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Loans & Finance

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Cash Advance Facility: We tailor solutions to support your seasonal working capital requirements, ease temporary cash flow issues, and fund general capital expenditure needs.

Bank Guarantee & Standby Facilities: We offer irrevocable, on demand undertakings by ICBCNZ, commitments to another party in the event that you are unable to honour your commitments. We offer bank guarantees, bonds, and standby letter of credits so you can meet your business commitments and obligations under a contract.

Bank Facility Guaranteed by Related Party in China: We offer simplified funding services to your company in New Zealand or other countries if this facility is guaranteed by your parent company or affiliate companies in China.

Cross-Border Bank Facility Guaranteed by Related Party in New Zealand: We can help your subsidiary or affiliate company outside New Zealand obtain funding from their local ICBC branch, if your parent company in New Zealand is willing to guarantee the offshore facility.

Asset and Equity Acquisition Loan: We can assist you in acquiring assets or equity of target companies by providing specialised Merger & Acquisition debt facilities.

Project & Structured Finance: We provide specialised lending solutions to finance large infrastructure projects such as motorways, railways, schools and convention centres (in particular under public-private partnership).

Syndicated Loan: We specialise in initiating, structuring, underwriting and delivering syndicated loans to banks and investors to suit your funding needs. We have excellent business relationships with local New Zealand banks, other ICBC affiliates and Chinese banks which enable us to participate in large syndicated debt facility structures.

Transactional Banking: We provide effective solutions which enable you to seamlessly manage cash flow, facilitate cross-border transactions and we help with finance and risk management services.

Specialised Finance: Innovative and structured solutions for all your business needs from lease finance, funding operating & capital expenses, providing secured & asset-backed loans, funding account receivables, and off-balance sheet funding.

International Business: With our local specialists and global connections we connect you across over forty countries with comprehensive representation in Asia, Europe & the Americas. Irrespective of your business objectives, we can support your business by facilitating importing & exporting requirements and help you expand your business offshore.

Relationship Management: With our global market dominance and team of highly dedicated Managers with connections and insights into domestic and international markets, we provide you reliable global connections with specialists in most major industries.

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Corporate Banking



International Settlement

Cross-border Remittance: Speedy and cost-effective remittance services denominated in multiple currencies.

Letter of Credit: Issuance of various types of letters of credit, including sight and deferred payment L/C, negotiation L/C, buyer's usance L/C, transferable L/C, back-to-back L/C, etc.

Collection: Import and export collection services and ancillary trade finance products such as inward bill purchase, advance/discount against export bills under collection.

Letter of Guarantee: Issuance of various letters of guarantee, including payment guarantee, performance guarantee, tender guarantee, advance payment guarantee, quality/maintenance guarantee, financial guarantee, etc.

International Factoring: We provide factoring services for corporate customers with recourse and without recourse.

Trade Finance

According to different procedures in international settlement, we provide trade finance such as advance payment financing, import refinancing, shipping guarantee, import T/T financing, purchase order financing, packing loan, export invoice financing, forfeiting, export factoring.

Loan Facilities

Bilateral Loan: Including working capital loans and project loans etc.

Syndicated Loan: In accordance with the corporate client's demand and credit rating, we arrange international syndicated loans and participate in international syndicated loans initiated by other banks.

Overseas Loans Guaranteed by domestic Branches: Based on client's legitimate funding demands, we provide financing services (including credit, trade finance, finance leases etc.) to clients in the event that ICBC domestic branches issue letters of guarantee (including standby letters of credit) in favour of us.

Overseas Loans Secured by deposit in Domestic Branches: Credit service based on certificate of deposit in full amount or deposit pledge given from ICBC Group domestic branches. Domestic corporations pledge the certificate of deposit or hypothecate deposit in ICBC Group domestic branches and by which we grant loans to overseas corporations.

M&A Loan: We grant loans to the acquirer or its subsidiaries to facilitate payment in the M&A transaction, with the cash flow of the enterprise after M&A, the comprehensive profit and other legitimate income of the acquirer as sources for repayment.

Account Management

We provide corporate clients with demand accounts services, such as savings and term deposit, collection and cash management.

Global Cash Management

We provide corporate clients with cash management services as global account management, centralized collection and remittance, capital pool, etc, assisting customers to master allocation, supervision and operation of capital home and abroad, facilitating the intensive management of cross-border and interbank capital, reducing the capital risk of cross-border operation.

Foreign Exchange

Leveraging on our expertise in foreign exchange market, we provide corporate clients with the latest FX information and conduct FX transaction, such as FX spot, FX forward and FX swap etc. on behalf of them to preserve and increase value of their foreign currency assets.

Others

Cross-Border CNY Settlement: We provide trade and non-trade settlement services for letter of credit, collection and remittance under current account in CNY. We also deal with CNY product investment on behalf of customers. With easy and simple procedures, such services help customers effectively mitigate exchange rate risk, reduce transaction cost and enhance the efficiency of capital management.

Financing Advisory Services: Leveraging on our advantages in clients base, human resources, information and technology, we provide clients with comprehensive and sustainable investment banking services, including regular and customized financial advisory services, finance consulting, economic analysis, financial plan design and other consulting services.

