



A global approach for local trade-credit
and cash-flow-solutions

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www.credea.org



Credea -
think global,
act local

Credea founded in 2012, is a Global network of highly experienced Credit Insurance Brokers, to satisfy all your International Trade Credit requirements. With a large number of strategically located offices across the World you can access local support for your global needs.

Credea members have many years of credit insurance experience and have built successful credit insurance broking businesses which are recognised as market leaders in their respective regions. National success has developed from strong service ethos which has been carried forward into Credea, Experienced and knowledgeable support staff provide unbeatable service and help with all aspects of policy management and compliance. Together, we work to provide the best credit management service to businesses with subsidiary companies in different jurisdictions. A global approach coupled with tailored local solutions, Credea is able to negotiate premium rates centrally with all Credit Insurance Underwriters whilst differentiating the policy terms and service at the level of your local subsidiary.

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The Solutions

Trade Credit Insurance

Credit Insurance policies provide protection against the insolvency or default of trade credit customers. However, the benefits of a Credit Insurance policy are not limited to bad debt protection; Credit Insurance Underwriters invest heavily in business information as the basis to evaluate risk, helping you to grow your business safely.

Credit Insurance also provides the key to additional financing by enhancing security to this key asset.

Political Risk Insurance

Export trade carries additional risks that mean a credit-worthy buyer can default due to circumstances beyond of their control.

Credea - coverage worldwide

These risks include currency inconvertibility, change in import or export regulations and trade sanctions. Some Underwriters will also include force majeure incidents as an insurable cause of loss.

Working Capital Finance

Credea members have all forged close working relationships with Banks, Factors and other receivables finance companies and have detailed knowledge of these products. Credea can work with you to decide which organisation is best suited to match your specific trade finance requirements. The conjunction of trade-credit-contracts with working-capital-solutions like factoring, is one of the great competencies of Credea.

The greater your trade-credit-limits are, the better your liquidity.

Collections & Credit Management

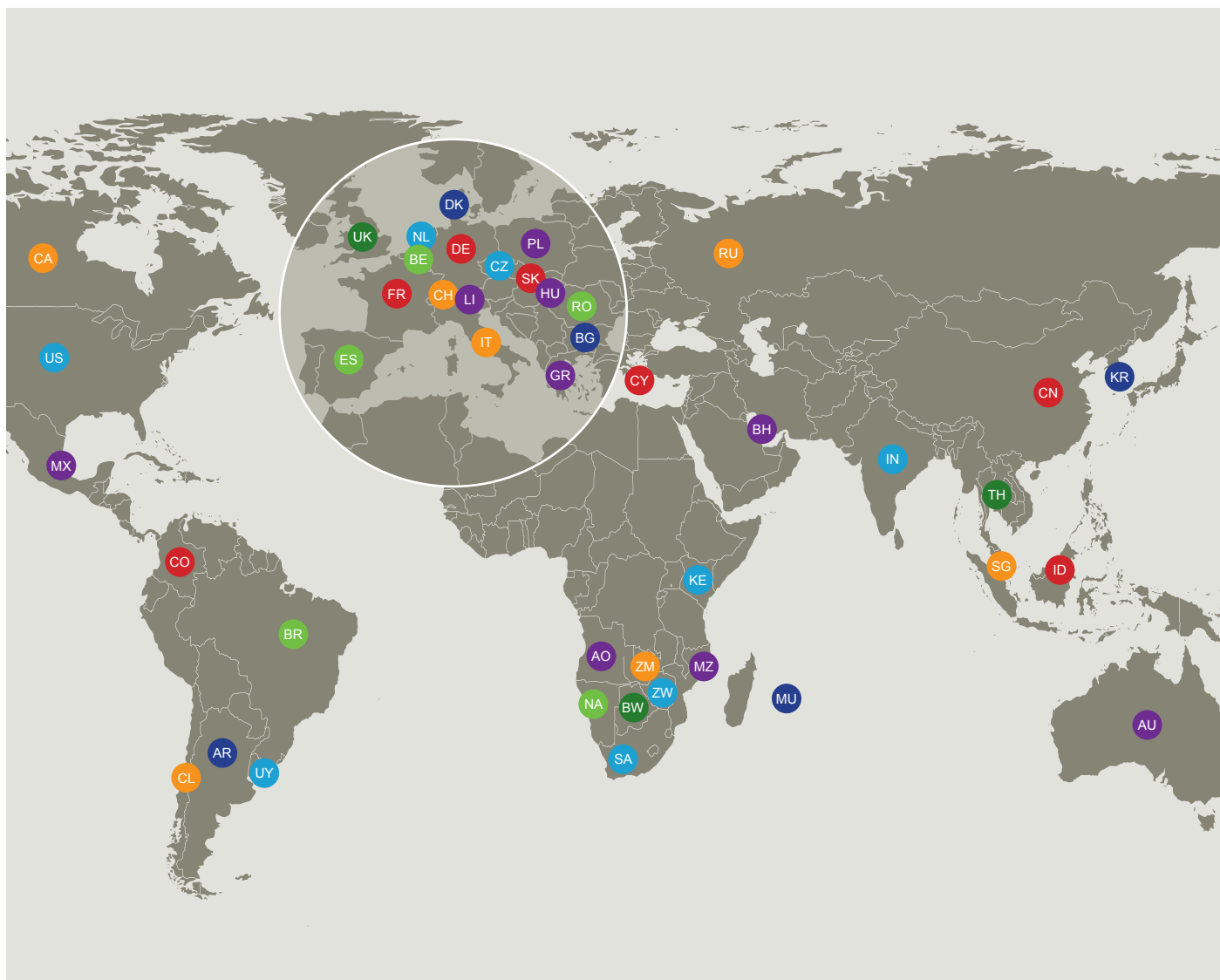
The importance of managing the sales ledger has never been so important. Credea members have a broad knowledge of the many different services and software solutions that are available to you. Whether you are seeking assistance with the collection of overdue debts, implementation of complete or partial credit control outsourcing or seeking to implement new credit control software you should first seek guidance from your local Credea associate.

