

# Self-Service Growth Loan

For companies requiring more financing for growth than the financial institution can provide. The loan is suitable for smaller investments and scaling up operations.



## Customer Characteristics

- 1 Must have positive equity and be creditworthy
- 2 The company and any affiliated group companies may have a maximum of 249 employees and must be independent of larger enterprises
- 3 Minimum 20% self-financing and a DKK/EUR balance of 120 million DKK at group level
- 4 May not be used for refinancing and must meet accounting and credit requirements (1)

## Examples of Financing Purposes

Financing of **capital investments** as well as strengthening the company's **working capital** for growth

**Green transition**, e.g., investment in more resource-efficient solutions or sustainable products

In cases of **ownership or generational transfer**, the loan can help ensure the transfer takes place on solid financial terms

Financing of **development activities**, e.g., product development or establishment of a new business area

**Scaling up production** or automation to meet increased demand

**Capital readiness** to respond quickly to strategic opportunities, e.g., acquisitions or partnerships

## Rammer og vilkår



Facility size  
200.000 DKK – 1.000.000 DKK



Co-financing  
50% of the total financing requirement. Note: EIFO guarantee coverage cannot be applied for with 1:1 co-financing.



Establishment fee  
Fixed fee of DKK 10,000



Interest rate  
CIBOR3 plus a surcharge (4–10%) determined based on the financial institution's individually assigned rating.



Term  
Up to 6 years, including a maximum of 12 months of payment deferral, with no extension option



Declarations and Collateral  
Joint and several guarantee covering 25% of the principal from actual owners, company charge, dividend restriction, withdrawal declaration from the ownership group, agreement on duty to inform.



Self-Service Solution  
Applications are submitted via EIFO's customer portal. Please note that EIFO's self-service products can only be applied for by financial institutions.

(1) The requirements include: No auditor reservations or 'going concern' uncertainty in the latest financial year; no OIV (early warning) flag in the financial institution.