

Supporting your equipment purchase discussion

Equipment Financing Bank Discussion Brief

Use this brief to introduce your proposed CIMC equipment purchase to your bank. We can support agreed equipment and commercial documents and discuss a payment structure that fits the order.

Your purchase plan

Applicant / company	Country / bank contact
Equipment / quantity	Own use or resale / funding required
Planned use, delivery timing and repayment source	

A practical route to discuss with your bank

01 / Define the purchase. Agree equipment, scope, use or resale model and quotation.

02 / Prepare information. Applicant provides business and repayment information; CIMC supports agreed equipment and supply documents.

03 / Review the facility. Bank assesses credit, own contribution, repayment and eligible security. Resale stock may require inventory or import finance.

04 / Align the payment. Agree funding availability, T/T or L/C conditions, documents and factory payment milestones.

05 / Deliver and repay. Coordinate delivery and service; applicant follows the bank's repayment and security conditions.

Information to prepare together

Applicant + bank

- Business information and cash-flow plan
- Purchase purpose and repayment source
- Own contribution and required funding
- Bank security, insurance and disbursement requirements

CIMC support, as agreed

- Equipment specifications and supply scope
- Quotation / pro forma invoice
- Production and delivery milestones
- Commercial / shipment documents
- Warranty and service responsibilities

Factory payment structures for discussion

Staged T/T

Initial payment and balance at contracted milestones.

T/T + L/C

Initial T/T; agreed remaining amount paid under the L/C against complying documents.

Bank-funded payment

Approved bank facility supports the contracted T/T or L/C route.

Amounts, dates, banks and documents are agreed per order. Bank approval and collateral eligibility remain with the lender. This is a general discussion brief, not a quotation, loan approval or supplier credit guarantee. Deferred L/C requires separate assessment.

Full guide: cimcenergysystem.com/energy-questions/dealer-financing

Dealer cooperation: cimcenergysystem.com/partners · Customer project enquiry: cimcenergysystem.com/discuss-your-project

General background: [HSBC business borrowing guide](#) · International Trade Administration: [L/C](#). References do not indicate a financing partnership.