

## Application

Please select from the following options:

We apply for a guarantee for an arrangement where the Buyer accepts our Bill of Exchange and a bank discounts it  
Please specify the credit instrument:

- Bill of Exchange  
 Promissory note  
 Information not available yet

We apply for a Buyer Credit Guarantee for Buyer's loan

We apply for FEC financing

We apply for Interest Equalisation for a fixed interest loan financed by a bank

If you apply for FEC financing or interest equalisation, please specify:

- Fixed interest  Offer rate  
 Floating interest  Contract rate

Contract rate: CIRR will be locked on the day of signing the financial contract.  
Offer rate: CIRR will be locked on the date of FEC offer. The length of the CIRR holding period (1-12 months) shall be decided on the date of FEC offer and an additional spread shall be added to the applicable CIRR according to the OECD terms. The final interest rate will be determined upon signing of the credit agreement. Any amendments to the chosen Contract rate or Offer rate need to be made by sending an amended application to Finnvera plc.

We apply for a Guarantee for

a limit for continuous deliveries, please specify:

Credit limit (amount and currency):

Estimation of the export for 12 months:

a single export transaction, please specify:

Overall Contract price and currency:

If repayment period is 2 years or more, please specify:

Costs from Finland:

Costs from Buyer's country:

VAT:

Costs 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:

## Exporter

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
<p>Is the company part of a group  <input type="checkbox"/> Yes, please specify: <input type="checkbox"/> No</p> <p>Official name of the parent company:</p> <p>Country:</p> <p>Business ID:</p>		

Applicant's contact person		
First name:		
Last name:		
Phone number:		
E-mail:		
<b>Exporter's beneficial owners (not applied to listed companies)</b>		
Does the Exporter have any 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, personal identity code, position, connection with the owner, connection with the Exporter)		
<b>Buyer</b>		
Official name of the Buyer		Sector (TOL 2008)
Postal address	Invoicing address	
Country	Website	Business ID
Owner's/Contact person's		
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 <input type="checkbox"/> Enclosed <input type="checkbox"/> Provided later <input type="checkbox"/> Available at website		
If Finnvera acquires credit report, 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"/> Yes <input type="checkbox"/> No		
Is there an ownership, control, power of decision or other dependency relationship between the Applicant / Exporter and the Buyer? <input type="checkbox"/> Yes, please specify: <input type="checkbox"/> No		
<b>Please answer also following questions in this section in case you are applying for a Guarantee for Bill of Exchange/Promissory note.</b>		
The Buyer is <input type="checkbox"/> Existing customer since year: <input type="checkbox"/> New customer If the customer is not new, please 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"/> Yes, please specify: <input type="checkbox"/> No		
Has insurance cover for the Buyer been applied from other credit insurers? <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify: Name of the Insurer <span style="float: right;">Credit limit, EUR</span>		

Does the delivery contract include a retention of title clause related to the export product?

No  Yes

If yes, please specify:

Until the Buyer has paid the purchase price in full

Other date, please specify:

**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

Date of delivery contract

Estimated time of delivery

Terms of payment

Terms of delivery

Finnish content of the contract price

Is there an agent involved in the export transaction?

Yes, please specify:

No

Official name:

Address:

Country:

Commissions and fees to the Agent, %:

**Lender / Arranging Bank**

Official name

Country

Contact person

First name:

Last name:

Phone number:

E-mail:

