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OBJECTIVE目标:

- To ensure that all our hotels have a strict policy on credit management, and consequently have a minimum amount of bad debts.
 确保所有的店都有一个严格的信贷管理政策，从而使坏账数量最小化

APPLICATION应用:

Due to the differences between hotels in various locations, each property is required to issue its own internal Credit Policy which complies with the guidelines outlined in this policy.

由于不同区域酒店间的不同，每家店均要求出台自己内部的信贷政策，该政策应遵照本政策提出的指导原则进行

All relevant Department Heads must be conversant with the Hotel Credit Policy and communicate its requirements to relevant staff in their departments.

相关部门负责人必须熟悉酒店信贷政策并将其要求告知其部门的相关员工


The General Manager has overall responsibility for Accounts Receivable and must be constantly up to date with the status of receivables.

总经理全权负责应收且必须持续更新应收的数据

STATEMENT OF POLICY政策声明:


The Hotel Credit Policy has to reflect, amongst other matters of importance to a specific hotel, the following:
 酒店信贷政策必须体现，在一个特定酒店的其他重要问题上，如下：

- Any guest or company that requests credit facilities must be asked to complete a credit application for the approval of the General Manager and Director of Finance & Controlling prior to extending any credit facilities. See example in Appendix section (APP 15).
 任何客人或公司要求信贷便利的，必须填写信贷申请表，并在获得信贷便利前获得总经理及财务总监的批准。参见附件部分的样例（附件15）
- Guests should be advised that a submitted application does not automatically guarantee credit.
 客户应被建议所递交的申请不是自动担保信贷
- The Director of Finance & Controlling is to thoroughly check each credit application prior to submitting the form for final approval of the General Manager.
 财务总监应在呈递总经理最后审批前彻底检查每一信贷申请
- A hotel "Cash List" must be maintained with the names of bad debtors and each application should be checked against this list. The Vice President will coordinate the compilation of a company Cash List and circulate this to all hotels on a quarterly basis.
 酒店“现金清单”必须包含信誉差的债务人的姓名，每一信贷申请表应对照该清单进行检查。财务副总裁将于每季度计算并调整金清单的编制并下发给酒店
- Hotel Director of Finance & Controlling are encouraged to maintain an active network with other hotels in the area and communicate on Cash Lists.

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酒店的财务总监应在其区域内与其他酒店保持网络通畅并在现金清单上保持沟通

6. Invoices must be issued and dispatched no later than three working days following the departure of the guest.
账单必须在客人离店日起三个工作日内开具并发出
7. Each invoice should clearly state that payment terms are 30 days and any dispute should be raised within 15 days.
任何一张账单应清楚标明付款条件为30日内，且如有任何疑议应在15日内提出
8. It should be clearly stated on the Credit Application that the hotel will reserve the right to remove credit facilities if payment exceeds the terms agreed.
信用申请单上应清楚标注：如付款超过条款所允许，酒店将保留收回信用便利的权利
9. Accounts receivable is to be well documented. Any balance should have the back-up immediately available.
应收账款应做好有案可查。任何结存应立即备份
10. The standard for sending “First Reminders” should be 45 days from the date of presenting the invoice. “Second Reminders” 75 days and “Third Reminders” 105 days.
发送“第一次催款函”的标准日期是在发出账单日起45天，“第二次催款函”是75天，“第三次催款函”是105天
11. The third reminder letter must not be sent before discussing the account at the credit meeting or after obtaining approval from the General Manager.
第三次催款函必须经过信贷会议决策通过或总经理批准后方可发出
12. Each hotel is to set a “High Outstanding Amount” for that particular property, which must be approved by the Vice President, Finance. The objective of this is to provide a yardstick for following up on the balances of in-house guest.
每家酒店应为那些个别财产设置“高负债额”标准，该标准必须经过财务副总裁的审核批准。此项设置的目的是为追踪并衡量住店客人消费余额是否达到高负债额的一个标准
13. The Night Auditor is to prepare a list of high balances on the Guest Ledger. This list must be checked by Accounts Receivable Supervisor on a daily basis. The Front Office Manager should carry out the necessary follow up.
夜审应根据客人账户编制一份高负债人员名单。该名单必须由应收主管每天进行审查。前厅经理应出台必要的处理措施
14. Common sense and logic must be applied by the Front Office Manager when deciding which guests to follow up regarding their high outstanding balance. This can be an extremely sensitive issue, and if not handled properly, can result in the loss of future business. For example, a guest who is staying for a week will probably have a high balance on day 4 or 5 and would not be a good choice for follow-up.
常规操作是，当决定哪些客人因其高额负债需被跟进处理时，必须由前厅经理提出申请。这是一个相当敏感的问题，一旦处理不当，将可能有损以后的生意。如一个客人预住一个星期，则其在入住4-5天时消费额度可能达到了一个较高的水平，但跟进处理并不是一个很好的决定

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15. A credit meeting is to be held at least once a month and attended by the General Manager, Resident Manager, Director of Finance & Controlling, Financial Controller, Sales & Marketing Director, Sales Managers, Front Office Manager, Food and Beverage Operation Manager, Banquet Manager and Accounts Receivable Supervisor. Aged Trial Balance of Accounts Receivable must be reviewed, particularly accounts exceeding 30 days. Minutes must be taken at such meetings, copied to the Vice President Finance and followed up thereafter.

信贷会议至少一个月举行一次，参加人员包括总经理、驻店经理、财务总监、财务运营副总监、市场销售部总监、销售经理、前厅经理、餐饮部运营经理、宴会经理及应收主管。应收的过期试算表必须再次审核，特别是账龄超过30天的。该会议必须要有会议纪要，抄送一份给财务副总裁以便之后进行跟进。

16. Where possible, all guests should be asked for an imprint of their credit-card on check-in. This includes guests on company-account payment terms also, as this will guarantee payment of extras.

可能的情况下，所有客人在入住时应被要求压印其信用卡。这同样包括那些有公司结账条款的，原因是这将会在其产生额外消费时提供付款的凭证