

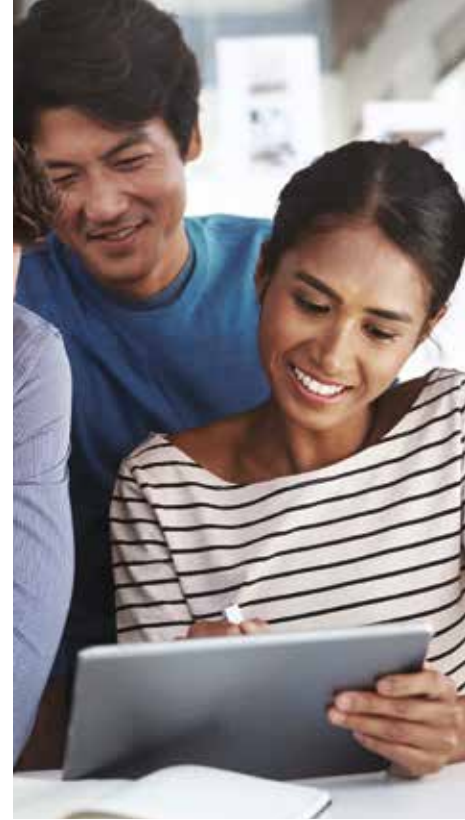


**coface**  
FOR TRADE

TRADE WITH  
**CONFIDENCE**

# YOU MIGHT BE TRADING MORE DANGEROUSLY THAN YOU THINK...!

You grant payment terms to your customers every day. And because it's a routine way of doing business, you may not be thinking about the risk you're taking. But what happens when a customer defaults? When a business closes down? When a government suddenly forbids transfer of payments or declares a devaluation? You might have never experienced any of these situations before, but you ought to know that 25% of bankruptcies are due to unpaid invoices. How much of your total assets do unpaid invoices represent - and merit protecting?



## HOW CAN CREDIT INSURANCE HELP YOU?

### WHAT IS CREDIT INSURANCE?

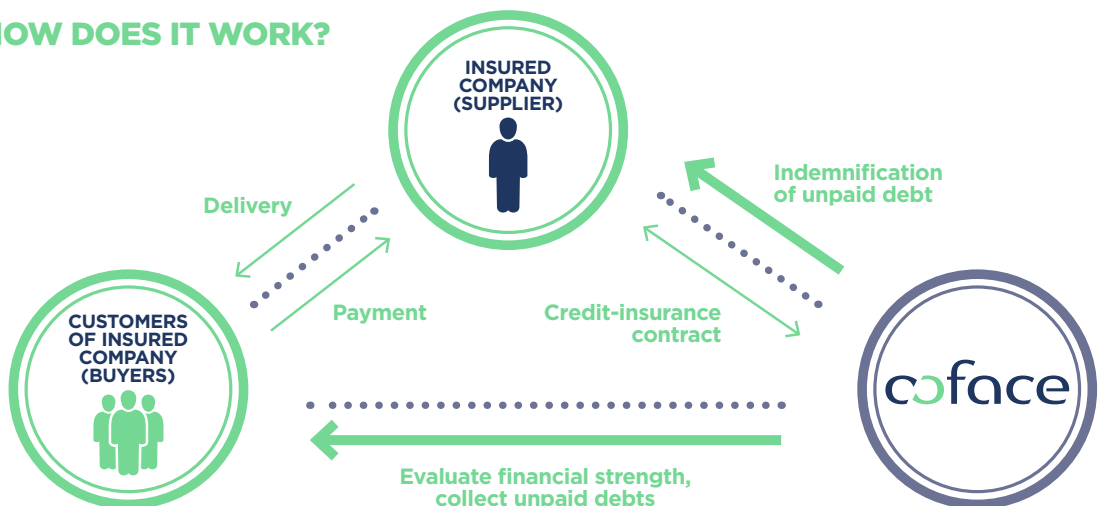
It is an effective financial risk management tool that safeguards your company against losses sustained arising from non-payment of trade related debts.

Credit Insurance ensures that your company is not adversely affected by the unforeseen failure of one or more of your customers; it is also a tool to help you manage your risks.

### WHAT ARE THE MAJOR BENEFITS?

- Prevention of bad debts.
- Protect your cash flow and your balance sheet.
- Deliver on your anticipated income.
- Enhance your credit management processes.
- Save on bank financial guarantees or LC's.
- Access to better borrowing terms.
- Peace of mind!

### HOW DOES IT WORK?



# WHAT ARE OUR SOLUTIONS?

## 1

### Comprehensive offers

- Access to credit expertise and market knowledge from a worldwide leader in credit insurance.
- Effective, professional assessment of the financial situation of your customers, potential customers or other partners.
- Indemnification of your unpaid debts.
- Global debt collection services available worldwide for debt recovery.

## 2

### Flexible offers

- Protection available at competitive prices.
- From simple to more sophisticated offers.
- Gradual level of autonomy in the decision processes.
- A range of options to fit each of your needs e.g. pre-shipment risks, dispute cover, advance payment cover.

## 3

### Competitive prices based on:

- Volume of the insurable turnover.
- Spread of risk.
- Destination of sale.
- Industry sector.
- Terms of payment.
- Type of cover requested.

# WHY CHOOSE COFACE?

### ▶▶ Strong Partner

Rated AA- by Fitch and A2 by Moody's.

### ▶▶ Global network

Direct presence in 66 countries, Coface provides solutions to customers in 100 countries.

### ▶▶ Personalised solutions

A range of policies and services adapted to the size of your business and sector of activity, and strategies.

### ▶▶ Information offer

A database of 80 million companies, 2.5 million of updates processed each year on the buyers monitored for our clients by 50 enhanced information centres.

### ▶▶ Specialised risk Analysts

A team of 660 expert risk analysts located in 200 countries taking decisions and monitoring risks on companies.

### ▶▶ Comprehensive collection

Access to our global debt collection services for all your debts. Benefit from one of the world's leading networks supported by 32 collection companies and 185 attorneys' offices dealing with approximately 40,000 files per year.

### ▶▶ Dedicated teams

A personal service provided by our customer relationship team.

### ▶▶ On-line contract management system

**CofaNet Essentials:** Manage your credit insurance contract through a single access to a secure environment.

Use our additional on-line services **CofaNet Policy Master** and **CofaNet Cash Master** to enhance and simplify your trade receivables management and improve your access to financing.

Take Coface's coverage on the road with you, with 'anywhere anytime' access to CofaNet through mobile app, **CofaMove**.

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