electronic banking system</li> <li>▶ SWIFT – we provide a full range of SWIFT services for Corporate and FI customers (except MT101)</li> </ul>

\* Overdraft facilities are subject to a credit assessment



Poland

## Membership of clearing mechanisms

Clearing system	Membership
ACH/RTGS – Elixir/Sorbnet (above PLN 1 mio)	Direct Member
SEPA – euro zone payments	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"> <li>▶ Import Documentary Credits</li> <li>▶ Import Bills for Collection</li> <li>▶ Pre and Post shipment financing</li> <li>▶ Standby Documentary Credits</li> </ul>	<ul style="list-style-type: none"> <li>▶ Export Documentary Credit Advising</li> <li>▶ Export Documentary Credit Confirmation</li> <li>▶ Export Documentary Credit Negotiation/Discount</li> <li>▶ Export Bills for Collection</li> <li>▶ Pre and Post shipment financing</li> </ul>	<ul style="list-style-type: none"> <li>▶ Guarantees</li> <li>▶ Internet based Trade and Supply Chain</li> <li>▶ Export Document Preparation</li> <li>▶ Email advices</li> <li>▶ Factoring</li> <li>▶ Foreign exchange and treasury services</li> </ul>

## 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](http://www.hsbcnet.com)

## Contacts

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