

The Hungarian Export-Import Bank Private Limited Company (Eximbank) grants a credit guarantee with state counter-guarantee to investment and working capital loans extended by banks to clients.

#### **Why is the guarantee granted by Eximbank advantageous?**

- Your company may receive a loan subject to lower collateral;
- In case of SMEs, it can be requested for up to 80% of the principal amount of the loan transaction financed;
- The de minimis state aid restrictions are not applicable;
- The guarantee can be issued in HUF, EUR according to the currency denomination of the loan;
- The fee for the guarantee is favourable, to be set individually on the basis of the collateralisation of the loan and the rating of the borrower.

#### **Who is the Eximbank guarantee recommended for?**

For domestic SMEs and large enterprises that

- request financing in HUF or EUR not from Eximbank sources;
- have been existing and validly operating entities under Hungarian law for at least one year, are resident in Hungary and their seat is located in the territory of Hungary;
- are not under bankruptcy, liquidation or dissolution proceedings and no such proceedings have been initiated against them;
- have no past due tax debt or public debts that can be recovered as tax or past due debts from a loan, guarantee or a leasing agreement;
- are not in a difficult financial situation as defined in 6. § of Government Decree 37/2011 (III.22.);
- comply with the provisions of Eximbank's Business Regulations.

#### **Features of the Eximbank guarantee**

- Loan types the guarantee can be issued for: investment loan or working capital loan that is not refinanced by Eximbank.
- In case of large enterprises the level of guarantee granted by Eximbank is maximum 50% of the loan's principal amount, in case of SMEs and small MidCap<sup>1</sup> companies it is maximum 80%.
- The Eximbank's guarantee is 100% underpinned by the State's counter-guarantee but is outside of the scope of de minimis state aid rules.
- In addition to the Eximbank loan guarantee, other collateral is also expected for the transaction in question.
- Eximbank will enter into contract for issuing the guarantee directly with the enterprise.
- The issuance of the guarantee is not automatic; Eximbank reserves the right to assess every transaction individually.
- The exclusionary conditions for granting a guarantee are contained in Eximbank's Business Regulations and the "General Terms and Conditions of the Guarantee" document.
- The guarantee fee is determined individually depending on the risk of the client and the transaction, the other fees related to the guarantee are included in Eximbank's list of conditions.

<sup>1</sup> Small MidCap: has fewer than 500 employees and its annual net sales do not reach the HUF equivalent of EUR 100 million, or its balance sheet does not reach EUR 86 million in HUF, and it is not qualified as an SME.

#### **Documents required for the guarantee application**

- Documents required for the loan assessment as specified by the bank.
- Documents requested by Eximbank and the conclusion of the associated guarantee issuance agreement and collateral agreements.

**This information is not fully comprehensive and does not qualify as an offer.** For further information in Hungarian about Eximbank's services, tariffs and business regulations, please visit their website at [www.exim.hu](http://www.exim.hu).

If you have any questions, please feel free to ask your contact person at UniCredit Bank, or our colleagues at one of our many bank branches.

Further information about our bank and products is available on our website [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 the 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.