

Application					
We apply for a credit limit for a new Buyer					
We apply for an increase to an existing credit limit					
Exporter					
Official name			Business ID		
Postal address Po		stal code	City		
Country		ebsite			
Invoicing address E-a		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? Yes, please specify 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 comp	oanies)				
Does the Export have any beneficial owners? (Natural person owning over 25 % of the company) No 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)? No 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:					
Existing customer since year 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 w No Yes, please specify	ith the Buyer?		New customer		



Application for Receivables Purchase Guarantee

Estimated exports on the next 12 months, EUR	Credit limit applied for, EUR			
Annual report/financial statements of the Buyer Enclosed Provided la	ater, if necessary	Available at the Buyer's website		
Credit information Enclosed Provided la	ater	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.				
Are the Buyer and the Exporter linked to each other e.g. by ownership, co	ntrol or any other connection or interest?			
No Yes, please specify				
Has insurance cover for the Buyer been applied from other credit insurers	?			
No Yes, please specify	ID.			
Insurance Company Credit limit, El	JK			
Export Transaction				
Goods to be exported				
Product class				
food and beverages				
consumer goods (e.g. clothes, footwear, mobile phones/accessories)				
raw materials (e.g. steel, plastic pellets)				
construction and building materials (e.g. roofing and flooring materials,	paint, class, doors, pipes)			
paper, metal, glass, and plastic packages small spare parts for vehicles/machinery				
timber, wood, paper, board				
medicine and health care supplies/accessories				
other non-capital goods, please specify				
capital goods (i.e. none of the above)				
The Exporter is the manufacturer				
Yes No, please clarify				
Estimated delivery date	Delivery terms			
Payment terms	Finnish content % (being costs from Finland	d + profit)		
Does the delivery contract include a clause regarding retention of title of e. Yes No	xported goods?			
If yes, please clarify				
until full payment by the Buyer				
until which date				
Is there an agent involved?				
No Yes, please specify				
Agent				
Official name:				
Postal address:				
Country:				
Commissions and fees to the Agent, %:				
Bank				
Official name	Country			
Contact person				
First name:				
Last name:				
Phone number:				
E-mail address:				
I .				



Destination of the product
Buyer is the end-user of the products and/or services exported
Yes
No, end-user's official name and address
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
opening the state/region in the particular country and the business operation/anitotic, where the goods will be used
Industry sector of the business operation where the goods will be used (choose one):
Energy Chemicals
Metals & Mining
Pulp Industry Cartesian Pulp Industry
Paper Industry
Other Forest Industries
Information Technology Telecommunications
Shipbuilding and Marine Transportation
Marine Ports & Services
Textile or Footwear Manufacturing
Building and Construction
Health Care Other places aposity
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)?
Yes, please describe briefly what they are
No. places describe briefly your recepting
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
Yes 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.
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
Location and the type of investment
Location and the type of investment GPS coordinates of the location in DMS/DDM/DD form
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):
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
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,
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
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
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
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
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
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
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
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
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
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
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
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
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

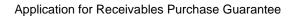




Environmental and social impacts and risks In line with Finnvera's environmental and social risk management policy and international agreements, Finnvera is committed to identifying and addressing adverse impacts and risks that business operations that are supported by Finnvera, may cause to the environment, 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 ar reimburse Finnvera the costs incurred when acquir	nd notify Finnvera of any changes without delays. ring 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