Торговое финансирование

Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland and Germany),
Solicitor (England & Wales and Hong Kong)
Of Counsel, KGP Legal LLC
alexander.ressos@kgplegal.com.sg
www.ressos.com.sg

- **торговое финансирование (trade finance)** – 贸易融资 (màoyì róngzī) – pembiayaan perdagangan: банковские кредиты и инструменты, финансирующие закупку, отгрузку и продажу товаров (глава H.I).
- **аккредитив (letter of credit)** – 信用证 (xìnyòngzhèng) – surat kredit: обязательство банка заплатить продавцу против представления документов, соответствующих условиям аккредитива (глава H.I).[1]
- **коносамент (bill of lading)** – 提单 (tídān) – bil muatan: документ перевозчика, который подтверждает приём груза и служит товарораспорядительным документом (глава H.I).[2]
- **документарное инкассо (documentary collection)** – 跟单托收 (gēndān tuōshōu) – kutipan dokumentari: способ расчётов, при котором банки выдают покупателю отгрузочные документы против платежа или акцепта векселя.
- **складская расписка (warehouse receipt)** – 仓单 (cāngdān) – resit gudang: документ оператора склада, который удостоверяет

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

хранящийся товар и может быть передан в залог кредитору.

- **финансирование запасов (inventory financing)** – 存货融资 (cúnhuò róngzī) – pembiayaan inventori: кредитование под залог запасов сырьевых товаров, находящихся у заёмщика или у третьего лица (глава H.I).
- **финансирование дебиторской задолженности (receivables financing)** – 应收账款融资 (yìngshōu zhàngkuǎn róngzī) – pembiayaan belum terima: кредитование под суммы, которые заёмщику должны его покупатели.
- **двойное финансирование (double financing)** – 重复融资 (chóngfù róngzī) – pembiayaan berganda: мошенническое использование одних и тех же товаров или документов для получения кредитов более чем в одном банке (глава H.II).[3]
- **отмывание денег через торговлю (trade-based money laundering)** – 贸易洗钱 (màoyì xǐqián) – pengubahan wang haram berasaskan perdagangan: сокрытие преступных доходов с помощью ложных счетов-фактур или фиктивных отгрузок товаров (главы H.I и H.III).

Примечания

1. PRPM, статья "letter of credit" со ссылкой на *Kamus Inggeris-Melayu Dewan* (дата обращения: ноябрь 2026 г.): "n surat kredit". ↩
2. PRPM, статья "bill of lading" со ссылкой на *Kamus Inggeris-Melayu Dewan* (дата обращения: ноябрь 2026 г.): "bil muatan". ↩
3. Китайская и малайская формы отражают профессиональное употребление. ↩

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

Disclaimer

This article is provided for general information only. It is based on publicly available sources as at its date of publication. These sources have not been independently verified against licences, regulatory registers or the records of the entities concerned. It is not legal, tax, financial or investment advice. Nor is it a recommendation to invest in, transact with or use the services of any entity mentioned. Law and regulation change frequently, so the content may be incomplete or outdated. To the fullest extent permitted by law, Dr Alexander Ressos and the publisher of SingaporeIQ exclude all liability for loss or damage arising from the use of or reliance on this article. Readers should obtain advice on their specific circumstances before acting or refraining from action.

Names and trademarks of the entities discussed belong to their owners and are used for identification only. Their mention implies no endorsement, affiliation or allegation of wrongdoing. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. Corrections and updates: contact@ressos.com.

© 2026 Dr Alexander Ressos. This article may be quoted with attribution to SingaporeIQ (SingaporeIQ.com). Reproduction in full and any commercial use require prior written consent. The Legal Terms at https://singaporeiq.com/legal-terms apply.

Author contact: Dr Alexander Ressos, TEP · contact@ressos.com