

Application		
☐ We apply for an Export Credit with fixed or floating interest rate to finance the export transaction described below.		
☐ In addition, we apply for Finnvera's Credit Risk guarantee in favour of ourselves. The Credit Risk guarantee is exporter's insurance against losses related to the export transaction during the manufacturing period and after delivery. Please specify manufacturing costs and period		
Applicant		
Official name		Business ID
Postal address	Postal code	City
Country	Website	Sector (TOL 2008)
Invoicing address	E-invoicing address and operator ID	
Turnover for the previous financial period in EUR	Total assets for the previous financial period in EUR	Number of employees
Is the company part of a group ☐ Yes, please specify: ☐ No Official name of the parent company: Country: Business ID:		
Applicant's contact person First name: Last name: Phone number: E-mail:		
Is the Applicant also the Exporter? ☐ Yes ☐ No, please specify: Exporter's official name: Business ID: Postal address: Country:		
Beneficial owners (not applied to listed companies)		
Does the company you represent have beneficial owners? (a natural person who owns more than 25 % of the company) ☐ No ☐ Yes (please specify name, date of birth and personal identity code, address, nationality, holding in the company)		
Is one or more of the beneficial owners or one of their family members a politically exposed person (PEP)? ☐ No ☐ Yes (please specify name, position, connection with the owner, connection with the Exporter / Applicant)		
Buyer		
Official name of the Buyer		
Postal address	Invoicing address	

Country	Website	Business ID
Industry sector (TOL 2008)		
Buyer's contact person First name: Last name: Phone number: Email address:		
Audited consolidated financial statements of the Buyer / Borrower and it's parent company for the last 3 reporting periods ☐ Enclosed ☐ Provided later ☐ Available at website		
If Finnvera acquires credit reports, can your company's name be given to the Buyer via the credit bureau? This usually speeds up the acquisition of the credit report ☐ No ☐ Yes		
Is there an ownership, power of decision or other dependency relationship between the Exporter / Applicant and the Buyer? ☐ No ☐ Yes, please specify:		
Is the Buyer a new customer for the Applicant / the Exporter? ☐ No, existing customer since year ☐ Yes, new customer If the customer is not new, please also specify: Are there any previous payment delays in transactions with the Buyer? ☐ Yes, please specify: ☐ No		
Export Transaction		
Export product		
Export product category ☐ Foodstuffs, medicines, clothing, footwear, electronics, small building products or other consumer goods or services for retail sale ☐ Sawn timber, timber, paper, cardboard or pulp for business use ☐ Agricultural products, packaging materials, small spare parts and accessories, building materials and raw materials (excluding products under item 2) for business use ☐ Medical supplies or devices for business use ☐ Machinery, equipment, part of a plant or other capital goods for business use ☐ ICT products or services for business use ☐ Ship / vessel or part thereof		
Estimated date of delivery contract	Estimated time of delivery	
Terms of payment and delivery	Does the delivery contract include a retention of title clause related to the export product? Please specify.	
Contract price and currency		
Finnish content of the contract price% Costs and currency from Finland: Costs and currency from Buyer's country: VAT: Costs and currency from third countries: Please specify name of the country and share percentage, if a single third country's share percentage of costs exceeds 10 % of the Contract Price:		
Is there an agent involved in the export transaction? ☐ Yes, please specify: ☐ No Agent's official name: Address: Country: Commissions and fees to the Agent, %:		

Credit terms	
Borrower ☐ Buyer ☐ Other than the Buyer, please specify: Official name: VAT: Postal address: Country:	
Credit amount and currency	Repayment period
Estimated disbursement date/schedule	
Collateral	
☐ No collateral / Not known yet ☐ The payment obligations are secured by a guarantee ☐ Guarantor is the parent company of the Buyer ☐ Guarantor is a bank ☐ Guarantor is some else, please specify: Guarantor: Official name: Postal address: Country: Business ID: Contact details:	
Audited consolidated financial statements of the Guarantor and it's parent company for the last 3 reporting periods ☐ Enclosed ☐ Provided later ☐ Available at the website	
☐ Pledge of the export product ☐ Other type of collateral, please specify:	
Destination of the product	
Is the buyer the end-user of the export product? ☐ Yes ☐ No, end-user's official name, address and country:	
☐ No, end-user is unknown	
Country, where the export product is to be used IF not the same as the buyer's / end-user's country	
The name and the location of the business operation, where the export product will be used	
Industry sector of the business operation where the export product will be used (TOL 2008). If the end-user is not known, or there are several intended uses inform the most likely option	
Are you aware of any negative environmental and / or social impacts or risks (including human rights risks) related to; - export product or it's production chain - the buyer's or end-user's activities (eg., use of child or forced labour, poor environmental or occupational health and safety management, poor supply chain management)? ☐ Yes, please describe what kind of potential impacts or risks have been identified	
☐ No, please describe how has this issue been examined	

Do you want Finnvera's environmental and social adviser to contact you and discuss environmental and social issues? Alternatively contact Finnvera's E&S team directly: ESG@finnvera.fi.

