

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

## 科法斯產物應收帳款承購信用保險寬限期附加條款(F)

109.07.24 科保字第 1090056 號函備查

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## Grace Period

- 1.Notwithstanding the provisions of the Module [FB15/+], where we **notify** you a reduction or cancellation of a credit limit, an @rating or an ECL, then the reduction or cancellation will not become effective for any **deliveries** or **shipments** or performance of services carried out within a period of [X] days from the date of our **notice** of reduction or [X] days from the date of our **notice** of cancellation ("the Grace Period") except if at the date of transfer of the **debt** you have an **over-due account** exceeding 60 days from the **initial due date** or an **adverse information** or the concerned buyer is **insolvent.**
- 2. It is expressly agreed that the expiry of temporary credit limits set by us with fixed expiry dates shall not be considered as a reduction or cancellation opening right to the application of a Grace Period. In case of reduction or cancellation of a temporary credit limit before its expiration date, the Grace Period will apply as provided in this clause within the time limit of the expiration date of the reduced or cancelled temporary credit limit.
- 3.In case of a cancellation following a reduction of credit limits, @ratings or ECL, the cancellation prevails and automatically cancels the credit limits, @ratings or ECL at its date of effect for any ongoing Grace Period.
- 4. In the event where you request a credit limit, an @rating or an ECL during a Grace Period, our new decision will become effective immediately solely if this new decision grants you an amount higher than the amount remaining in effect during the Grace Period, otherwise the new decision will become effective after the Grace Period expires.
- 5.If your contract includes a module by which we maintain the cover in case of reduction or cancellation, only one provision will apply either the module or the Grace Period according to your choice
- 6.It is expressly stated that the **debts** transferred during the Grace Period are subject to the obligation of turnover/outstanding declaration.