**Credit terms**

Borrower / Debtor

Buyer

Other than 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

<p>Guarantor:</p> <p>Official name:</p> <p>Postal address:</p> <p>Country:</p> <p>Business ID:</p> <p>Contact details:</p> <p>Audited consolidated financial statements of the Guarantor and it's parent company for the last 3 reporting periods</p> <p> <input type="checkbox"/> Enclosed             <input type="checkbox"/> Provided later             <input type="checkbox"/> Available at the website         </p> <p> <input type="checkbox"/> Pledge of the export product  <input type="checkbox"/> Other type of collateral, please specify:         </p>
<p><b>Destination of the product</b></p> <p>Is the buyer the end-user of the export product?</p> <p> <input type="checkbox"/> Yes  <input type="checkbox"/> No, end-user's official name, address and country:         </p> <p> <input type="checkbox"/> No, end-user is unknown         </p> <p>Country, where the export product is to be used IF not the same as the buyer's / end-user's country</p> <p>The name and the location of the business operation, where the export product will be used</p> <p>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</p>
<p>Are you aware of any negative environmental and / or social impacts or risks (including human rights risks) related to;</p> <ul style="list-style-type: none"> <li>- export product or it's production chain</li> <li>- 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)</li> </ul> <p> <input type="checkbox"/> Yes, please describe what kind of potential impacts or risks have been identified         </p> <p> <input type="checkbox"/> No, please describe how has this issue been examined         </p>
<p>Do you want Finnvera's environmental and social adviser to contact you and discuss environmental and social issues? Alternatively contact Finnvera's E&amp;S team directly: <a href="mailto:ESG@finnvera.fi">ESG@finnvera.fi</a>.</p> <p> <input type="checkbox"/> Yes <input type="checkbox"/> No         </p>
<p><b>In the case the exported goods are capital goods, or the repayment period 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></p>
<p><b>Location and the type of investment</b></p> <p>Coordinates for the location of use of the export product (DD-format, e.g. 60.1652, 24.9132)</p>
<p>Type of the investment where the goods will be used (choose one):</p> <p> <input type="checkbox"/> New industrial undertaking or a project  <input type="checkbox"/> Expansion of an existing business unit/site  <input type="checkbox"/> Replacement investment only         </p>

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); Integrated 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:
- 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](http://www.wri.org/aqueduct); The Water Scarcity Atlas: [www.waterscarcityatlas.org/waterstress](http://www.waterscarcityatlas.org/waterstress))  
Specify:
- Area of archaeological or cultural significance  
(Potential source of information: UNESCO World Heritage List: [whc.unesco.org](http://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](http://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:

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.  
Specify:

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 operation 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.

We hereby declare and confirm that:

- (a) the information we have submitted or will submit, directly or through the relevant applicant, to the Finnvera Group (Finnvera Plc ("Finnvera") 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 and/or the Bills of Exchange;
- (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 acting under any capacity in our name or on our account are found, by a court of competent jurisdiction, to be engaged in bribery within the meaning referred to in 1 (c) above, or it is otherwise indisputably proven that such person has been or is engaged in a comparable act, in each case in connection with the Export Transaction, we hereby undertake to

- (a) reimburse Finnvera for any amounts Finnvera has paid or shall be required to pay under the terms and conditions of the Buyer Credit Guarantee/ Bills of Exchange Guarantee relating to the Export Transaction and any costs and expenses incurred in connection with such Buyer Credit Guarantee/ Bills of Exchange Guarantee (all such amounts together the "Indemnification") and pay annual interest on the amount of Indemnification, starting from the date of payment, at the interest rate referred to in Section 4 Subsection 1 of the Interest Rate Act (633/1982 as amended); and to
- (b) reimburse FEC, where FEC has provided financing for the Export Transaction, for any interest subsidies already paid at the time of the termination of the payment of interest subsidies, based on the second item of Subsection 1 of Section 17 of the Act on Officially Supported Export and Ship Credits and Interest Equalization (1543/2011 as amended, the "Act") and exceeding the interest compensation received by FEC or the State Treasury (the "Excess"), as applicable and pay annual interest on the amount of interest subsidy paid, starting from the date of payment, at the interest rate referred to in Section 4 Subsection 1 of the Interest Rate Act.

In the event that there is more than one exporter, whose deliveries are being guaranteed and/or financed as part of the Export Transaction, our liability under points (a) and (b) above, respectively, shall be limited to our Payment Proportion (as defined below) of the Indemnification and/or the Excess, as applicable.

For the purposes of this clause:

- (1) "interest subsidy" (in Finnish: "korkotuki") and "interest compensation" (in Finnish: "korkohyvitys") shall have the meaning assigned to them in the Act and shall be construed accordingly for the purposes of calculating any sum to be reimbursed as set out above; and
- (2) "Payment Proportion" shall mean the proportion that the export credit amount to finance our export contract(s) (including any Finnvera guarantee premium relating to our export contract(s) and any related local costs) bears to the export credit amount to finance the total Export Transaction (including any Finnvera guarantee premium and any local costs).

**3. General undertaking**

We hereby undertake that the information submitted or to be submitted to the Finnvera Group concerning the 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 the 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 the Export Transaction the Finnvera Group may require.

We undertake to pay the handling fees charged by Finnvera and FEC, respectively, for decisions made and documents issued in respect of this Application.

We give our consent to the fact that Finnvera and FEC and the banks, finance companies, insurance companies and other financiers and advisors handling matters related to this export transaction and the financing of this export transaction may give each other information about the applicant company, its export trade and the financing of the export transaction without being hindered by the applicable confidentiality regulations.

**4. 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.

**5. 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 and name in capital letters	

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