

# 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 <b>capital investments</b> as well as strengthening the company's <b>working capital</b> for growth	<b>Green transition</b> , e.g., investment in more resource-efficient solutions or sustainable products	In cases of <b>ownership or generational transfer</b> , the loan can help ensure the transfer takes place on solid financial terms
Financing of <b>development activities</b> , e.g., product development or establishment of a new business area	<b>Scaling up production</b> or automation to meet increased demand	<b>Capital readiness</b> 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.