

Application		
<input type="checkbox"/> We apply for finance against a bill of exchange or a promissory note for the export transaction described below.		
<input type="checkbox"/> In addition, we apply for Finnvera's Credit Risk guarantee in favour of ourselves. The Credit Risk guarantee is an exporter's insurance against risks arising from the export transaction. Covered risks shall be determined in the Credit Risk Guarantee Agreement.		
Please specify manufacturing costs and period:		
Please specify the credit instrument:		
<input type="checkbox"/> Bill of exchange		
<input type="checkbox"/> Promissory note		
<input type="checkbox"/> Information not available yet		
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 <input type="checkbox"/> Yes, please specify: <input type="checkbox"/> No		
Official name of the parent company: Country: Business ID:		
Applicant's contact person First name: Last name: Phone number: Email:		
Is the Applicant also the Exporter? <input type="checkbox"/> Yes <input type="checkbox"/> 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) <input type="checkbox"/> No <input type="checkbox"/> 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)? <input type="checkbox"/> No <input type="checkbox"/> Yes (please specify name, position, connection with the owner, connection with the Exporter / Applicant)		



<b>Buyer</b>		
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 its parent company for the last 3 reporting periods <input type="checkbox"/> Enclosed <input type="checkbox"/> Provided later <input type="checkbox"/> 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 <input type="checkbox"/> No <input type="checkbox"/> Yes		
Is there an ownership, power of decision or other dependency relationship between the Exporter / Applicant and the Buyer? <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify:		
Is the Buyer a new customer for the Applicant / the Exporter? <input type="checkbox"/> No, existing customer since year <input type="checkbox"/> Yes, new customer  If the customer is not new, please also specify: Are there any previous payment delays in transactions with the Buyer? <input type="checkbox"/> Yes, please specify: <input type="checkbox"/> No		
<b>Export Transaction</b>		
Export product		
Export product category <input type="checkbox"/> Foodstuffs, medicines, clothing, footwear, electronics, small building products or other consumer goods or services for retail sale <input type="checkbox"/> Sawn timber, timber, paper, cardboard or pulp for business use <input type="checkbox"/> Agricultural products, packaging materials, small spare parts and accessories, building materials and raw materials (excluding products under item 2) for business use <input type="checkbox"/> Medical supplies or devices for business use <input type="checkbox"/> Machinery, equipment, part of a plant or other capital goods for business use <input type="checkbox"/> ICT products or services for business use <input type="checkbox"/> 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**

Credit amount and currency

Repayment period

Estimated date of discounting

**Avalist / Guarantor** No avalist / No guarantor / Not known yet The payment obligations are secured by a avalist / guarantor Avalist / Guarantor is the parent company of the Buyer Avalist / Guarantor is a bank Avalist / Guarantor is some else, please specify:

Avalist / Guarantor

Official name:

Postal address:

Country:

Business ID:

Contact details:

Audited consolidated financial statements of the Avalist / Guarantor and its parent company for the last 3 reporting periods

 Enclosed Provided later Available at the website**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 its 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](mailto: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](http://www.keybiodiversityareas.org); the World Database of Protected Areas, WDPA: [www.protectedplanet.net](http://www.protectedplanet.net); IUCN Red List of Threatened Species: [www.iucnredlist.org](http://www.iucnredlist.org); Intergrated Biodiversity Assessment Tool: [www.ibat-alliance.org](http://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](http://www.ramsar.org); Protected Planet: [www.protectedplanet.net](http://www.protectedplanet.net); Integrated Biodiversity Assessment Tool: [www.ibat-alliance.org](http://www.ibat-alliance.org))

Specify:

<input type="checkbox"/> 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: <a href="http://www.wri.org/aqueduct">www.wri.org/aqueduct</a> ; The Water Scarcity Atlas: <a href="http://www.waterscarcityatlas.org/waterstress">www.waterscarcityatlas.org/waterstress</a> ) Specify:
<input type="checkbox"/> Area of archaeological or cultural significance. (Potential source of information: UNESCO World Heritage List: <a href="http://whc.unesco.org">whc.unesco.org</a> ) Specify:
<input type="checkbox"/> None of the above. The applicant has investigated the sensitivity of the business location, and none of the areas mentioned above were identified.
<input type="checkbox"/> 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:
<input type="checkbox"/> 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: <a href="http://www.landmarkmap.org">www.landmarkmap.org</a> ) Specify:
<input type="checkbox"/> Individuals or communities who are faced with the potential of resettlement or other significant impacts on their livelihoods, health and social structures. Specify:
<input type="checkbox"/> 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:
<input type="checkbox"/> 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:
<input type="checkbox"/> Consumers, end-users, and other individuals whose health and/or rights to privacy and freedom of expression may be seriously at risk. Specify:
<input type="checkbox"/> 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:
<input type="checkbox"/> Other potentially severe social risk. Specify:
<input type="checkbox"/> The applicant has not investigated the potential impacts on people and communities connected to business operations or value chain. Specify:
<input type="checkbox"/> 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**

We undertake to provide the Finnvera Group (Finnvera Plc ("Finnvera") and Suomen Vientiluotto Oy ("Suomen Vientiluotto")) with truthful and accurate information on the export transaction and to inform Finnvera Group of all matters relevant to the processing of this application. In the event that any of the information relating to the export transaction changes or if we become aware that the information provided to the Finnvera Group is outdated or insufficient, we will inform Finnvera without delay. We undertake to pay the handling fee charged by the Finnvera Group for decisions and documents relating to this application and undertake to compensate Finnvera Group for the costs incurred by Finnvera Group in obtaining the credit report. We agree that Finnvera Group and its representatives and agents are in contact with the buyer we named in order to clarify the export transaction referred to in this application and the related financing details. We agree that the financing agreement may be signed electronically.

**Contact details for the person signing the finance agreement electronically**

First name:	First name:
Last name:	Last name:
Phone number:	Phone number:
Email:	Email:

**Signature**

Place and date Official name of the company

Official signature with name and title

Please send officially signed application by email to: [applications.eca@finnvera.fi](mailto:applications.eca@finnvera.fi)