貿易金融

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- **trade finance** – 贸易融资 (màoyì róngzī) – pembiayaan perdagangan：商品の購入、輸送および販売を資金面で支える銀行融資と金融手段です（第H部第I章）。
- **letter of credit** – 信用证 (xìnyòngzhèng) – surat kredit：信用状の条件に合致する書類の呈示と引換えに売主へ支払うことを約束する、銀行の確約です（第H部第I章）。[1]
- **bill of lading** – 提单 (tídān) – bil muatan：運送人が発行する書類で、貨物の受取りを確認し、権原証券として機能します（第H部第I章）。[2]
- **documentary collection** – 跟单托收 (gēndān tuōshōu) – kutipan dokumentari：銀行が、代金の支払いまたは手形の引受けと引換えに船積書類を買主に引き渡す決済方法です。
- **warehouse receipt** – 仓单 (cāngdān) – resit gudang：倉庫業者が発行する、保管中の商品を記録した書類で、貸し手に担保として差し入れることができます。

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- **inventory financing** – 存货融资 (cúnhuò róngzī) – pembiayaan inventori：借り手または第三者が保有するコモディティの在庫を担保とする融資です（第H部第I章）。
- **receivables financing** – 应收账款融资 (yìngshōu zhàngkuǎn róngzī) – pembiayaan belum terima：借り手が顧客に対して有する売掛債権を見合いとする融資です。
- **double financing** – 重复融资 (chóngfù róngzī) – pembiayaan berganda：同一の商品または書類を不正に用いて、複数の銀行から融資を受けることです（第H部第II章）。[3]
- **trade-based money laundering** – 贸易洗钱 (màoyì xǐqián) – pengubahan wang haram berasaskan perdagangan：虚偽の請求書や虚偽の商品出荷によって犯罪収益を偽装することです（第H部第I章および第H部第III章）。

注

1. PRPM、見出し語“letter of credit”、*Kamus Inggeris-Melayu Dewan*を引用（2026年11月最終閲覧）：“n surat kredit”。 ↩
2. PRPM、見出し語“bill of lading”、*Kamus Inggeris-Melayu Dewan*を引用（2026年11月最終閲覧）：“bil muatan”。 ↩
3. 中国語およびマレー語の形は実務上の用法を反映しています。 ↩

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