

# Finance your purchase from Denmark

Purchase goods and services from Denmark, and benefit from stable, long-term financing at competitive rates from EIFO.



# Finance your purchase from Denmark

Look to Denmark for strong partners in international trade, manufacturing, and financing. Danish suppliers offer a diverse range of goods and services, and with help from EIFO, these suppliers can also help you finance your purchase.

By providing long-term financing to buyers of Danish products and services, we make ends meet for companies, developers, and banks of all sizes and within most sectors

Contact your Danish supplier and ask them to involve EIFO in the financing.

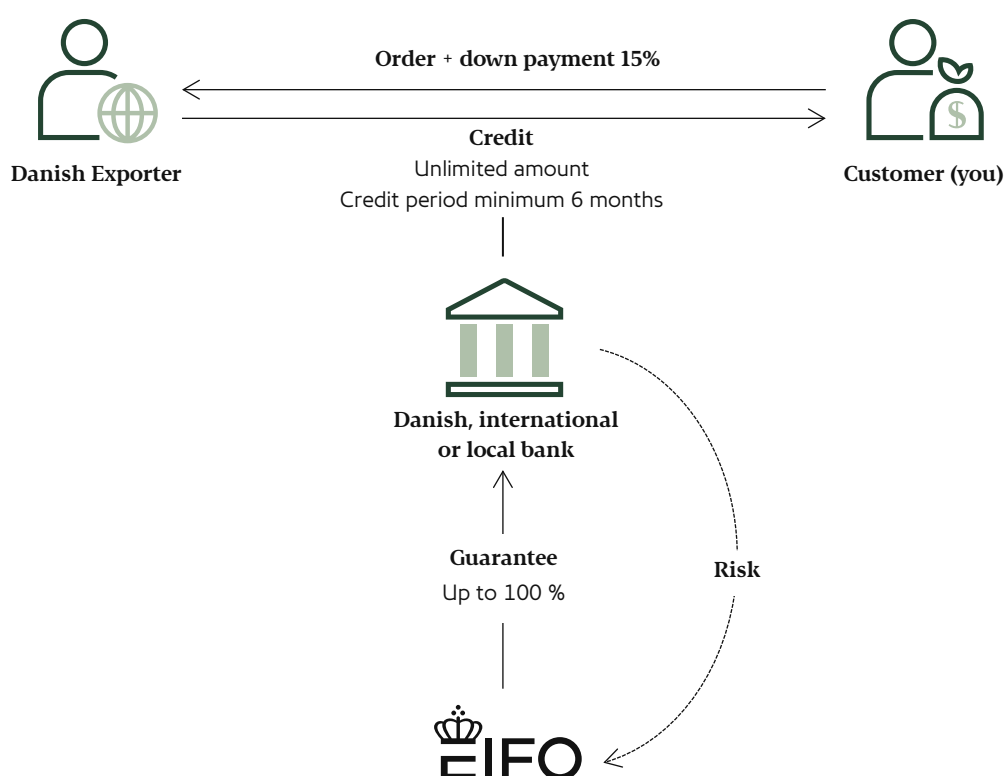
Financing from EIFO can be structured in various ways. It depends on the size of the order, whether there is a bank involved or not, and if so, whether the bank is Danish or international.

The credit structure requires a downpayment of minimum 15% of the contract value, and credit is repaid in semi-annual installments.

Contact us to learn more about the price, coverage, and terms of the various solutions we offer. Regardless of the solution, the basic process is the same – see illustrations.

## How financing from EIFO works

1. You plan to buy goods or services from a Danish supplier and prefer to buy on credit.
2. EIFO offers the credit facility in cooperation with a Danish, an international or a local bank. The bank typically provides the funding, while EIFO issues a guarantee of up to 100% to the funding bank, hereby assuming most of the risk.
3. You are now able to finance your purchase with an attractive medium or long-term credit.





# Advantages for you

- › **Financing on competitive terms:** With EIFO bearing the risks, you are well-placed to secure financing for your purchase from Denmark on competitive terms.
- › **Diversified financing sources:** We diversify your financing sources: Should your own bank decline to finance your business transaction, EIFO can get either a Danish or an international bank on board to finance the deal.
- › **Possible cover of direct supplier credit:** EIFO can also guarantee transactions without the involvement of banks, that is if the supplier extends the credit to you themselves.
- › **Stability:** Stable financing solutions with semi-annual installments.
- › **AAA-rated support:** With an EIFO guarantee, you benefit from AAA-rated Danish state support.

## Notice

Financing to international buyers of Danish goods and services is primarily used in connection with purchases of capital goods and with credit periods of six months and above. The credit structure requires a downpayment of minimum 15% of the contract value.



# Three practical questions

## How much?

- › It is free of charge to get advice and an offer for a guarantee from EIFO.
- › You pay a risk premium to EIFO for the guarantee. EIFO's risk premium is calculated based on your creditworthiness, the political situation in your country and the credit period.
- › In addition to our risk premium, you will pay loan interest and costs to the bank. All the charges will be added to the credit, and the bank will give you the total price.

## What can you do?

- › Contact EIFO to learn more about the price, coverage, and terms of the various solutions that we offer.
- › Contact your Danish supplier and ask them to involve EIFO in the financing.
- › For credit screening purposes EIFO will need your annual accounts for the last three years.
- › Visit [www.eifo.dk](http://www.eifo.dk) for more information about financing for foreign customers of Danish suppliers.

## What does it require?

- › You purchase goods or services from a Danish supplier.
- › You must be creditworthy. EIFO will evaluate your creditworthiness based on your annual account for the last three years and other sources.
- › The credit can only cover a single order.
- › You must confirm in writing that the order is processed in an environmentally sound and socially responsible manner. Transactions with higher ESG-risks as well as transactions worth more than EUR 5 million will require a more in-depth ESG assessment and subsequent monitoring.

## About EIFO

EIFO is the national promotional bank and export credit agency of Denmark combined in one financial institution. As a state-owned financial institution with a global perspective and an AAA credit-rating, EIFO acts as a driving force and an enabler for new ventures and trade between Danish companies and their partners worldwide. EIFO has more than 5,000 customers and a total business volume of around EUR 20 billion. With our willingness to take risks in financing, EIFO paves the way for those who dare to think bigger. Because the world is Denmark's business.