

<b>Application</b>		
<input type="checkbox"/> We apply for a credit limit for a new Buyer <input type="checkbox"/> We apply for an increase to an existing credit limit		
<b>Exporter</b>		
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:		
<b>Exporter's beneficial owners</b>		
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, address, 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)		
<b>Buyer</b>		
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		

Estimated exports on the next 12 months, EUR		Credit limit applied for, EUR	
Annual report/financial statements of the Buyer			
<input type="checkbox"/> Enclosed		<input type="checkbox"/> Provided later, if necessary	
<input type="checkbox"/> Available at the Buyer's 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	
<b>Export Transaction</b>			
Goods to be exported		Delivery address	
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, %:			
<b>Bank</b>			
Official name		Country	
Contact person			
First name:			
Last name:			
Phone number:			
E-mail address:			

<b>Destination of the product</b>
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. Alternatively contact Finnvera's E&S team directly: ESG@finnvera.fi
<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>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.</b>
<b>Location and the type of investment</b>
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):
<input type="checkbox"/> New industrial undertaking or a project
<input type="checkbox"/> 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
<input type="checkbox"/> Replacement investment only
Description of the investment undertaking, expansion or project. <i>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.</i>

<b>Environmental and social impacts and risks</b>
<p>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).</p>
<p>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):</p> <p><input type="checkbox"/> 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: <a href="http://www.ibat-alliance.org">www.ibat-alliance.org</a>)</p> <p><input type="checkbox"/> Wetlands of national or international importance (e.g. lakes and rivers, swamps, tidal flats, mangroves and other coastal areas, see the Ramsar Convention: <a href="http://www.ramsar.org">www.ramsar.org</a>)</p> <p><input type="checkbox"/> Water stress area (e.g. <a href="http://www.waterscarcityatlas.org/water-stress">www.waterscarcityatlas.org/water-stress</a>)</p> <p><input type="checkbox"/> Area of archaeological or cultural significance (e.g. UN World Heritage List: <a href="http://whc.unesco.org">whc.unesco.org</a>)</p> <p><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.</p> <p><input type="checkbox"/> The applicant has not investigated the sensitivity of the business operation, its location, or its supply chain.</p>
<p>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):</p> <p><input type="checkbox"/> 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: <a href="http://www.landmarkmap.org">www.landmarkmap.org</a>)</p> <p><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.</p> <p><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.</p> <p><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.</p> <p><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.</p> <p><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.</p> <p><input type="checkbox"/> Other potentially severe social risk, namely:</p> <p><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.</p> <p><input type="checkbox"/> The applicant has not investigated the potential impacts on people and communities connected to business operations or value chain.</p>
<p>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?</p> <p><input type="checkbox"/> Yes. How the investigation was conducted, which issues were considered, and what reference standards and frameworks were used? What E&amp;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&amp;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.</p> <p><input type="checkbox"/> 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?</p>

<b>Additional information</b>	
<b>Obligations and undertakings</b>	
We undertake to give correct information of the export transaction and notify Finnvera of any changes without delays. reimburse Finnvera the costs incurred when acquiring credit information and to pay the handling fee charged by Finnvera.	
<b>Signature</b>	
Place and date	Official name of the company
Official signature	

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