Business Information Reports

Whether you choose to trade with or without the protection of trade credit insurance, knowledge of your buyer's financial rating is vital. Information levels and standards do vary from market to market. Our local presence affords you support from an expert in the local area. With a strong core of highly experienced credit professionals Credea offers a true international perspective to your trade credit requirements.

The association boasts over 1,500 clients worldwide accounting for over 75 billion Euros in credit insured global sales leading to a powerful negotiating stance with underwriters, which benefits our clients.





Credea Members

Launched in 2012 by the 6 founding members, Credea has grown significantly to further its strength with associate brokers all over the world. As an association registered under German law, Credea serves as a platform for the coordination of local services among its members and as an access point for international companies seeking local support for their credit insurance policies. For details of specific members in your locality, please

visit **www.credea.org** where you will find more information about each member. This includes addresses, contact names, phone numbers and email addresses.

The General Needs Of An International Company

Local Presence

To be where your customers and branches are located.

Local Language

Speak the language of your customer and international offices.

Local Contacts

Contacts close to your business partners will bring the best results.

Local Expertise

To know country specific legal regulations and legislation.

Local Affinity

Understanding local markets, culture and etiquette that help business operate successfully.

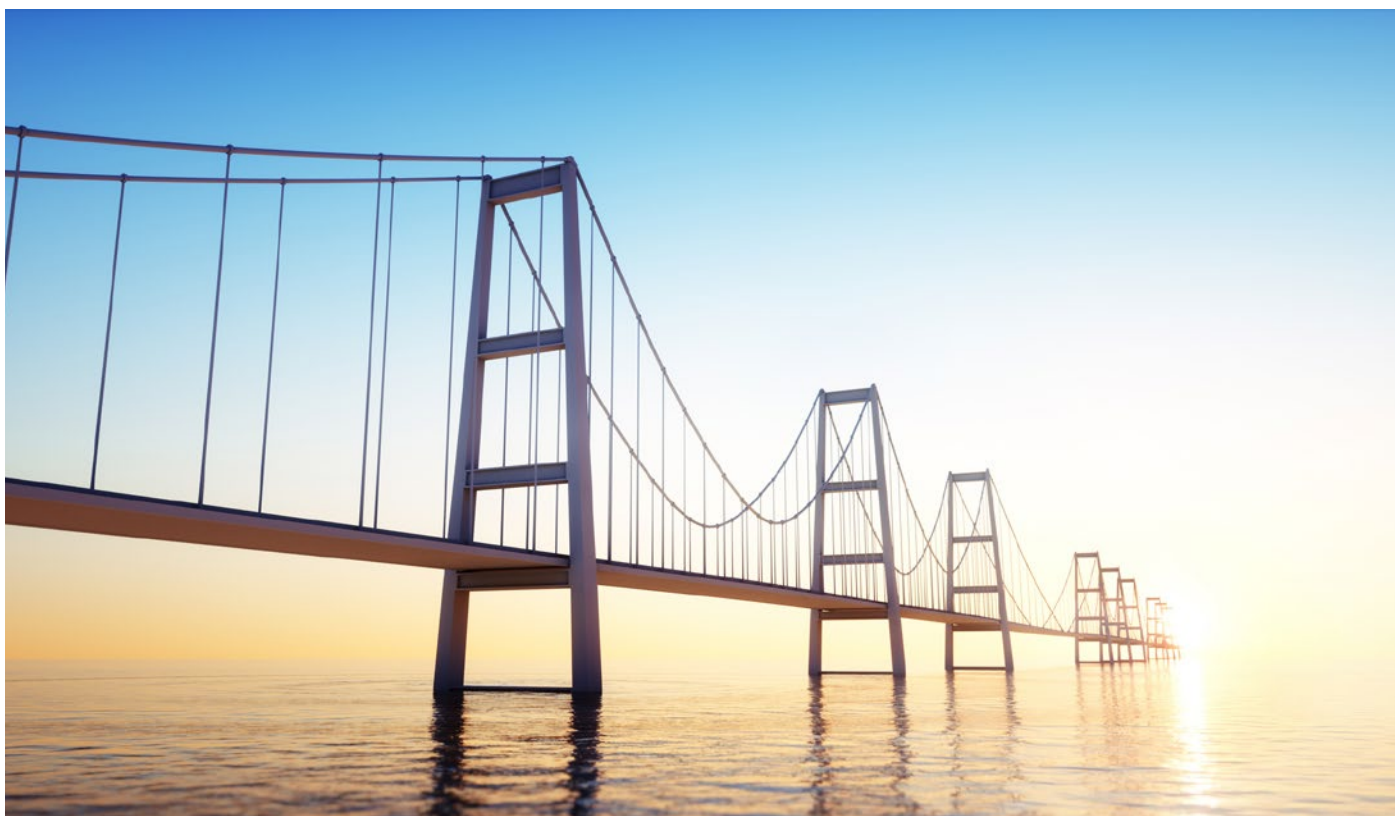
Local Sustainability

To be able to sustain local business relationships and operations, with international backup.

These are the ways that international companies will have local success, and this is the way that Credea cooperates with you - in every country you are located.

