Trade finance

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- **trade finance** – 贸易融资 (màoyì róngzī) – pembiayaan perdagangan: bank lending and instruments that finance the purchase, shipment and sale of goods (Chapter H.I).
- **letter of credit** – 信用证 (xìnyòngzhèng) – surat kredit: a bank's undertaking to pay the seller against presentation of documents that comply with its terms (Chapter H.I).[1]
- **bill of lading** – 提单 (tídān) – bil muatan: a document issued by the carrier that acknowledges receipt of goods and serves as a document of title (Chapter H.I).[2]
- **documentary collection** – 跟单托收 (gēndān tuōshōu) – kutipan dokumentari: a method of payment in which banks release shipping documents to the buyer against payment or acceptance of a bill.
- **warehouse receipt** – 仓单 (cāngdān) – resit gudang: a document issued by a warehouse operator that records goods held in storage and may be pledged to a lender.

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- **inventory financing** – 存货融资 (cúnhuò róngzī) – pembiayaan inventori: lending secured on stocks of commodities held by the borrower or a third party (Chapter H.I).
- **receivables financing** – 应收账款融资 (yìngshōu zhàngkuǎn róngzī) – pembiayaan belum terima: lending against amounts owed to the borrower by its customers.
- **double financing** – 重复融资 (chóngfù róngzī) – pembiayaan berganda: fraudulent use of the same goods or documents to obtain loans from more than one bank (Chapter H.II).[3]
- **trade-based money laundering** – 贸易洗钱 (màoyì xǐqián) – pengubahan wang haram berasaskan perdagangan: the disguise of criminal proceeds through false invoicing or false shipment of goods (Chapters H.I and H.III).

Notes

1. PRPM, entry "letter of credit", citing *Kamus Inggeris-Melayu Dewan* (accessed November 2026): "n surat kredit". ↩
2. PRPM, entry "bill of lading", citing *Kamus Inggeris-Melayu Dewan* (accessed November 2026): "bil muatan". ↩
3. Chinese and Malay forms reflect professional usage. ↩

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