

APPLICATION FOR EXPORT LOAN AND CREDIT INSURANCE**PART 1: GENERAL INFORMATION****APPLICANT (EXPORTER)****Contact information**

Company name	Registry code
Address	
City	Country
Contact person/position	
E-mail	Phone

Background information

Year established

Industry/main activity

Product/service description

Previous experience involving the sale of a similar product/service

Applicant's competitive advantage

Biggest buyers

Biggest suppliers

Existing loans/leases

Market and competitors

Management (brief overview)

Owner(s) (brief overview)

Number of employees

Number of jobs to be created

Last year's turnover

share of exports %

Current year's turnover (forecast)

share of exports %

APPLICATION**Insurance being applied for**

- Supplier credit insurance (*parts 1 and 2 of the application form to be submitted*)
- Insurance cover for the production period (*parts 1 and 3 of the application form to be submitted*)
- Supplier credit insurance, including insurance cover for the production period (*parts 1, 2 and 3 of the application form to be submitted*)
- Supplier credit insurance, including an export loan application (*parts 1, 2 and 4 of the application form to be submitted*)
- Supplier credit insurance, including an export loan and insurance cover for the production period (*parts 1, 2, 3 and 4 of the application form to be submitted*)

Insurance cover

- Commercial and political risk
- Only political risk
- Only commercial risk

Transaction currency

- EUR
- other (specify)

BUYER

Contact information

Company name	Registry code
Address	
City	Country
Contact person/position	
E-mail	Telephone

Buyer's legal status

- privately owned company
- a company in state or local government ownership
- other (specify)

INSURED TRANSACTION

Transaction value and currency

Prepayment %

General description of the transaction/supplied product(s), including quantities and delivery conditions

(Presumed) date of signing the export contract

Origin of supplied product/service

Proportion of Estonian origin	%
Proportion of origin of destination country	%
Proportion of origin of other foreign country	%

Timetable

Production/processing	from	until
Transport	from	until
Installation	from	until
Delivery	from	until

PART 2: SUPPLIER CREDIT INSURANCE**CREDIT**

Credit amount

Delivery time (if being delivered in parts, then specify)

Length of payment schedule (months)

Number of repayments per year

and the date of the first

repayment:

Transaction interest rate %

GUARANTOR (IF NECESSARY)**Contact information**

Company name Registry code

Address

City Country

Contact person/position

E-mail Phone

Guarantor's legal status

- privately owned company
 a company in state or local government ownership
 other (specify)

Additional securities**APPLICANT'S EXPERIENCE WITH THE BUYER TO DATE****Cooperation with the buyer to date**

- New buyer, no cooperation experience
 Previous cooperation experience with the buyer, starting from

Export volume to the buyer

Export turnover to buyer to date

Volume of exports insured by the insurer to date

Trade receivables

Total amount of outstanding receivables

Amount of overdue receivables

Due date(s) for overdue receivables

Comments**OTHER INFORMATION****Restrictions on the assignment of a right of claim arising from an export contract**

- No restrictions
 Restrictions (please specify)

Additional information

PART 3: INSURANCE COVER FOR THE PRODUCTION PERIOD**INSURANCE COVER REQUIRED FOR THE PRODUCTION PERIOD**

Length of the production period and the volume of production costs

FINANCING

Information on the financing of production

THE APPLICANT'S EXPERIENCE TO DATE WITH THE BUYER**Cooperation to date with the buyer**

- New buyer, no cooperation experience
 Previous cooperation experience with the buyer starting from

Export volume for the buyer

Buyer's export turnover to date
Volume of exports insured by the insurer to date

Trade receivables

Total amount of valid receivables
Amount of overdue receivables
Due date(s) for overdue receivables

Comments**OTHER INFORMATION****Restrictions on the assignment of a right of claim arising from an export contract**

- No restrictions
 Restrictions (please specify)

Mandatory nature of the sanctions applied against the buyer in the export contract:

I hereby confirm that I am aware of the insurer's right to refuse to indemnify damage that was caused during the production period if the export contract does not provide for the buyer's obligation to indemnify the applicant for damage suffered by it due to the buyer's breaching of the export contract (including if the breach results in withdrawal from or cancellation of the export contract).

