Financement du commerce

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- **trade finance** – 贸易融资 (màoyì róngzī) – pembiayaan perdagangan : les crédits bancaires et les instruments qui financent l'achat, l'expédition et la vente de marchandises (chapitre H.I).
- **letter of credit** – 信用证 (xìnyòngzhèng) – surat kredit : le crédit documentaire, engagement d'une banque de payer le vendeur sur présentation de documents conformes à ses conditions (chapitre H.I).[1]
- **bill of lading** – 提单 (tídān) – bil muatan : le connaissement, document émis par le transporteur qui atteste la réception des marchandises et vaut titre représentatif de celles-ci (chapitre H.I).[2]
- **documentary collection** – 跟单托收 (gēndān tuōshōu) – kutipan dokumentari : la remise documentaire, mode de paiement dans lequel les banques remettent les documents d'expédition à l'acheteur contre paiement ou acceptation d'un effet.
- **warehouse receipt** – 仓单 (cāngdān) – resit gudang : le récépissé d'entrepôt, document émis par l'exploitant d'un entrepôt qui recense les marchandises stockées et peut être remis en gage à un prêteur.

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- **inventory financing** – 存货融资 (cúnhuò róngzī) – pembiayaan inventori : un crédit garanti par des stocks de matières premières détenus par l'emprunteur ou par un tiers (chapitre H.I).
- **receivables financing** – 应收账款融资 (yìngshōu zhàngkuǎn róngzī) – pembiayaan belum terima : un crédit adossé aux créances de l'emprunteur sur ses clients.
- **double financing** – 重复融资 (chóngfù róngzī) – pembiayaan berganda : l'utilisation frauduleuse des mêmes marchandises ou des mêmes documents pour obtenir des crédits auprès de plusieurs banques (chapitre H.II).[3]
- **trade-based money laundering** – 贸易洗钱 (màoyì xǐqián) – pengubahan wang haram berasaskan perdagangan : le blanchiment d'argent par le commerce, qui dissimule des produits du crime au moyen de fausses factures ou de faux envois de marchandises (chapitres H.I et H.III).

Notes

1. PRPM, entrée « letter of credit », citant le *Kamus Inggeris-Melayu Dewan* (consulté en novembre 2026) : « n surat kredit ». ↩
2. PRPM, entrée « bill of lading », citant le *Kamus Inggeris-Melayu Dewan* (consulté en novembre 2026) : « bil muatan ». ↩
3. Les formes chinoise et malaise reflètent l'usage professionnel. ↩

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