

Application		
<input type="checkbox"/> We apply for a credit limit for a new Buyer <input type="checkbox"/> We apply for an increase for an existing credit limit		
In case of applying for a credit limit for a new Buyer (please check appropriate boxes below): <input type="checkbox"/> We sell our product on credit and want to cover the risk that a foreign buyer does not pay according to agreement. <input type="checkbox"/> We apply for a guarantee that covers the risk of cancellation of the delivery contract due to political or commercial reasons prior to the delivery. <input type="checkbox"/> Risk period under 2 years <input type="checkbox"/> Risk period 2 years or more		
Is the right for indemnification under the guarantee going to be transferred to a factoring company or a bank? <input type="checkbox"/> No <input type="checkbox"/> Yes Name and contact details for the factoring company or bank		
We apply for a Guarantee for <input type="checkbox"/> a limit for continuous deliveries, please specify: Credit limit applied for, EUR Estimated exports in the 12 months, EUR <input type="checkbox"/> a single export transaction, please specify: Estimated delivery contract date Overall Contract price and currency In case the repayment period is 2 years or more, please specify: Costs from Finland: Costs from Buyer's country: VAT: Costs from third countries: Please specify a name of the country and share percentage, if a single third country's share percentage of costs exceeds 10% of the Contract Price:		
If you are applying for a guarantee that covers the risk of Buyer's cancellation of the delivery contract prior to the delivery, please specify manufacturing costs and period		
Exporter		
Official name		Business ID
Postal address	Postal code	City
Country	Website	
Invoicing address	E-address and operator for invoicing	
Turnover for the previous financial period in EUR	Total assets for the previous financial period in EUR	Number of personnel
Is the Exporter part of a group? <input type="checkbox"/> Yes, please specify <input type="checkbox"/> No Parent company's official name: Parent company's country: Business ID:		
Contact person First name: Last name: Phone number: E-mail:		

Exporter's beneficial owners (not applied to listed companies)		
Does the Export have any beneficial owners? (Natural person owning over 25% of the company)		
<input type="checkbox"/> No <input type="checkbox"/> Yes, specify (beneficial owners of the Exporter: name, date of birth, place of residence, nationality, ownership share of the company)		
Is the natural person, owning over 25% of the exporting company or one of his/her family members a politically exposed person (PEP)?		
<input type="checkbox"/> No <input type="checkbox"/> Yes, specify (additional information about the politically exposed person: name, position, relationship with the owner, relationship with the Exporter)		
Buyer		
Official name		
Address		Invoicing address
Country	Website	Business ID
Contact person		
First name:		
Last name:		
Contact details:		
<input type="checkbox"/> Existing customer since year		<input type="checkbox"/> New customer
If the customer is not new, please also specify:		
Exports of the previous year, EUR		
Exports on current year, EUR		
Total receivables at the moment, EUR		
Due date of the oldest receivable:		
Average payment period:		
Are there any previous payment delays in transactions with the Buyer?		
<input type="checkbox"/> No <input type="checkbox"/> Yes, please specify		
Annual report/financial statements of the Buyer		
<input type="checkbox"/> Enclosed	<input type="checkbox"/> Provided later, if necessary	<input type="checkbox"/> Available at website
Credit information		
<input type="checkbox"/> Enclosed	<input type="checkbox"/> Provided later	<input type="checkbox"/> Finnvera acquires at the Applicant's expense
Can the name of your company be passed on to the Buyer via the credit information agency? This normally ensures a quicker delivery of credit information.		
<input type="checkbox"/> Yes <input type="checkbox"/> No		
Are the Buyer and the Exporter linked to each other e.g. by ownership, control or any other connection or interest?		
<input type="checkbox"/> No <input type="checkbox"/> Yes, please specify		
Has insurance cover for the Buyer been applied from other credit insurers?		
<input type="checkbox"/> No <input type="checkbox"/> Yes, please specify		
Insurance Company		Credit limit, EUR
Export Transaction		
Goods to be exported		
Product class		
<input type="checkbox"/> food and beverages <input type="checkbox"/> consumer goods (e.g. clothes, footwear, mobile phones/accessories) <input type="checkbox"/> livestock feed, fish food <input type="checkbox"/> raw materials (e.g. steel, plastic pellets) <input type="checkbox"/> construction and building materials (e.g. roofing and flooring materials, paint, glass, doors, pipes) <input type="checkbox"/> paper, metal, glass, and plastic packages <input type="checkbox"/> small spare parts for vehicles/machinery <input type="checkbox"/> timber, wood, paper, board <input type="checkbox"/> medicine and health care supplies/accessories <input type="checkbox"/> other non-capital goods, please specify <input type="checkbox"/> capital goods (i.e. none of the above)		

