

Exportfonds credit / Kontrollbank credit line (KRR)

Financing of exports

YOUR BENEFITS:

- **Expansion of the financing basis** at long-term attractive conditions
- **Revolving flexible credit line** that often spans several years
- **Unbureaucratic processing** and **longstanding experience** of Bank Austria in cooperation with OeKB
- **Comprehensive support** with credit application and credit process as well as in ongoing business by our specialists

YOUR SITUATION

To finance your export activities and export receivables, you want a flexible working capital loan with long-term attractive interest rates. To increase your financial leeway, you would like Oesterreichische Kontrollbank as a risk partner.

PREREQUISITES

You are an Austrian company that exports goods and/or services with at least 25% Austrian value added.

FINANCING AMOUNT

- **SMEs:** up to 30% of your annual export turnover can be used as a revolving credit line. The maximum credit amount granted is determined by your export receivables and your export orders.
Tourism businesses can receive financing up to a maximum of 14% of their annual export turnover.
- **Large enterprises:** up to 10% of your annual export turnover can be used as a revolving credit line. The maximum credit amount granted is determined by your export receivables and your export orders.

CREDIT TERM

The Exportfonds credit / Kontrollbank credit line (KRR) is a revolving working capital credit, that is usually in place for many years.

CREDIT COSTS

- OeKB Exportfonds credit / Kontrollbank credit line (KRR) interest rate
The current interest rates are available online: www.oekb.at/interest
- Aval fee (quarterly in advance):
 - 0.4% p.a. for OeKB risk
 - 0.3% p.a. for Bank Austria risk
- OeKB handling fee: 0.1% of the investment volume, max. EUR 720
- Bank Austria liability fee, handling fee and other charges by agreement

COLLATERAL

Within the framework of the guarantee by aval (“Wechselbürgschaft”) the Republic of Austria can assume part of the commercial risk (up to 80%) depending on your creditworthiness and financing structure. Priority is given to the assignment of export receivables and 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.

YOUR CONTACTS

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

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Further information:

Bank Austria Online Funding Finder
www.foerderfinder.bankaustria.at