

## BENEFIT FROM ECA COVERED LOANS WHEN BUYING PRODUCTS AND SERVICES “MADE IN GERMANY”

### LOAN DETAILS

- **Credit:** up to 85% of the order values  
(15% advance / interim payment)
- **Payment terms:** monthly, quarterly,  
semi-annual and annual instalments, annuities
- **Up to 15 years financing period** and 22 years in  
the case of climate transactions
- Interest rate will be **case-by-case offer**
- **Inclusion of local costs possible** up to a  
maximum of 28.6%\* / 33.3% of the total  
contract value

### OVERALL REQUIREMENTS

- Assessment of creditworthiness
- Current situation in your country

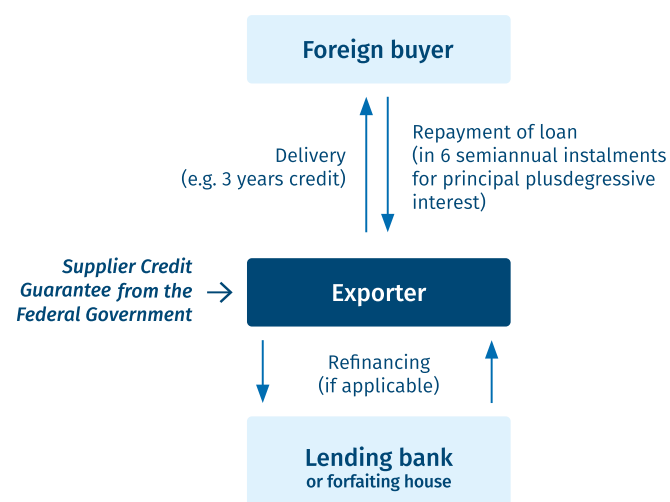
\* in OECD high-income countries

### Your Advantage

- Competitive interest rate and low financing costs
- Your credit limits with your bank are not affected
- ECA financing allows longer tenors and  
repayment periods
- Reduced initial costs with fixed downpayment
- Flexibility in your payment and therefore for  
your liquidity

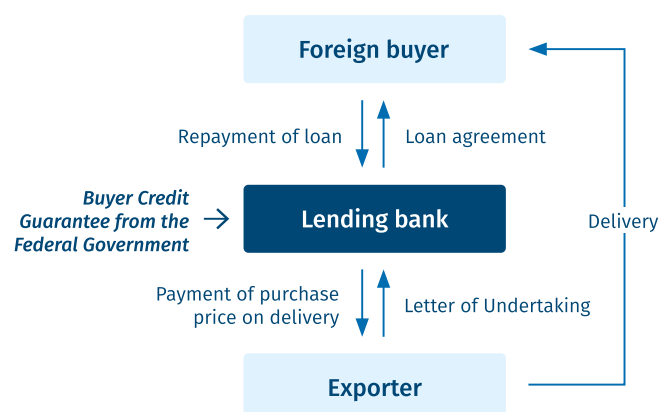
### SUPPLIER CREDIT

With supplier credit, the exporter grants the importer a loan. Under a Supplier Credit Guarantee, the Federal Government covers the associated risks and thus enables a bank to purchase the receivable.



### BUYER CREDIT

With a buyer credit, a bank grants the importer a direct loan for an export transaction. This is a tied buyer credit as the credit or loan is used solely to finance this export transaction.



## FINANCING YOUR IMPORTS AND GETTING ECA COVER

The Federal Republic of Germany has appointed Euler Hermes to manage its export credit guarantee scheme – also known as Hermes Cover. As the Federal Government's agent we prepare the application of your exporter or the lending bank for a decision on cover.

### YOU WANT...

- an option of reliable and favorable **long-term financing**.
- to establish a **trusting business relationship**.
- **high quality** goods made in Germany.
- to **improve your financial position / liquidity** of your company.

Then we are your partner for your import business.



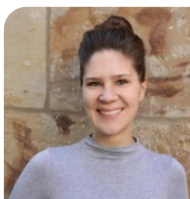
### What does it cost?

Find out an indicative all-in premium and get your financing schedule.

**DON'T HESITATE TO CONTACT US OR FIND FURTHER INFORMATION AT**

 **EXPORTKREDITGARANTIEN.DE/EN**

## OUR FINANCE EXPERTS IN YOUR REGIONS



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Export Credit Guarantees: an instrument to promote foreign trade and investment provided by the



Federal Ministry  
for Economic Affairs  
and Energy

Commissioned to implement the federal funding instrument Export Credit Guarantees:



**EULER HERMES**

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