The Exporter is the manufacturer <input type="checkbox"/> Yes <input type="checkbox"/> No, please clarify	
Estimated delivery date	Delivery terms
Payment terms	Finnish content (being costs from Finland + profit)
Does the delivery contract include a clause regarding retention of title of exported goods? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please clarify <input type="checkbox"/> until full payment by the Buyer <input type="checkbox"/> until which date	
Is there an agent involved? <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify Agent Official name: Postal address: Country: Commissions and fees to the Agent, %:	
Destination of the product	
Buyer is the end-user of the products and/or services exported <input type="checkbox"/> Yes <input type="checkbox"/> No, end-user's official name and address <input type="checkbox"/> No, end-user is unknown	
Country, where the goods will be used / services performed IF not the same as the buyer's country	
Specify the state/region in the particular country and the business operation/unit/site, where the goods will be used	
Industry sector of the business operation where the goods will be used (choose one): <input type="checkbox"/> Energy <input type="checkbox"/> Chemicals <input type="checkbox"/> Metals & Mining <input type="checkbox"/> Pulp Industry <input type="checkbox"/> Paper Industry <input type="checkbox"/> Other Forest Industries <input type="checkbox"/> Information Technology <input type="checkbox"/> Telecommunications <input type="checkbox"/> Shipbuilding and Marine Transportation <input type="checkbox"/> Marine Ports & Services <input type="checkbox"/> Textile or Footwear Manufacturing <input type="checkbox"/> Building and Construction <input type="checkbox"/> Health Care <input type="checkbox"/> Other, please specify	
Are you aware of any adverse environmental (E) or social (S) impacts or risks -connected to the use of the goods and/or services subject to this export transaction, -in the supply chain, related to the production and/or use of the goods and/or services subject to this export transaction; or -related to the E&S policies and procedures of the buyer/end-user (or absence thereof)? <input type="checkbox"/> Yes, please describe briefly what they are <input type="checkbox"/> No, please describe briefly your reasoning	
Do you want Finnvera's environmental and social adviser to contact you and discuss E&S issues in general ways, to conduct E&S risk assessment, or any other support Finnvera may be able to provide you. Or contact Finnvera's E&S team directly: ESG@finnvera.fi <input type="checkbox"/> Yes <input type="checkbox"/> No	

In the case the exported goods are capital goods, or the repayment term is at least two years, please answer all the following questions. In other cases, answering is not required, but appreciated, and the information is used to understand the environmental and social impacts of the transaction.

Location and the type of investment

GPS coordinates of the location in DMS/DDM/DD form

Type of the investment where the goods will be used (choose one from the list):

- New industrial undertaking or a project
- Expansion of an existing business unit/site, or a replacement investment where the existing undertaking is undergoing material change in output or function, or which may result in changes to the operation
- Replacement investment only

Description of the investment undertaking, expansion or project. *For expansions (b), give the details of the change in output or function. Please include all parts physically and technically integrated with it, even if constructed/owned/operated by some other entity. Please attach the project description with a geographical map and value chain mapping, if available.*

Environmental and social impacts and risks

In line with Finnvera's environmental and social risk management policy and international agreements, Finnvera is committed to identifying and addressing adverse impacts and risks that business operations that are supported by Finnvera, may cause to the environment, people and communities. Enhanced due diligence is applied when vulnerable groups or environmentally sensitive areas may be affected. To help us make this assessment as accurately and quickly as possible, please answer the following questions with as much detail and substantiated information as you can (generally, the more information you provide, the smoother the application process proceeds).

Please indicate whether the business operation where the goods/services will be used is located in, is close to, or has a potential adverse impact on, any of the following type of areas (check appropriate boxes below):

- National park, nature reserve, other protected area, or location with a high concentration of biological diversity (e.g. IUCN Red List of Threatened Species, the World Database of Key Biodiversity Areas/on Protected Areas: www.ibat-alliance.org)
- Wetlands of national or international importance (e.g. lakes and rivers, swamps, tidal flats, mangroves and other coastal areas, see the Ramsar Convention: www.ramsar.org)
- Water stress area (e.g. www.waterscarcityatlas.org/water-stress)
- Area of archaeological or cultural significance (e.g. UN World Heritage List: whc.unesco.org)
- None of the above. The applicant has investigated the sensitivity of the business location, and none of the areas mentioned above were identified.
- The applicant has not investigated the sensitivity of the business operation, its location, or its supply chain.

Please indicate whether the business operation where the goods/services will be used, or the value chains connected to them, involve, or will involve, any of the following individuals or groups of people who may be at risk for impacts (check appropriate boxes below):

- Communities of indigenous peoples, or area of importance for indigenous peoples or other vulnerable groups (e.g. Landmark - Global Platform of Indigenous and Community Lands: www.landmarkmap.org)
- Individuals or communities who are faced with the potential of resettlement or other significant impacts on their livelihoods, health and social structures.
- Operations and/or value chains with significant numbers of potentially vulnerable groups of workers, incl. migrant workers, temporary contract workers, seasonal workers, child workers, prison labour.
- Individuals who face risks because of discriminatory treatment based on their race, ethnicity, nationality, sex, gender identity, sexual orientation, age, or other characteristic irrelevant to job performance and/or prohibited by international human rights standards.
- Consumers, end-users, and other individuals whose health and/or rights to privacy and freedom of expression may be seriously at risk.
- Union representatives, human rights defenders, journalists and others who may face risks to their security, lives and livelihoods because of their work representing and protecting workers and communities.
- Other potentially severe social risk, namely:
- None of the above. The applicant has investigated potential impacts on people and communities, and none of the risks above (or other severe risks) were identified.
- The applicant has not investigated the potential impacts on people and communities connected to business operations or value chain.

Has the Applicant (or another party like a consultant) assessed the potential environmental and social (incl. human rights and occupational health and safety) risks, and/or the quality of the management of environmental and social risks of the business operations where the goods/services will be used?

Yes. How the investigation was conducted, which issues were considered, and what reference standards and frameworks were used?
What E&S risks have been identified, if any, and what prevention and mitigation measures were/will be put in place? What is the quality of E&S risk management of the business operations where the goods will be used (and any parties in the value chain)? Please describe the main results and attach documents, if available.

No. Why was there no assessment (yet)? Are there plans to conduct due diligence in the (near) future?
If so, when are the outcomes available and can they be shared?

Additional information

Obligations and undertakings

We undertake to
give correct information of the export transaction and notify Finnvera of any changes without delays.
request annually the financial statements of the buyer for the duration of the guarantee if necessary, and to provide the information received to Finnvera Plc.
reimburse Finnvera the costs incurred when acquiring credit information and to pay the handling fee charged by Finnvera.

Signature

Place and date Official name of the company

Official signature

Please send officially signed application by email to: luottovakuutus@finnvera.fi