☐ Yes

☐ No

Location and the type of investment

Coordinates for the location of use of the export product (DD-format, e.g. 60.1652, 24.9132)

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

☐ New industrial undertaking or a project

☐ Expansion of an existing business unit/site

☐ Replacement investment only

Description of the investment undertaking, expansion or project. *Please include all physically and technically integrated components, regardless of who builds, owns or operates them. Please attach a map and a summary of the project plan. If a value chain survey is available, please include it in the application. Indicate the energy sources to be used / of the unit.*

For expansions, please also indicate production volumes now and after the expansion in numbers.

For replacement investment, please indicate what will be replaced and why. Please explain also what will happen to the product being replaced.

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).

Is the location of the export product's intended use in an area listed below, in its proximity or located in such a way that the activity may have adverse effects of the area concerned? Please select appropriate boxes below:

☐ National park, nature reserve, other protected area, or location with a high concentration of biological diversity.

(Potential sources of information: The World Database of Key Biodiversity Areas, KBA: www.keybiodiversityareas.org; the World Database of Protected Areas, WDPA: www.protectedplanet.net; IUCN Red List of Threatened Species: www.iucnredlist.org; Integrated Biodiversity Assessment Tool: www.ibat-alliance.org)

Specify:

☐ Wetlands of national or international importance (e.g. a lake or a river, swamp, tidal area or mangrove).

(Potential sources of information: Ramsar Sites: www.ramsar.org; Protected Planet: www.protectedplanet.net; Integrated Biodiversity Assessment Tool: www.ibat-alliance.org)

Specify:

☐ An area affected by water stress, i.e., an area in which water demand threatens to exceed supply.

(Potential sources of information: World Resources Institute/Aqueduct: www.wri.org/aqueduct; The Water Scarcity Atlas: www.waterscarcityatlas.org/waterstress)

Specify:

☐ Area of archaeological or cultural significance.

(Potential source of information: UNESCO World Heritage List: whc.unesco.org)

Specify:

☐ 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 examined the sensitivity of the location of intended use.

Specify:

Does the value chain related to the end-user's operations or the export product involve any of the following groups of people that could be at risk of suffering adverse effects? Select appropriate boxes below:

- ☐ Communities of indigenous peoples, an area of importance to indigenous peoples or other vulnerable groups.
(Potential source of information: Landmark - Global Platform of Indigenous and Community Lands: www.landmarkmap.org)
Specify:
- ☐ Individuals or communities who are faced with the potential of resettlement or other significant impacts on their livelihoods, health and social structures.
Specify:
- ☐ 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.
Specify:
- ☐ 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.
Specify:
- ☐ Consumers, end-users, and other individuals whose health and/or rights to privacy and freedom of expression may be seriously at risk.
Specify:
- ☐ 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.
Specify:
- ☐ Other potentially severe social risk.
Specify:
- ☐ The applicant has not investigated the potential impacts on people and communities connected to business operations or value chain.
Specify:
- ☐ 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.

Has the Applicant (or another party like a consultant) assessed the potential environmental and social (incl. human rights and working conditions) impacts and risks in the business operations where the export product will be used?

☐ Yes. How the investigation was conducted, which issues were considered? What reference standards and frameworks were used? What risks were identified, what kind of risk management measures have been implemented or will be implemented by you (or the buyer / end user)? What is the level of the end user's environmental and social risk management?

☐ No. Why was there no assessment (yet)? Are there plans to conduct due diligence in the (near) future? When are the outcomes available?

Additional information

Undertakings and Anti-Bribery Declaration

1. Anti-Bribery Declaration

We understand the importance of the development, application and documentation of appropriate anti-bribery management control systems. We understand that we shall comply with all relevant laws and regulations prohibiting bribery in the country of the Export Transaction. This commitment applies in its entirety to the applicant, legal entities and natural persons acting in the applicant's name or on behalf of the applicant, as well as subsidiaries or associated companies carrying out the applicant's export business specified in this application.

