



EKF

# Sell more

---

*Help your international customers with  
financing and increase your sales*

**EKF can secure  
your customer  
a credit to be  
used solely for  
buying your  
goods**

# Perhaps you're dreaming of giving your customer an extra reason to choose you

---

Today, it takes more than just a good product to succeed in the export markets. It is often crucial for the customer to be able to finance their purchase if you want to secure the order.

## Perhaps you're dreaming of

- › securing the order even though the customer's bank is refusing to finance the deal
- › giving your customer an extra reason to choose you rather than your competitors
- › helping your customer with credit without taking any unnecessary risk yourself
- › offering new distributors the financing to buy your goods

EKF can help.

## Use EKF as a sales argument

We help you and your international customers to secure the financing that can make your export transactions a reality. For example, by securing your customer credit that is to be used solely for buying your goods.

By letting EKF and a bank help you with the financing, you can offer your international customer credit without taking any unnecessary risk. This gives you an advantage in the com-

petition with other suppliers. And even though your customer buys on credit, you get your payment immediately. Financing to international customers is primarily used in connection with capital goods and with credit periods of six months and above.

EKF can also protect you against losses if you choose to offer the credit yourself without involving a bank.

## What does it cost?

It doesn't cost you anything to help your customers secure credit. EKF's guarantees are not free, but your customer pays the costs as part of the credit. The customer will generally pay an annual premium to us of 0.5-4 % depending on the country and the customer's credit rating. You can easily calculate the premium on our website.

Furthermore, the customer will pay the interest and bank costs. Your bank can inform you of the total cost. And neither the loan nor the guarantee will affect your own commitment to your bank.

EKF offers free advice. It is also free to request a quote for a guarantee.

# Form3 Retail landed several dream orders

The Danish architect studio Form3 Retail designs and constructs extraordinary interior solutions for retail shops covering international brands such as Sand, Marc by Marc Jacobs, DAY Birger et Mikkelsen, Høyer, Levi's and Paris Hilton.

"More than ever, retail shops have to be visibly different in order to survive. This has given us new opportunities to provide quality solutions", Tommy Toft, CEO of Form3 Retail explains.

However, superior solutions do not come cheap and it also applies to this particular case.

"We saw that when the quality of a project improved, the total costs of the project usually increased as well.

As a result, more and more customers began to ask for financing solutions".

Therefore, Form3 Retail contacted their bank, and the solution turned out to be an SME Guarantee from EKF.

"An SME Guarantee allows us to offer our foreign customers a long-term credit for a specific project while we get paid immediately. This is a win-win situation for all the parties involved", says Tommy Toft and concludes, "We introduce EKF's financing solution to both existing and new customers. This means that many of the projects, which were previously considered a dream only, have now been implemented".







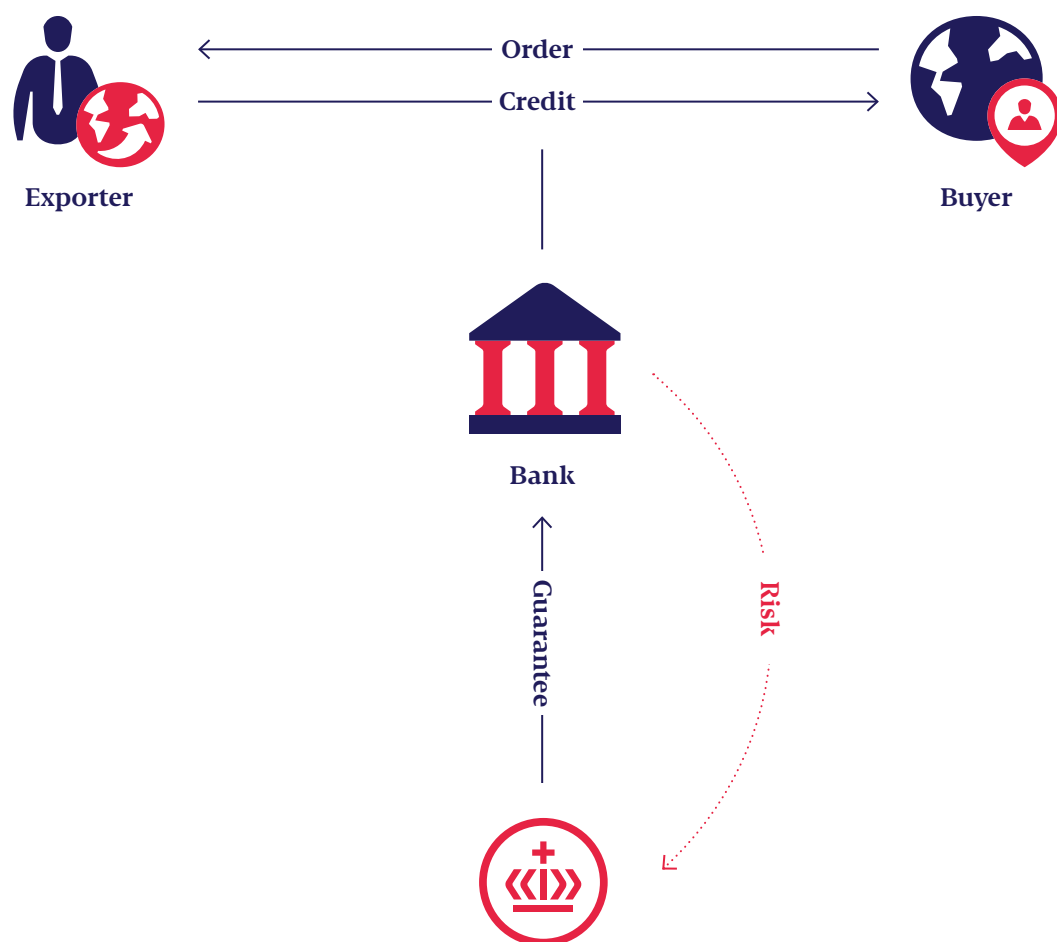
# Sell more – this is how it works

*Your customer wishes to place an order but lacks financing. The solution starts with EKF.*

EKF issues a guarantee to your bank and takes over the bank's risk in the transaction.

You offer your customer credit and immediately sell on the credit agreement to your bank. It means that even though the customer buys on credit, you will be paid when you deliver.

If something goes wrong, EKF will pay the bank.





We help both large and small  
companies move forward.  
Perhaps we can help you too.

### **Moving forward**

EKF is Denmark's official export credit agency. We are owned by the Danish state but operate as a modern financial institution. We help Danish companies make it attractive for others to buy goods from Denmark. We do this by protecting you against the financial and political risks involved in trading with other countries.

When EKF takes on the risk, Danish companies and their customers have a much better opportunity to get financing for their mutual business transactions under competitive conditions. A guarantee from EKF can therefore determine whether Danish companies can secure or retain a contract. Find out more at [ekf.dk](http://ekf.dk)

