

**BUYER CREDIT
GUARANTEE**

YOU

**YOU WANT YOUR BUYER
TO OBTAIN EXPORT CREDIT**

WE

**WE FACILITATE THE LOAN
OBTENTION**

**95% COVER FOR
THE LENDING BANK**



YOU

Want to remain competitive by obtaining export credit for more than 2 years

YOUR PROJECT

Obtain funding for your export contract through buyer credit from a French or foreign bank.

YOUR COMPANY

French exporting company.

WE

Cover the lending bank from the risk of non-payment of credit repayment instalments

CHARACTERISTICS

- **Covered amount:** principal and interest credit amount, including constructional interest and the premium if capitalised
- **Risks covered:**
 - **commercial** (default or insolvency of the debtor);
 - **political or catastrophe** (general moratorium, war occurring outside France, revolutions or riots, natural disasters, etc.)
- **Percentage of cover:** 95%
- **Claims waiting period:** 3 months starting from the due date of the unpaid debt

ADVANTAGES

- **Funding that enables the company to be paid in cash**
- **Foreign exchange management:** funding in euros, US dollars and other strong currencies. On a case by case basis, operations can be funded in local currency
- **Cost:** non-payment premium. Rate applied to the principal amount of the credit (as per the debtor's country, the position and capacity of the issuing bank, covered causes of loss and the duration of the risk). The amount can include constructional interest and premium if capitalised

To contact Bpifrance in your region: [bpifrance.fr](https://www.bpifrance.fr)

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