

**Lower cost of funds**  
Less than traditional loans  
No collateral needed



**Sales growth**  
Less time managing  
collections, more time  
on sales



## The win-win-win of Distributor Finance at Standard Chartered

**Greater financial inclusion**  
Based on strength of  
relationships, allowing smaller  
firms to access



**Operational efficiency**  
Ease of collections and  
reconciliation of payments



**Flexibility of financing**  
Customised, adjustable  
contracts

