

aws erp loan (with aws Guarantee)

Found and expand sustainably

YOUR BENEFITS

- **Favorable interest rate loan with fixed interest rate**
- **Grace period** possible
- For commercial and industrial **companies of all sizes**
- **Combination with other subsidies possible** (e.g. aws guarantee, EFRE subsidies)
- **Comprehensive support** with credit application and credit process as well as in ongoing business by our specialists

YOUR SITUATION

As erp trustee bank Bank Austria supports you in your investments in start-ups, modernization, growth and innovation.

In addition to a full house bank liability for the erp loan, there is also the possibility of a combination with an aws guarantee (up to 80% liability assumption), which can further facilitate your financing.

WHAT ARE THE REQUIREMENTS FOR AN AWS ERP LOAN?

For companies of all sizes that are located in Austria providing a positive impact on the Austrian economy. The application must be submitted **BEFORE** the start of the project.

FINANCING AMOUNT

The credit volume can range from EUR 10,000.-- up to EUR 30 million

CREDIT TERM

Maximum possible term according to aws guidelines: 1 year utilization period, up to 3 years grace period, then 4, 6, 8, 10 years repayment period with a maximum project period of 2 years.

CREDIT COSTS

- erp interest rate: fixed-interest rate for a total term of up to 10 years or semi-fixed interest rate for a total term of more than 10 years which changes in line with the market interest rate.
- erp provision fee: for loans exceeding EUR 1 million in case the loan is disbursed after the disbursement period has expired: 0.75 % of the amount that has not yet been disbursed
- erp disbursement fee:
 - 0.9% of the credit amount; maximum EUR 67,500.--

- 0.5% for founders and small companies up to a credit volume of EUR 1 million
- Bank Austria guaranteed fee is generally agreed between the lender and the borrower and depends on the company's creditworthiness and the amount of a possible liability assumed by aws. A combination with other subsidized loans
- Bank Austria liability fee, handling fee and other charges by agreement

In case of a combination with an aws guarantee:

- aws guarantee fee: depending on your creditworthiness and the size of your company, annually at least 0.3% of the guaranteed loan to the extent of the guarantee ratio; in case of counter-guarantees by EU-pro-grammes (e.g. EIF) also less.
- aws processing fee: 0.25% of the loan; maximum EUR 30,000.--

COLLATERAL

Based on a credit assessment additional standard bank collateral may be required which has to be shared with aws in proportion to the aws liability share.

ADDITIONAL NOTES

- Utilization according to project progress and after submission of proof of loan utilization and on the basis of invoices copies and payment receipts. (partial disbursements are possible)
- The total term of an erp loan consists of utilization period, grace period and repayment period
- For loans exceeding EUR 1 million the erp fund will charge a cancelation fee of 2% of the prematurely repaid loan amount in case the loan is repaid before maturity (subject to approval by the erp fund).

WHERE CAN YOU OBTAIN MORE INFORMATION?

For more details, please contact your UniCredit Bank Austria relationship manager or our specialists in Promotional Lending & Export Finance:

Online:

[Bank Austria contact form](#)

Further information:

Bank Austria Online Funding Finder

www.foerderfinder.bankaustria.at

This marketing communication was issued by UniCredit Bank Austria AG, Rothschildplatz 1, 1020 Vienna (media owner and creator).

Errors and misprints reserved.

As of October 2023