

EXIM COMPENSATION PROGRAMS

FINANCIAL SOLUTIONS FOR EXPORTERS, THEIR SUPPLIERS AND FUTURE'S EXPORTERS

EXIM COMPENSATION LOAN PROGRAM 2020

EXIM
Compensation
Loan Protection Program 2020

EXIM
Compensation
Insurance Program 2020

- ✓ Working capital loans for terms of up to 3 years, investment loans for terms of up to 6 years
- ✓ In HUF, EUR, USD, with discounted, fixed interest rates during the entire term:
0,1% - 2,3% HUF, 0,1% - 1,69% EUR, 2,25% - 4,00% USD
- ✓ Flexible repayment terms

What is the maximum loan amount I can require?

- ✓ up to twice your company's 2019 annual labour costs
- ✓ up to 25% of your sales revenue in 2019
- ✓ in individual cases supported by a liquidity plan, the amount can be larger

for SMEs, in EUR for 1 year,
and in HUF (for loans up to
HUF 720 million) for 3 years:

fixed **0.1%**
interest rate

Who can require the Compensation Loan Program?



Companies in difficulty after 1 February 2020 where at least one of the following criteria is demonstrably met:

- ↓ declining net sales revenue
- ↓ declining order volumes
- ↓ declining operating profit
- ↑ longer customers' payment deadlines
- ↓ shorter suppliers' payment deadlines
- deteriorating liquidity ratios
- delay in investments projects
- operating closures/reduction in shifts
- ↓ staff/wage cuts

Where and how can I apply?

The program is offered by EXIM directly and in refinancing form, so it can be applied for both at EXIM and at commercial banks.



What deadlines should I be aware of?

The loan application can be submitted until 15 December 2020, and the latest date for concluding contracts is 31 December 2020.



COMMERCIAL
BANK