

Financing, Export Financing for Nigeria & Africa with and Austrian national and international bank.

Receivables purchase based on your Austrian exporter's supply contract



Effective total interest rate: from 13% p.a. (buyer category CC3)

vs. 19–26% p.a. for classic, top-collateral financing

The Model

No direct contract with the foreign customer: The financing is based on the supply contract between the Austria/supplier company and the buyer/client, not on a separate bank contract abroad. This significantly simplifies the process.

Required Documents (AML Review)

- D&B credit report
- Financial statements, last 2 years
- Supply contract incl. final invoice

Available Financing Volume

up to EUR 20 million

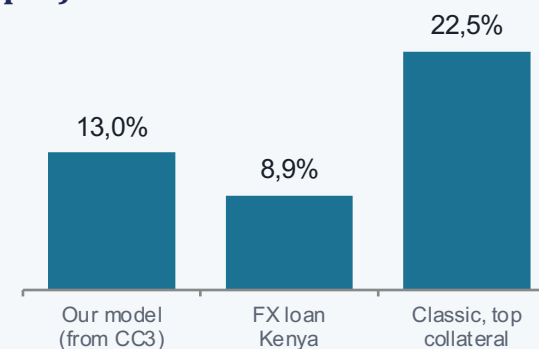
standard rule for experienced exporters

And even much higher volume for many projects types..

Process to Indicative Rate

- 1 Submit D&B report & financial statements for last 2 years
- 2 Equity check: guarantee amount must fit within 30% of equity capital
- 3 Indicative rate based on CC3 category
- 4 Indicative offer from the Austrian Bank

Interest Rate Comparison (effective, p.a.)



Special Case: FX Loan

If the buyer/client can obtain a foreign currency loan (as currently in Kenya, 8.9% effective), we can adjust the terms accordingly.

Regional note: In most African countries, the exporter's share of the financing is significantly higher than in Kenya, as foreign currency loans are generally not available there. The effective total interest rate always depends on the level of local financing conditions.

Next step: submit a D&B report and financial statements for the last 2 years to receive an initial indicative offer.