

# GLOBAL RECEIVABLES PURCHASE PROGRAM

Mitigate non-payment risk as you optimize working capital and improve your cash position.

Monetize receivables as you protect against buyer credit risk by selling receivables owing from your customers to CIBC in exchange for early discounted payments through our **Global Receivables Purchase Program**.

## Our Global Receivables Purchase Program helps you:

- Transfer the risk of non-payment to CIBC
- Improve Days Sales Outstanding (DSO)
- Support liquidity management by monetizing invoices
- Access a lower-cost of financing

### Trade Finance Online

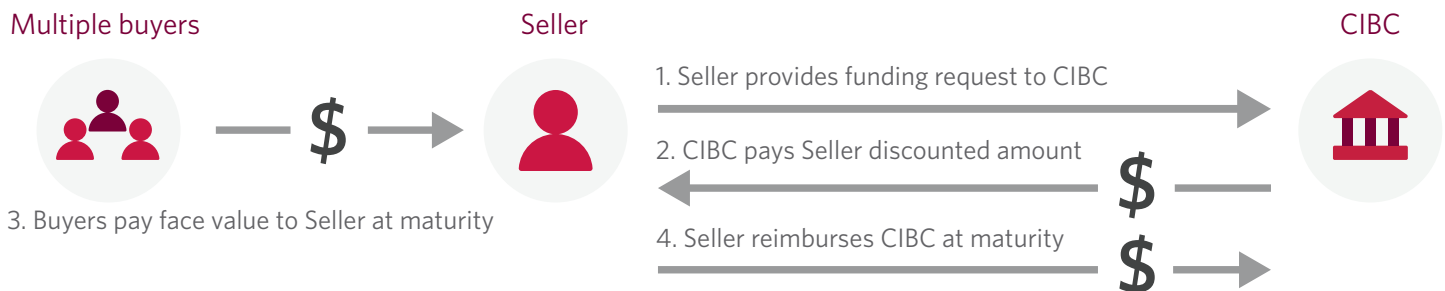
Easily manage your trade and supply chain finance transactions through our secure online portal.

- Improve productivity and reduce processing time
- Access real-time, custom reporting
- Effortlessly upload invoice files in just a few clicks

## Key benefits:

- Improve working capital
- Accelerate cash flow
- Relatively quick to implement (6 - 8 weeks)

## How it works:



Generate operating cash flow while minimizing risk across the supply chain.

# About CIBC Capital Markets

CIBC Capital Markets works with domestic and international organizations looking for a banking relationship that combines in-depth industry knowledge with comprehensive capital markets, corporate banking and investment banking capabilities to address their most pressing needs. We strive to forge strong and deep relationships with our clients to understand the demands of their business and bring distinctive and appropriate solutions to the table.

[cibccm.com](http://cibccm.com)

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