EIFO-Guarantee

EIFO-Guarantee is a loss guarantee that covers a share of the final loss on each individual guarantee-backed financing.

Examples of Financing Purposes

Capital investments, including company properties and production lines.	**Acquisition of companies abroad** as well as ownership transfer and further development of an established company.	**Implementation of green transition** or launch of resource-saving products.
Specific orders, e.g., processing credits, advance payment guarantees, performance guarantees.	**Financing for** startup, growth, and export of **defense companies and dual-use technologies.**	**Credit facilities for** financing the company's ongoing **working capital.**

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Customer Characteristics

1. The company must have positive equity and be creditworthy.
2. The company and affiliated group companies must have a maximum of 749 employees (1).
3. Must not be listed on a main stock exchange, and the financing must expand the bank's commitment.

(1) or a maximum of 1,499 employees and meet an innovation criterion according to the EU's General Block Exemption Regulation

Terms and Conditions

Bank's facility size
DKK 2,000,000 – No maximum limit.

Coverage
Up to 80% of the final loss on the specific facility, but a maximum of 50% of the bank's total loss on the customer (see loss limitation).

Establishment fee
Fixed fee of DKK 10,000-20,000 for guarantee amounts of DKK 0-25 million and 0.1% of the guarantee amount for guarantee-sizes over DKK 25 million.

Premium
Determined based on individual rating and typically ranges from 0.8% to 6.3% p.a. of the guarantee amount.

Term
Up to three years for credits and guarantees (possibility of extension) and follows the bank's term for leasing and investment loans.

Loss limitation
As a rule, a maximum of 50% of the financial institution's total loss is covered. Can be deviated from by individual assessment and agreement on the allocation of collateral.

Individual credit assessment
Applications are processed individually. Processing time varies depending on the size and complexity of the case - reach out to us in good time.