

# Suppliers Frequently Asked Questions

## What is the B2B financing program for merchants?

B2B merchant package provides specialized banking services to serve manufactures/suppliers (sellers) aiming to simplify and facilitate their daily financial transactions with distributors and merchants network (Buyers) which includes:

- Our bank replaces the supplier/manufacturer side for granting credit facilities to distributors/retailers with different business size with competitive prices to facilitate payments, financing working capital and capital expenditure. Amount is determined based on credit study for each client separately while benefiting from the financing program designed especially for small retailers with credit limit up to 250 thousand Egyptian pounds, resulting in positive effect on sales and profitability.
- Electronic payment methods that allow manufacturer/supplier to collect his dues from distributor and Retailers whether from their own resources or credit facilities 24/7 in an easy and safe way, and therefore avoiding cash collection risk, as well as increasing liquidity and cash management efficiency.

## Who are the targeted distributors/merchants (buyers) for the program?

- Large manufacturers and distributors in addition to owners of micro enterprises, existing small and Medium enterprises working in all commercial and industrial fields as the program helps to digitalize payments, reduce credit sales, and enhance cash flow efficiency.
- Merchants in all fields where the program works on availing credit facilities with competitive prices and convenient payment method in addition to increasing the volume of withdrawals from suppliers included in the program and increasing sales accordingly.

## What are the different types of credit facilities offered through the program?

- Financing working capital
  - Overdraft account
  - Short term loan
  - Credit cards
- Financing capital expenditure
  - Medium term loan

### **What are the financed amount tiers?**

Credit facility amount is determined through credit study for each client separately while benefiting from the financing program designed especially for small retailers with credit limit up to 250 thousand Egyptian pounds

### **What are the required documents for distributor/Retailer (Buyer) to join financing program?**

Required documents include:

- Valid commercial register (not older than 6 months) - -
- Valid Taxation Card
- Company contract for companies with legal form other than sole proprietorship
- Financial documents in which reflects sales and revenues volume

For more information click on the following link:

<https://www.qnbalahli.com/sites/qnb/qnbegypt/page/ar/arpackages.html>

### **Does the Manufacturer/Supplier (Seller) pay any cost?**

Payment collection commission only which is determined according to sales volume.

### **Does the usage of the facilities granted to the Distributor/Merchant exclusively limited to buy from my own company only? What will happen if the deal with the distributor/merchant stopped?**

Yes, it is limited to use the facilities granted for distributor/merchant through overdraft account and short-term loan to finance buying from manufacturer/supplier who are listed within the B2B program.

We should be informed about ending the deal to take the necessary action from our side.

### **What are the steps for program activation?**

- One of our representative will contact your concerned team to elaborate the program's mechanism, respond to your inquires, and to recommend the best collection method suitable for your business model
- Provide us with potential distributor/merchant list to join the program, summary of their withdrawals and their selling methodology (cash/forward sale) to encourage them to join B2B program

**What are other advantages for the program except for electronic-collection and financing for Distributor/Retailer network?**

The program avails many other banking services and financial solutions which is designed for manufacturer/supplier to enrich their business cycle, our team will illustrate all available packages to choose the most convenient solutions.

**How to contact us?**

You can call Hotline 19700

Or fill in the application through the following link:

<https://mbs.qnbalahli.com/OnBoarding/QNBAARequest.xhtml?rt=9>

[Or send "interested + Supplier/Merchant name"](#)

[Or contact us via e-mail](#)

[B2B.SupplyChainFinance@QNBALAHLI.COM](mailto:B2B.SupplyChainFinance@QNBALAHLI.COM)