

BUYER CREDIT INSURANCE

**FACILITATING EXPORTS BY COVERING A \geq 2-YEARS
CREDIT GRANTED TO A FOREIGN BORROWER**

BENEFICIARIES

**French or foreign
lending banks**

Possibility of stabilized rates

(interest make up mechanism based on the CIRR)⁽¹⁾

COVERED AMOUNT

Principal amount, bank fees and interest on debt repayment, including interest during construction and premium if capitalised

COVERED RISK

Non-payment

Hard currencies: € \$ ¥ ₣
Local currencies: case by case

COMMERCIAL CONTRACT

French content \geq 20 %
or Pass Export

BORROWER

Private, public, sovereign

ALL COUNTRIES

Except CCP exclusion⁽²⁾

PERCENTAGE OF COVER: 95 %

PREMIUM SIMULATOR⁽³⁾

CLAIMS WAITING PERIOD

Maximum 3 months from the due date
of the unpaid debt

CAUSE OF LOSS

- Commercial (payment default and/or insolvency)
- Political, catastrophic and non-transfer

For more information

[Bpifrance.com](https://www.bpifrance.com)

or contact us:

assurance-export@bpifrance.fr

⁽¹⁾ Interest rate make up mechanism managed by Natixis DAI (based on the CIRR)

⁽²⁾ CCP (Credit Cover Policy) : PFE (Politique Financement Export) - www.bpifrance.fr/Toutes-nos-solutions/Garanties-et-assurances/Assurance-credit-a-l-international/Assurance-credit

⁽³⁾ Link to the Bpifrance Assurance Export simulator: bae.bpifrance.fr/MCTP/#/ (French website). For more information, Premium calculation form available on the website