

# OeKB Investment Financing

## Financing foreign investments

### YOUR BENEFITS

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- **Flexible financing solutions** – a credit structure according to your needs
- **Attractive terms** thanks to the assumption of risk by OeKB (up to 40%)
- **Financing in euros and foreign currencies**
- **Possible in almost every country** and industry (coverage of the political risk with the G4 guarantee of the Republic of Austria)
- **Longstanding experience** of Bank Austria in cross-border business and excellent contacts with OeKB
- **Comprehensive support** with credit application and credit process as well as in ongoing business by our specialists

### YOUR SITUATION

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You are planning to buy shares in an existing company abroad, set up a new company abroad or grant a share-holder loan to a foreign subsidiary of yours for the establishment of production facilities, setting up sales offices, working capital etc.? The OeKB investment financing facilitates an unbureaucratic financing of your transaction at attractive terms and conditions.

There is also the possibility of an additional bonus for “green investments” with a risk assumption of further 10%-points (i.e., up to 40% risk assumption is possible).

### WHAT ARE THE REQUIREMENTS FOR AN INVESTMENT FINANCING?

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- In most cases the basis of financing is a guarantee by aval („Wechselbürgschaft“) by the federal government or
- a G4 investment guarantee (in case of a conceivable political risk) or
- a liability of the aws or a liability of a credit insurer.
- Positive effect on Austria’s current account balance

### FINANCING AMOUNT

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The maximum loan amount is the value of the investment and/or the amount of the shareholder loan.

### CREDIT TERM

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Terms of up to 18 years including a risk assumption by the federal government are possible.

Flexible repayment structures as well as grace periods are possible.

### CREDIT COSTS

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- OeKB interest rate – fixed or floating – depending on the credit term
- The current interest rates are available online: [www.oekb.at/interest](http://www.oekb.at/interest)

- Aval fee (quarterly in advance): 0.2 – 0.5% p.a. and/or costs of the awa guarantee
- OeKB handling fee: 0.1% of the investment volume, max. EUR 720,-
- Bank Austria liability fee, handling fee and other charges by agreement

### Breakage Costs

In the event of non-utilization or early repayment of fixed interest rate financings, OeKB shall be refunded the costs which incurred by investing the refinancing funds with matching maturity and currency. The reinvestment rate will be determined by OeKB and will correspond to the money and capital market interest rates applicable at the relevant time.

## COLLATERAL

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Within the framework of the guarantee by aval (“Wechselbürgschaft”) the Republic of Austria can assume part of the commercial risk (in general 20 – 40%) depending on your creditworthiness and financing structure. Priority is given to the joint liability of Bank Austria, which then determines the appropriate collateral.

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

Assignment of the G4 (OeKB) or the liability of a credit insurer, in individual cases assignment of the participation/shareholder loan agreement and/or additional material collateral (e.g. mortgage security, etc.).

## WHERE CAN YOU OBTAIN MORE INFORMATION?

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

#### Personally:

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 Head of Export & Investment Promotion Finance  
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#### Online:

[Bank Austria contact form](#)

#### Further Information:

Bank Austria Online Funding Finder  
[www.foerderfinder.bankaustria.at](http://www.foerderfinder.bankaustria.at)

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