We hereby declare and confirm that:

- (a) the information we have submitted or will submit, directly or indirectly, to the Finnvera Group (Finnvera plc and Finnish Export Credit Ltd ("FEC")) concerning the Export Transaction and all costs and expenses related thereto is true and correct;
- (b) we have been informed and understand that promising, offering or giving a bribe to a domestic or foreign public official constitutes an offence under Chapter 16 of the Finnish Penal Code (39/1889, as amended) and that promising, offering or giving a bribe in the private sector constitutes an offence under Chapter 30 of the Finnish Penal Code;
- (c) neither we nor any natural or legal person acting under any capacity in our name or on our account has promised, offered or given or will promise, offer or give any bribe to a domestic or foreign public official or in the private sector in connection with the Export Transaction;
- (d) neither we nor, to the best of our knowledge based on reasonable examination, any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction are currently under charge in any court or formally under investigation by public prosecutors for violation of laws against bribery in any country;
- (e) neither we nor, to the best of our knowledge based on reasonable examination, any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction have, within a five-year period preceding the application, been convicted in any court or been subject to equivalent administrative measures for violation of laws against bribery of any country or been found as part of a publicly available arbitration award to have been engaged in bribery;
- (f) all commissions and fees paid, or agreed to be paid, to any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction are, or will be, for legitimate services only; and that
- (g) neither we nor, to the best of our knowledge based on reasonable examination, any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction have been listed on the publicly available debarment lists of any of World Bank Group, African Development Bank, Asian Development Bank, European Bank for Reconstruction and Development, and Inter-American Development Bank.

2. Undertakings

2.1 Information Undertaking

We hereby undertake that we upon demand will disclose to the Finnvera Group:

- (a) the identity of any natural or legal persons acting in our name or on our account in connection with the Export Transaction;
- (b) the amount and purpose of commissions and fees paid, or agreed to be paid, to such persons; and
- (c) the country or jurisdiction in which the commissions and fees have been paid, or agreed to be paid.

2.2 Payment Undertaking

In the event that we or any natural or legal person or a subsidiary or associated company carrying out the export trade specified in the application acting under any capacity in our name or on our account are found, by a court of competent jurisdiction, to being or having been engaged in bribery within the meaning referred to in 1 (c) above, or it is otherwise indisputably proven that such person or company has been or is engaged in a comparable act, in each case in connection with this export transaction, we here undertake to reimburse to Finnvera Group all receivables which are based on the export loan granted by Finnvera Group for this export transaction according to the terms and conditions of that export loan with interest, costs and expenses.

2.3 General undertaking

We hereby undertake that the information submitted or to be submitted to the Finnvera Group concerning this export transaction is true and correct and to disclose all information significant to the processing of this Application. In addition, if any relevant aspect concerning this export transaction changes or if any relevant information relating to it comes to our knowledge, which proves the information given to the Finnvera Group to be outdated or insufficient, we shall inform the Finnvera Group promptly of the matter. Upon demand, we will disclose to the Finnvera Group any other information concerning this export transaction the Finnvera Group may require.

We undertake to pay the handling fees charged by Finnvera Group for decisions made and documents issued in respect of this Application, and we undertake to pay to Finnvera Group all the costs incurred by Finnvera Group in connection with obtaining credit information about this export transaction. We agree that Finnvera Group, its employees and professional advisers may be in contact with the buyer and/or to the borrower we have named in this application in order to clarify this export transaction and financing related to this export transaction in details.

3. Representations

We hereby represent and warrant that:

- (a) all corporate approvals have been obtained and corporate action taken as required to execute, deliver and perform this Anti-Bribery Declaration and our undertakings and obligations hereunder and such approvals and action are in full force and effect; and
- (b) the person(s) who have signed this Anti-Bribery Declaration have been duly authorized to sign on behalf of our company.

4. Governing Law and Jurisdiction

This Anti-Bribery Declaration and our undertakings and obligations hereunder are governed by Finnish law, excluding its choice of law provisions. We hereby agree that any claim or dispute arising from this Anti-Bribery Declaration and our obligations hereunder may be settled by the District Court of Helsinki, and we hereby submit to the jurisdiction of such court.

Signature

Place and date

Official name of the company

Official signature

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