

# Guarantee for Buyers' Credits - tied financial credits

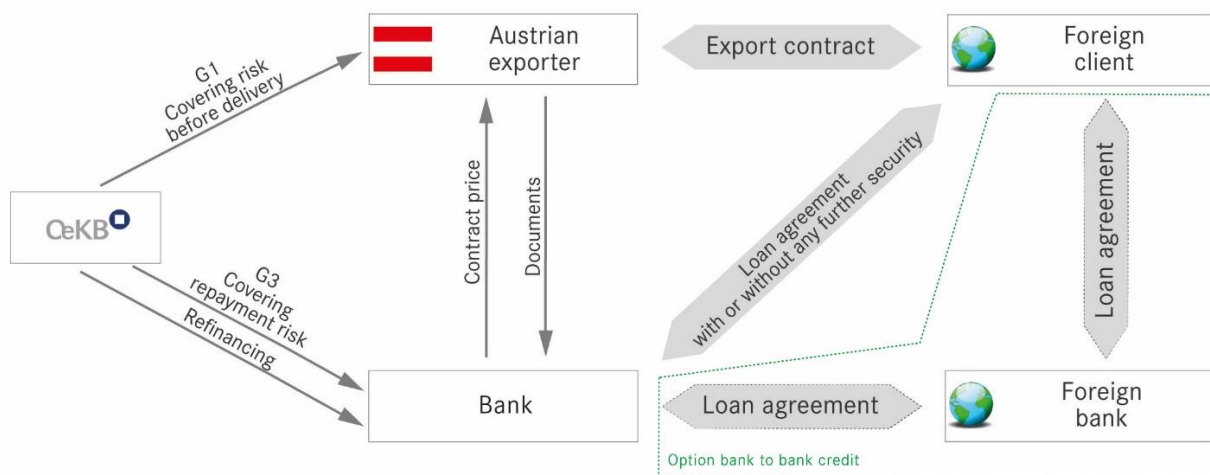
Fact sheet, November 2018

## Your situation

You are an Austrian company exporting capital goods or services. You are planning to conclude a contract for deliveries or services with a foreign client and seek insurance against the risk that your client does not fulfill his contractual obligations. Additionally you would like to offer him reasonable financing conditions via your bank/international financing institutions.

## Your solution: Guarantee for Buyers' Credits (G1G3)

The Buyer's Credit offers your client access to reasonable and long-term financing conditions. You receive your payments out of the buyer's credit during the production period and your contract partner pays the credit back to your bank. OeKB insures your contract during the production and repayment phase against political and commercial risks.



## Your benefits

- OeKB protects you and your bank during the production and repayment phase against commercial and political risks.
- Your quotation may become more attractive as you can offer a longer repayment period.
- High cover ratios: political risk 99 - 100%, commercial risk usually 95%
- We can also cover long repayment terms, difficult countries and major projects.

## Your price

Guarantee premium	depends on client's country, client's creditworthiness, risk period, amount insured etc.
Handling fee	0.1% of the amount insured; min. 10 EURO, max. 720 EURO

*Based on our insurance cover we can offer you 3 types of financing:*

- Combined floating and fixed-rate basis – primarily fixed-rate offered
- EURIBOR basis
- Financing in foreign currency – on request, we will provide you with an individual offer

The current interest rates for the Export Financing Scheme (EFS) are available online: [www.oekb.at/interest](http://www.oekb.at/interest)

Based on the key figures of your contract we can inform you about the max. amount of the credit, the max. credit period, drawdown and repayment modalities.

## Fast and easy implementation



## Your contact

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