

Invest EU Guarantee

Sustainability, Innovation & Digitalization

Financing of sustainability-oriented, research-driven and innovative companies

YOUR BENEFITS

- **Flexible financing structure** according to your needs
- **Easier financing** thanks to 50% liability assumption by the European Investment Fund
- **Simple** application, **unbureaucratic** execution, comprehensive support from our specialists
- **Positive marketing effects** from positioning as an innovative and/or sustainable company
- **Bank Austria is the first Austrian commercial bank** that can grant this investment loan

YOUR SITUATION

You are an Austrian, economically successful company with a special focus on research and innovation or sustainability and are looking for flexible and favorable financing: With a loan with InvestEU Guarantee you have found it.

ATTENTION: Only new financing can be secured with the InvestEU Guarantee, i.e. rescheduling, re-collateralization or prolongation of existing loans are excluded!

FINANCING STRUCTURE & COSTS

- **Credit term:** investment or working capital loans of minimum 12 months to maximum 12 years
- **Credit costs:** Market interest rate taking into account the 50% EIF guarantee; the cost advantage is passed on in full to the company
- **Guarantee fee:** 0.75% p.a., calculated on 50% of all outstanding capital amounts (corresponds to a minimum of 0.375% p.a. on the total credit volume)
- **Collateral:** Thanks to the InvestEU guarantee, 50% of the loan amount can be secured. Based on a credit assessment, additional standard bank collateral may be required, which is shared with the EIF on a 50:50 basis.

WHAT ARE THE REQUIREMENTS FOR AN INVEST EU-GUARANTEE?

The following companies qualify as borrowers:

- SME & Mid-Caps up to 499 full-time employees
- At least one of the criteria specified by the EIF must be met
- Focus on innovation & digitalization or sustainability

CRITERIA

Innovation eligibility criteria:

- Investments in the **development of new or improved products, processes, or services**
- Investments of **fast-growing companies**
- Investments by companies with **significant innovation potential** or "R&D-intensive" companies

Digitalization eligibility criteria:

- Investments in **innovative business models** by adopting and **integrating digital technologies**
- Investments in supply chain management through **digitalization of different processes**
- Investments in product and service innovation through the **integration of digital technologies**
- Investments in the integration or use of **digital technologies in customer relationship management**
- Investments in business development through **expansion based on digital technologies**
- Investments in **cybersecurity** or data protection or enhancing security through training
- Investments in digitalization companies that **facilitate digital value chains**

Company-related sustainability eligibility criteria:

- Won a **clean tech or "green" award** within the last 3 years
- **Registered a renewable or clean tech related technology** within the last 3 years
- Has an **eco-label from an eco-labeling program** or has been certified with an **environmental certificate**
- Its main business is in **green activities**, which account for at least 90% of its turnover
- Its business model has practices with verifiable **positive climate and environmental impacts**

Green investment eligibility criteria:

- Investments in **renewable energies**, such as in energy-efficient buildings & reduction of greenhouse gases
- Investments that enable **greater climate resilience**
- Investments in the **transition to a circular economy**
- Investments in **natural resource management**, such as water resource management.
- Investments in the **protection of biodiversity and ecosystems**, including nature-based solutions

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

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