

## FAVORABLE LOAN FOR MICRO, SMALL AND MEDIUM SIZED ENTERPRISES IN CO-OPERATION WITH THE EUROPEAN INVESTMENT BANK!

UniCredit Bank Hungary Zrt.'s loan product ensuring direct access to European Union funds on the basis of an agreement between the Bank and the European Investment Bank (EIB).

**EIB SME Loan** provides favorable terms and conditions for investment projects and long term working capital financing of SMEs (micro, small and medium-sized enterprises) operating in the field of agriculture, industry and service sector.

### Why is the EIB SME Loan advantageous to your company?

- You can gain access to long-term financing with favorable rates of interest.
- You can bring forward and realize your ideas related to the development of the company.
- You can strengthen your company's market position.
- The loan can be used for financing of used assets and permanent working capital as well.
- The loan is available for an investment that has already been started or completed recently.

### To whom do we recommend the EIB SME loan?

Micro-, small- and medium-sized enterprises and private entrepreneurs if they have

- less than 250 employees on a consolidated basis at the time of signing the loan agreement,
- no overdue or rescheduled public debts,
- no overdue credit debt at the Bank,
- no overdue or defaulted credit debts at other banks according to the Interbank Credit Information System (KHR),
- not been in the last 2 years or are not under bankruptcy- or liquidation process or under final settlement, and there is no execution proceeding in progress against them.
- If the main activity of the Borrower and the purpose of the loan are eligible according to EIB rules.

### Features of the EIB SME loan

Purpose:	The credit facility may be used – except for the credit purposes excluded – for revolving or non-revolving working capital financing and investment projects in the field of industry, agriculture, agro industry, commercial services, tourism, as well as infrastructural developments, especially for projects enhancing the knowledge-based economy, energy and environmental protection, health, education. The total cost of an eligible project should not exceed the EUR 25,000,000.
Loan amount:	The maximum loan amount is EUR 12,500,000 or its equivalent in HUF. There is no requirement regarding minimum loan amount.
Term:	Minimum 2 years, maximum 12 years in case of investment loan, but not longer than 20.12.2030
Interest rate:	1 or 3 months' BUBOR/EURIBOR + interest margin with financial advantage, depending on the result of the credit rating and the credit solvency of the Borrower.
Interest payment:	Monthly or quarterly in accordance with the interest period, in case of working capital financing also on revolving basis.

Grace period:	It is determined in the course of credit assessment, depending on the Borrower's needs and the return on the investment project.
Repayment:	Monthly or quarterly in equal installments, in case of working capital financing also on revolving basis.
Credit Approval Fee:	According to the current List of Conditions for Enterprises, Municipalities and Business Organizations available on UniCredit website and in branches.*
Disbursement fee:	Subject to agreement, depending on the result of the Borrower's rating.*
Commitment fee:	Subject to agreement, depending on the result of the Borrower's rating.*
Handling fee:	Subject to agreement, depending on the result of the Borrower's rating.*

### Other terms and conditions:

- The total amount of the EIB SME Loan provided for a project may reach 100% of the project costs over the own funds, with regard to the fact that the total sum of the credit and leasing funded by EIB along with other subsidies provided by the European Union should not exceed the 100% of the project costs.
- The use of an investment loan must be certified by invoices. At the time of the disbursement of the credit facility the invoices must be attached to the disbursement request.
- The investment must comply with EU and national legislation with regard to energy efficiency, health, safety and environmental protection.
- The Bank accepts first of all real estate property, assets or equipment financed from the investment loan provided by UniCredit Bank as collateral. Depending on the Borrower's rating and the loan amount the surety of the Garantiqa Hitelgarancia Zrt. or the Rural Credit Guarantee Foundation are also available as collateral.
- The investment must be implemented within a period of up to 3 years. The investment could have been started 3 years before signing the loan agreement at the earliest.
- The investment has to involve expansion or modernization, mere repair or maintenance activities cannot be considered as an eligible loan purpose.
- The EIB SME Loan is not available for companies having a main activity in the real estate sector.

The present leaflet is not comprehensive. If you have any questions, please feel free to ask your contact person at the 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.

\* For Small Business Customers according to the current "List of Credit Fee Conditions for Small Business Customers". Small Business Customers are defined in the current "List of Conditions for Small Business Customers".

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.