Credea -
everywhere
you are





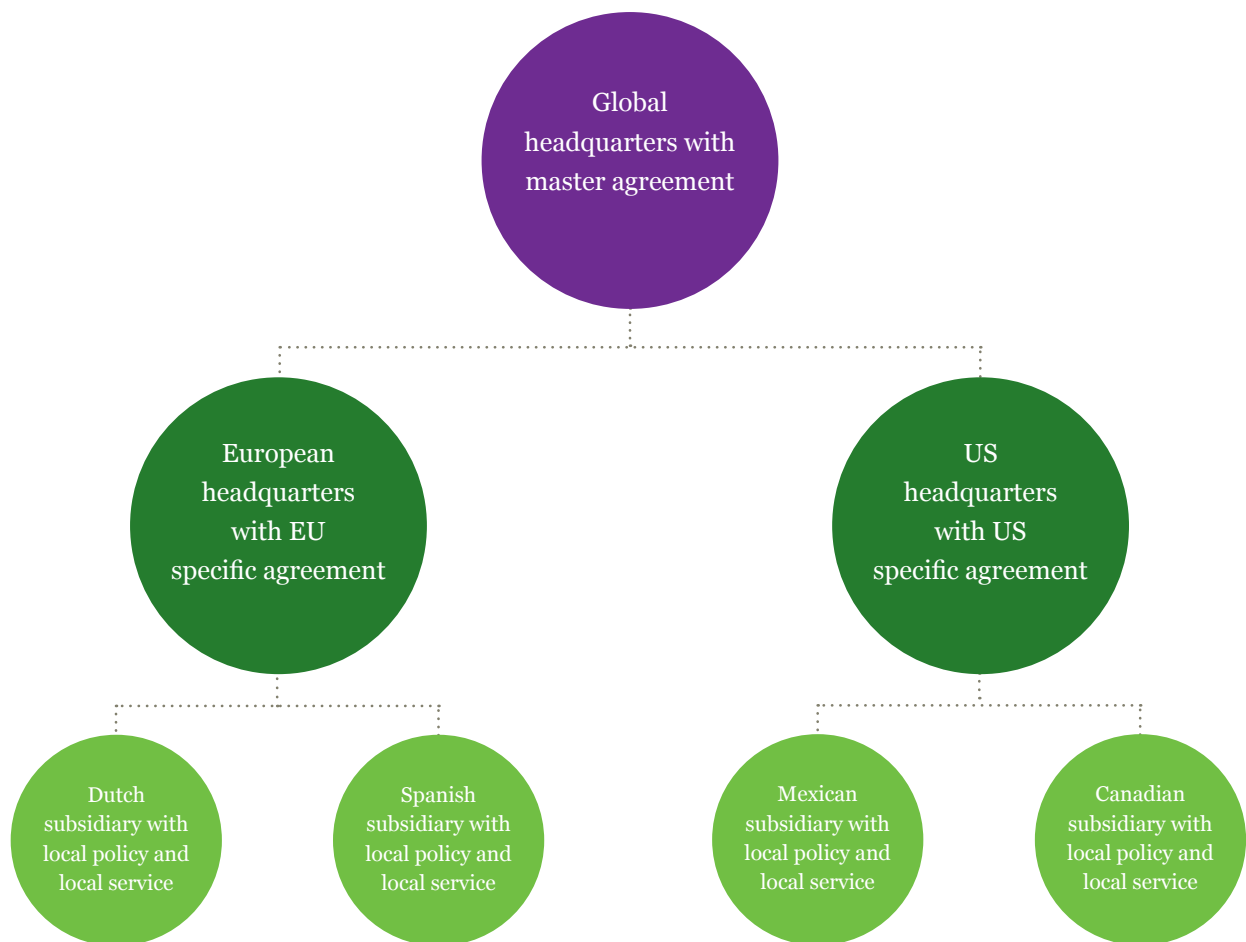
A typical global Credit Insurance contract

On the next page is an example of a typical global Credit Insurance contract, with the master agreement being held in the headquarters of one country, with tailored agreements for subsidiaries. Each agreement is serviced in the local language by the local Credea member with consideration of country-

specific legal regulations and legislation. Each agreement is tailor-made to suit the unique needs of every organisation.

Credit Insurance global rates are normally negotiated in the domicile of our client's Head Office. Sub policies are issued at local offices reflecting the specific service and insurance needs relevant to each individual subsidiary. Credea members will work together with you to maximise the benefits of your policy. Whether this is to reduce premiums, increase cover on your customers, speed up the payment of a claim, or increase your access to funding, Credea's customer values guarantee an unbeatable service.

With a large number of offices across 5 continents insuring over 75 billion euros annually in global trade sales, Credea has a solution for every global requirement.



Your benefits

Local language
Local personal support
Country-specific legal regulations and legislation
Tailormade arrangement of terms
Local partners



Further information and international contacts
can be found on our website:
www.credea.org

