

**The UniCredit Bank offers investment loan for general and green purposes refinanced by Eximbank within the framework of Demján Sándor Investment Loan Program with favourable interest rate in HUF or EUR for domestic enterprises.**

The purpose of the loan program is to finance new investments in Hungary as well as to support the investments related to environmentally sustainable economic activities of enterprises by financing with attractive interest rate.

The loan provided with favourable interest rate in the framework of this program is considered as state aid and its form is considered as favourable interest rate loan according to de minimis<sup>1</sup> or General Block Exemption Regulation (GBER)<sup>2</sup>.

#### **Why is this loan advantageous to your company?**

- The loan is available for SMEs and large enterprises (depending on subsidy category).
- You can have an investment loan with favourable, state-subsidised, fixed interest rate.
- The term of loan can be maximum 15 years.
- This loan means long term financing with predictable financing costs and debt service fixed in advance that adjusts to the construction period and the useful life of the investment.

#### **To whom do we recommend the Exim Green Investment Loan?**

- To any resident business organization complying with the conditions of the loan program, with the General Business Terms of Eximbank, with the Guidance Note of Eximbank on the Sándor Demján Loan Program Exporters of Future products and with the subsidy rules.
- The investment must meet the eligibility criteria required by Eximbank.
- **If you are requesting a green loan to finance a development whose eligible costs meet one of the following sustainable investment objectives:**
  - renewable energy production (according to de minimis or 41. GBER);
  - building of energy storage capacity (according to de minimis or 41. GBER);
  - sustainable transport, electromobility (according to de minimis or 14. GBER);
  - energy efficiency - machinery, equipment and technology (according to de minimis, 14. GBER, 17. GBER or 38. GBER);
  - energy efficiency - modernization of existing buildings (according to de minimis or 38/a. GBER);
  - sustainable real estate investment – construction or purchase (according to de minimis, 14. GBER, 17. GBER or 38/a. GBER);
  - sustainable water maintenance (according to de minimis, 14. GBER or 17. GBER);
  - sustainable waste management (according to de minimis, 14. GBER, or 17. GBER).

<sup>1</sup> according to Commission Regulation EU 2023/2831 t

<sup>2</sup> according to Commission General Block Exemption Regulation 651/2014/EU



**Main parameters of the Loan:**

Loan type:	Investment loan.
Loan amount:	The maximum amount of all requested loans in the Exporters of Future Investment Loan and Green Investment Loan is separately HUF 6 billion or EUR 15 million per client.
Term:	Maximum 15 years.
Availability period:	It shall be determined in line with the construction period, but it is maximum 24 months and no longer than the date of commissioning of the investment and the grace period.
Currency:	HUF or EUR.
Interest rate:	According to the client rating and the purpose of the loan, the interest rate is fixed for the whole term.
Interest payment:	1, 3 or 6 monthly.
Grace period:	Maximum 2 years, but not shorter than the availability period.
Repayment of the principal:	After the availability period 1, 3 or 6 monthly, in equal instalments or based on individual repayment schedule taking into consideration that the amount of the instalments due in the last 20% of the term cannot exceed 60% of the total loan amount.
Handling fee:	1% of the loan amount, flat fee
Commitment fee:	0.5% p.a. on the undrawn part of the loan amount
Other costs:	Costs deriving from the non-performance of obligations specified in Government Decree No. 85/1998 /V.6./ on interest equalisation.

**Loans may not be provided for purposes** detailed in the document called Guidance Note of Eximbank on the Sándor Demján Loan Program Exporters of Future products, available on the website of Eximbank.

**This information is not fully comprehensive.** Further information about the program is available on the website of the Eximbank: [www.exim.hu](http://www.exim.hu)

If you are interested, please feel free to contact your relationship manager.

You can find further information about our Bank and our products on our webpage: [www.unicreditbank.hu](http://www.unicreditbank.hu).

UniCredit Bank Hungary Zrt.

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This information should not be considered an offer. The Bank reserves the right to change conditions. UniCredit Bank reserves the right to decide individually on loan disbursement and on the amount and conditions thereof, based on the loan application and documents submitted.