(2013-11-19)

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Bank Accounts



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To help realise your business aspirations we offer essential day-to-day Business Transaction accounts and Term Deposit facilities for our Corporate customers' convenience. Industrial & Commercial Bank of China has footprint in over forty countries and regions, and our exclusive customers can leverage off this global exposure to expand their international & bilateral business by opting to transact in any of our six foreign currency accounts (NZD, AUD, USD, CNY, EUR, HKD) presently on offer. To facilitate the growth of your business, we have simplified banking wherein our Business Transaction Accounts are non interest-bearing, has no monthly administrating fees, requires no minimum account balance, and offers reliable domestic & international remittance.

For limited liability companies incorporated in New Zealand, either private or public, the following documents are required in order to open an account with us:

- 1. Completed Business Customer Application Form;
2. Verification of identity and residential address of at least two directors, or a witness in case of a sole director, shareholders with more than 25% aggregate shareholdings in the company, and all authorised account signatories.
3. Non New Zealand residents shall provide in addition employment certificate.
4. A brief letter describing the core business activity, ownership structure diagram, and purpose of opening the account.
5. The company tax rate approved by IRD, if the tax rate applicable to the company is non-standard.
6. Your declaration in compliance with Foreign Account Tax Compliance Act (FATCA).

For limited partnerships the following documents are required in order to open an account with us:

- 1. Completed Business Customer Application Form;
2. Verification of identity and residential address of at least two directors of the General Partner, or a witness in case of a sole director, shareholders with more than 25% aggregate shareholdings of the Limited Partner, and all authorised account signatories.
3. Non New Zealand residents shall provide in addition employment certificate.
4. Limited Partnership Agreement and Certificate of Incorporation.
5. A brief letter from the General Partner describing the core business activity, ownership structure diagram, and purpose of opening the account.
6. The partnership tax rate approved by IRD, if the tax rate applicable to the partnership is non-standard.
7. Your declaration in compliance with foreign Account Tax Compliance Act (FATCA).

For New Zealand trusts (trustees mandated by the trust) the following documents are required in order to open an account with us:

- 1. Completed Trust Customer Application Form, Trustees' Certificate and supplementary documents;
2. Verification of identity and residential address of settlors of the trust, at least two directors of the trustee in the case of a corporate trustee, or a witness in case of a sole director of a corporate trustee, shareholders with more than 25% aggregate shareholdings in the corporate trustee, beneficiaries of the trust, and all authorised account signatories.
3. Non New Zealand residents shall provide in addition employment certificate.
4. Trust deed and subsequent deeds of appointment/amendment (if any).
5. Registration details (if applicable).
6. A brief letter from the trustee describing the core business activity, ownership structure diagram, relationship with the trust, and purpose of opening the account.
7. Evidence of source of the trust funds (e.g. Business Proceeds, Financial Statement of the Trust, Employment, gifts or Inheritance).
8. The trust tax rate approved by IRD, if the tax rate applicable to the trust is non-standard.
9. Your declaration in compliance with foreign Account Tax Compliance Act (FATCA).

Please note we require that:

- a) All supplied company or partnership information must be consistent with your company registration;
b) Different corporate structures may co-exist in one entity and all relevant account opening requirements will apply to such structures, and
c) All signatures and original documents must to be sighted at an on-site interview. However, we may accept solicitor's certified documents under certain conditions but please inquire with us for more information.

We also offer Business Transaction Accounts to co-operatives and government entities. Please visit our branch or contact us for more information relating to our account opening requirements for these entities, or to receive a copy of our Account Opening Guide.

Please thoroughly read the Terms and Conditions for Deposit Accounts before lodging your application. The Terms and Conditions will be updated from time-to-time, please contact us for the latest version, or to confidentially discuss your business needs with our helpful and experienced staff.

Account Opening Templates:

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Property Finance



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In the past two years, we have provided finance to property developers for land settlements, subdivisions and a variety of developments. Our property developer customers are operating in New Zealand, mainly Auckland, and developments we have funded involve residential, industrial and commercial property. We also fund residential and commercial property investment including new purchases and existing property refinances. We have a strong team which has good insight into the New Zealand property market, and are confident to deliver bespoke funding solutions where project characteristics are sound. We differentiate ourselves in this market by:

Standardised approval procedure: Over the years we have developed an efficient approval procedure which provides timely responses and clear indications of progress throughout the approval process.

Bespoke funding solutions: We treat each project as unique and provide funding solutions that wherever possible meet our customers' needs and work alongside co-funders to facilitate the delivery of a successful project. Moreover, we're among a few banks which have hands-on experience in clubbing/syndicating property finance transactions for those larger projects that require multi-banking.

Competitive pricing: We understand what it takes to achieve your project completion. Saving on unnecessary costs, de-risking and enjoying good pricing all contribute to success. Talk to us early to avoid unnecessary finance costs from the very beginning.

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Business Scope

- Export credit and import credit;
- Loans for offshore contracts and overseas investment;
- Chinese Government Concessional Loan;
- International guarantee;
- Onlending loans from foreign governments and international financial institutions;
- International and domestic settlement and corporate deposits under the loan facilities provided by the Bank;
- Raising funds in domestic and international capital markets and money markets;
- International inter-bank loans, organizing or participating in international and domestic syndication loans;
- Renminbi inter-bank borrowing/lending and bond repurchases;
- Foreign exchange transaction and approved risk-protection foreign exchange (FX) business for client.
- Creditworthiness investigation, consultation, appraisal and witness services which are relevant to the Bank's business;
- Other business approved or entrusted.
- We look forward to establishing extensive contact and expanding cooperation with friends in financial, economic, and trade sectors both at home and abroad.

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