Additional information:

PART 4: EXPORT LOAN

EXPORT LOAN

Loan amount

Other costs associated with the loan, if any (if necessary)

Will the insurance premium be added to the loan amount? Yes
 No

Loan disbursement period
from _____ until _____

Length of period (in month)
Months (24-120 months)

Length of loan period

(minimum of 2 repayments per year)

Number of repayments per year

Desired loan drawdown date

CONFIRMATION OF NOT BEING ASSOCIATED WITH A BRIBE

I, the signatory, hereby give the following confirmations in the name of myself and the company that I represent:

1. I am aware that Aktsiaselts KredEx Krediidikindlustus (insurer) follows, among other things, OECD guidelines when providing credit insurance: *Recommendation of the Council on Bribery and Officially Supported Export Credits*.
2. I am aware that pursuant to the Penal Code established in Estonia, both public and private sector bribery offences are punishable, including bribery offences committed in a foreign country, and that penalties for such offences include fines or a prison sentence and the confiscation of assets obtained with such offences.
3. I shall behave responsibly in international business transactions and implement reasonable care to recognise and prevent corruption-prone situations and prevent giving, receiving, and intermediating bribes in association with the transaction, for which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks.
4. I shall act in accordance with anti-bribery legislation, making sure that my activities comply with the legislation of all countries linked with the business transaction, for which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks.
5. I agree to give Aktsiaselts KredEx Krediidikindlustus complete and correct information on the business transaction, for which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, including information on all persons participating in the transaction (including parties, financiers, agents, etc.) and on all fees paid related to the transaction.
6. Neither the company that I represent nor any person (including a private and legal person) acting in the name of that company in association with the business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, have received, offered or intermediated a bribe in association with this business transaction or other related agreements nor plan to offer or intermediate a bribe.
7. Neither the company that I represent nor any person (including a private and legal person) acting in the name of that company in association with the business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, has been accused of, suspected of or in some other way been the subject of an investigation in Estonia or abroad regarding public or private sector bribery offences. If a person is being accused, suspected or in some other way being investigated, I shall include truthful and complete information below as an explanation given by the confirmation issuer.
8. Neither the company that I represent nor any person (including a private and legal person) acting in the name of that company in association with the business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, has within a period of five years before applying for credit insurance from Aktsiaselts KredEx Krediidikindlustus been convicted by a court of a public or private sector bribery offence nor associated via a court of arbitration's decision with the awarding, receiving or brokering of a bribe or any equivalent measure. If a person has been convicted or has been associated with giving, receiving, or intermediating a bribe, I shall include truthful and complete information below as an explanation given by the confirmation issuer.
9. The business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, only includes such fees paid or to be paid to any other legal persons or private persons that are exclusively legitimate.
10. I am aware that if a person participating in the transaction, primarily the policyholder, is associated with a bribe, Aktsiaselts KredEx Krediidikindlustus might not conclude the insurance contract, stop insurance indemnity disbursements, terminate a previously concluded insurance agreement or demand a refund for an already paid insurance indemnity.
11. I shall be obliged to immediately inform Aktsiaselts KredEx Krediidikindlustus if any of the above confirmations become false.

*Explanations given by the confirmation issuer **associated** with the above confirmations (if required):*

PART 5: APPLICANT'S CONFIRMATION**Name/position of the
authorised person****Signature****Date and place****CHECKLIST FOR THE APPLICATION FORM AND ACCOMPANYING DOCUMENTS**

- Application form Part 1 (general information)
- Application form Part 2, if the applicant applied supplier credit insurance
- Application form Part 3, if the applicant applied insurance cover for the production period
- Application form Part 4, if the applicant applied an export loan
- Applicant's confirmation regarding not being associated with a bribe
- Applicant's annual report for the last completed financial year
- The applicant's balance sheet and income statement for the current year (with no more than two months having passed since the end of the accounting period at the moment of submission of the application)