

Unlock capital from unpaid invoices. Instantly.

About Unloq

Unloq is part of Linklogis Group - a pioneer in supply chain finance technology. Backed by leading investors, the Group became the first supply chain finance technology SaaS provider listed on the Hong Kong Stock Exchange.

What we offer

Keep your capital focused on growth. With Unloq GoEarly, we turn your unpaid invoices into instant capital, so you can take on larger orders, invest in new opportunities, and keep cash flowing.

Unloq in numbers:

\$290B+

supply chain assets processed

430,000

Small and micro enterprises served

42

Countries & regions covered globally

How it works



We'll assess your Buyer's credit profile and approve a limit.



Unloq advances up to 100% of the invoice value minus the fees to the Supplier's account.



The Buyer settles the balance with Unloq per agreed terms, up to 120 days.

Product Features

- **On-demand Drawdown by Requests:** competitive rates, no mandatory product bundling, no fixed long tenure.
- **Up to 100% Advance Rate:** Invoice value minus the fees is often advanced within 24h.
- **Guarantee not required:** usually no PGs, debentures, or charge of property required.
- **Limits based on Buyers:** from \$100k to \$10M+,
- **Fast funding access:** extensive list of buyers pre-approved, totaling \$1B in aggregate limits
- **No corporate liability booking** – No booking impact on existing bank loans or credit reports.

Who's Eligible

- Company trading for minimum 12 months.
- Credit limits underwritten for buyers with \$3M+ turnover.
- International trade, overseas shipments.
- Invoice currencies: G10 (USD/GBP/EUR etc) and CNH.
- Post shipment and post acceptance transactions.
- Clear financial data and trade records.

Partnering with the world's leading financial institutions.





Get the inventory you need today. Pay suppliers later.

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What we offer

Keep your capital focused on growth. With Unloq PayLater, we pay your suppliers upfront, so you can extend your payment terms, unlock early payment discounts, and scale without cash flow constraints.

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How it works



Buyer orders goods,
Supplier raises the invoice.



Unloq pays the Supplier 100%
invoice value minus the fees.



Buyer pays Unloq the full invoice
value up to 120 days later.

Product Features

- **On-demand Financing by Request:** Competitive rates, no mandatory product bundling, no fixed long tenure.
- **100% Advance Rate:** 100% of invoice value minus the fees is often advanced within 24h.
- **Collateral/Guarantee not required:** No PGs, debentures or property charge required.
- **Limits based on AP:** from \$100k to \$10M+.
- **No interest-bearing liability booking** – No booking impact on loans, credit/liability ratio.

Who’s Eligible

- Annual revenue > \$3M.
- Company trading for 12+ months.
- International trade, overseas shipments.
- Can’t be consecutive years of loss making.
- Profitable with a positive Balance Sheet.
- Clear financial data and trade records.

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Disclaimer: This document is provided for indicative purposes only, is subject to change, and is non-binding. It is intended solely as a starting point for further discussions and does not constitute an offer or a commitment by Unloq. These terms are subject to satisfactory completion of due diligence, credit assessment and approval and execution of satisfactory documentation. Final terms may vary by client.



立即从应收账款中 解锁资金

关于 Unloq

Unloq 隶属于联易融科技集团 (Linklogis Group), 是供应链金融科技领域的先驱。在领先投资者的支持下, 联易融集团成为了首家在香港证券交易所上市的供应链金融科技服务提供商(09959.HK)。

我们提供的服务

让您的资金专注于增长。通过 Unloq GoEarly, 我们将您的应收账款转化为即时资金, 助您承接更大订单, 投资新机遇, 并保持现金流转。

Unloq 数据一览:

\$290B+

供应链资产
处理规模

430,000

已服务的全球
中小微企业数量

42

全球覆盖的国家
和地区数量

运作流程



我们将评估您买方的信用状况并批准额度。



Unloq 将扣除费用后最高100%的发票金额垫付至供应商的银行账户。



买方根据约定条款在最长 120 天内与 Unloq 结清余额。

产品特点

- **随用随提:** 随订单和发票融资, 费率极具竞争力
- **最高100% 预付率:** 扣除费用后最高100%发票金额通常将在24小时内垫付, 为您的业务解锁资金
- **无担保:** 通常无需实控人担保、债券或资产抵押
- **额度灵活:** 我们为您的不同买方的业务提供额度, 范围从 10 万美元到 1000 万美元以上
- **不计入企业负债:** 不影响现有银行贷款、征信等
- **海外买方预授信:** 覆盖海量买方, 提供超过10亿美元额度
- **专有风控模型:** 最大化应收账款融资效率

申请资格

- 公司经营至少 12 个月
- 买方年营业额超过300万美元
- 涉及国际贸易或海外发货
- 发票币种: 美元/英镑/欧元等G10币种和人民币
- 履约后融资或确权后融资
- 提供清晰的买卖双方财务信息和过往交易记录

与全球领先的金融机构合作



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立即获取商品和服务，
稍后支付供应商款项。

关于 Unloq

Unloq 隶属于联易融科技集团 (Linklogis Group)，是供应链金融科技领域的先驱。在领先投资者的支持下，联易融成为了首家在香港证券交易所上市的供应链金融服务科技提供商(09959.HK)。

我们提供的服务

让您的资金专注于增长。通过 Unloq PayLater (先买后付)，我们预先向您的供应商付款，因此您可以延长付款期限，解锁提前付款折扣，并在不受现金流限制的情况下扩大规模。

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\$290B+

供应链资产
处理规模

430,000

已服务的全球中小
微企业数量

42

全球覆盖的国家和
地区数量

运作流程



买方订购商品或服务，
供应商开具发票。



Unloq 向供应商支付
扣除费用后的 100% 发票金额。



买方在最长 120 天后
向 Unloq 支付全额发票款项。

产品特点

- **随用随付：**随采购交易融资，费率极具竞争力
- **100% 预付率：**扣除费用后的 100% 发票金额通常将在 24 小时内垫付，从而释放更多资金
- **无担保：**通常无需个人担保、债券，企业或财产抵押
- **额度灵活：**从 10 万美元到 1000 万美元以上
- **不计入企业有息负债：**不影响现有银行贷款、征信，不增加负债率

申请资格

- 年收入超过300 万美元
- 公司经营至少 12 个月
- 涉及国际贸易或海外发货
- 不能连续多年亏损
- 盈利且资产负债表为正
- 提供清晰的财务信息和过往供应商交易记录

与全球领先的金融机构合作



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