

aws Guarantee

Increase your chances of obtaining bank financing

YOUR BENEFITS

- **Easier financing** thanks to collateral offered by aws (up to 80% aws liability)
- **Long terms** of up to 20 years
- For commercial and industrial **companies of all sizes**
- **Comprehensive support** with credit application and credit process as well as in ongoing business by our specialists

YOUR SITUATION

To make financing easier for you, aws offers collateral for investment and working capital loans. Benefit from the ex-tensive know-how of the specialists at Bank Austria and increase your chances of obtaining a loan!

WHAT ARE THE REQUIREMENTS FOR AN AWS GUARANTEE?

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.

GUARANTEE VOLUME

The maximum guarantee volume is EUR 25 million

GUARANTEE TERM

Minimum 3 – maximum 20 years, with a maximum project period of 2 years.
Working capital loans usually up to 5 years

GUARANTEE COSTS

- 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.-- (non-negotiable)
- Interest of the guaranteed loan is generally agreed between the lender and the borrower and depends on the company's creditworthiness and the amount of liability assumed by aws. A combination with other subsidi-dized loans (e.g. erp-Loan, OeKB investment financing, EIF, etc.) is possible.
- Bank Austria liability fee, handling fee and other charges by agreement

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

- In the case of an investment loan, a final invoice must be submitted for review. Utilization takes place according to the progress of the project and after submission of the proof of loan utilization and invoice copies (partial disbursements are possible)
- In the case of a working capital loan, the customer and the financing bank must provide confirmation that the funds have been used properly.

WHERE CAN YOU OBTAIN MORE INFORMATION?

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

Personally:

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[Bank Austria contact form](#)

Further Information:

Bank Austria Online Funding Finder

www.foerderfinder.bankaustria.at

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