



本商品經本公司合格簽署人員檢視其內容業以符合保險精算原則及保險法令,惟為確保權益,基於保險業與消費者衡平對等原則,消費者仍應詳加閱讀保險單條款與相關文件,審慎選擇保險商品。本商品如有虛偽不實或違法情事,應由本公司及負責人依法負責。
保戶查詢其投保及最近一期繳費狀況專線:(02) 2577-5797

科法斯產物貿易信用保險良好交易經驗小額自主授信附加條款

108.04.15 科保字第 1080036 號函備查

Satisfactory trading experience

You may set a discretionary limit on your **Buyers** up to [XXX USD/TWD] per **Buyer** at a specific insured percentage of [X%] according to the following conditions:

1. The **Buyer** is located in one of the following countries: [DCL countries list].

We reserve the right to modify this list of countries during the *insurance period* by way of notification. Such modification shall take effect from the date of our notification; any **Debt** validly covered before our notification will remain covered in accordance with the terms of the **Contract**.

2. You shall evidence that, prior to **Delivery**, You had a satisfactory trading experience with the **Buyer**, i.e.:

(i) You have traded with the **Buyer** for at least six months, and

(ii) during the last twelve months, a minimum of three **Deliveries** were paid to You within sixty days from the **Due Date**, and among these **Deliveries** at least one of them was payable after **Delivery**.

3. The **Credit Decision** set by You shall not exceed 40% of the total amount paid to You by the **Buyer** during the last twelve months in relation to the **Deliveries** made.



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於符合下列條件下，被保險人可自行設定買方之信用額度，但每一買方最高以 [XXX 美金/新台幣] 為限，其適用之保險比率為[X%]：

1. 該買方必須位於以下所列之國家內：[DCL可適用之國家名單]。本公司保留於保險期間內隨時通知修改此份國家名單之權利，且此項修改係從本公司通知之日起正式生效；但通知之前已屬於有效保障範圍的債款，仍將繼續依契約條款受到保障。
2. 被保險人應舉證，在完成交付前，與該買方的交易經驗良好，即：
 - (i) 被保險人與該買方的交易至少6個月；且
 - (ii) 在過去12個月內，於應收帳款到期日起的60天內，至少向被保險人支付3筆已交貨之貨款，且這些交貨貨款中，至少有1筆付款期限在交貨後。
3. 被保險人設定的信用額度，不應超過買方過去 12 個月內就交貨所支付之總金額的 40%

本譯本僅供參考，實際契約內容以本公司簽發之英文附加條款為準