Financiamento do comércio

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- **trade finance** – 贸易融资 (màoyì róngzī) – pembiayaan perdagangan: os empréstimos bancários e os instrumentos que financiam a compra, o embarque e a venda de mercadorias (capítulo H.I).
- **letter of credit** – 信用证 (xìnyòngzhèng) – surat kredit: o compromisso de um banco de pagar ao vendedor contra a apresentação de documentos conformes aos seus termos (capítulo H.I).[1]
- **bill of lading** – 提单 (tídān) – bil muatan: um documento emitido pelo transportador que atesta o recebimento das mercadorias e funciona como título representativo (capítulo H.I).[2]
- **documentary collection** – 跟单托收 (gēndān tuōshōu) – kutipan dokumentari: um meio de pagamento em que os bancos entregam os documentos de embarque ao comprador contra o pagamento ou o aceite de uma letra.
- **warehouse receipt** – 仓单 (cāngdān) – resit gudang: um documento emitido pelo operador de um armazém que registra as mercadorias armazenadas e pode ser dado em garantia a um credor.

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- **inventory financing** – 存货融资 (cúnhuò róngzī) – pembiayaan inventori: empréstimos garantidos por estoques de commodities mantidos pelo tomador ou por um terceiro (capítulo H.I).
- **receivables financing** – 应收账款融资 (yìngshōu zhàngkuǎn róngzī) – pembiayaan belum terima: empréstimos concedidos com base nos valores que os clientes devem ao tomador.
- **double financing** – 重复融资 (chóngfù róngzī) – pembiayaan berganda: o uso fraudulento das mesmas mercadorias ou dos mesmos documentos para obter empréstimos de mais de um banco (capítulo H.II).[3]
- **trade-based money laundering** – 贸易洗钱 (màoyì xǐqián) – pengubahan wang haram berasaskan perdagangan: a dissimulação de produtos de crime por meio de faturamento falso ou de embarques fictícios de mercadorias (capítulos H.I e H.III).

Notas

1. PRPM, verbete "letter of credit", citando o *Kamus Inggeris-Melayu Dewan* (acesso em novembro de 2026): "n surat kredit". ↩
2. PRPM, verbete "bill of lading", citando o *Kamus Inggeris-Melayu Dewan* (acesso em novembro de 2026): "bil muatan". ↩
3. As formas chinesa e malaia refletem o uso profissional. ↩

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