

Operating loan with state guarantee for small and medium sized exporting companies “Exportfonds Credit Line”

Fact sheet, January 2020

Your situation

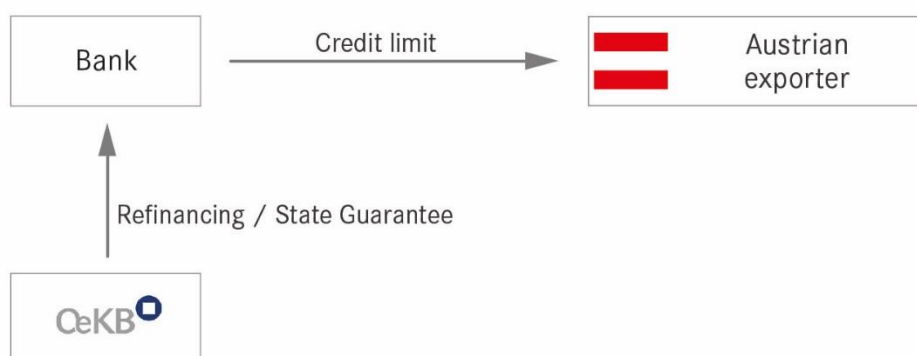
You are a small and medium sized enterprise exporting capital goods or services and qualify as a SME according to the EU’s definition:

- with less than 250 employees AND
- less than 50 million EUROS of annual turnover OR a balance sheet total of less than 43 million EUROS AND
- not more than 25% of the shares owned by a large company

You are interested in having an operating loan for financing your production period and the repayment periods with sustainably favorable conditions. You are looking for a reliable risk partner to gain financial leeway with your bank.

Your solution: “Exportfonds Credit Line”

With a federal guarantee (“guarantee by aval”) the Republic of Austria takes over part of the commercial risk (max. 80% of the credit limit) from your bank that grants you a credit line. Your export receivables and your export orders (up to 30% of your export sales) determine your credit limit.



Your benefits

- Your funding becomes easier as the Republic of Austria can take over up to 80% of the commercial risk from your bank (dependent on your creditworthiness).
- Broadening of your financing base with sustainably favourable conditions
- Revolving, flexible credit line, that is usually in place for many years

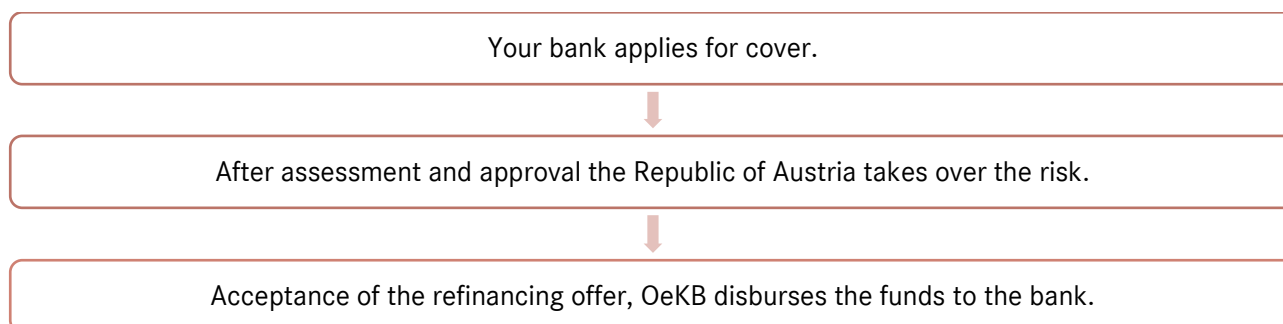
Your price

Premium 0.3% p.a. for the drawn amount, as long as your bank takes your insolvency risk
0.4% p.a. for the drawn amount, as long as the Republic of Austria takes your insolvency risk

Handling fee 0.1% of the amount of the credit limit; min. 10 EURO, max. 720 EURO

The current interest rates for operating loans are available online: www.oekb.at/interest

Fast and easy implementation



Your contact

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www.oekb.at