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Growth Guarantee

The Growth Guarantee (Vækstgaranti) is an option for companies that, as part of an overall financing solution, need to provide performance or payment guarantees.

Examples of Financing Purposes

Guarantees for **capital investments**, including rent guarantees.	**Debtor substitution on guarantees** in connection with ownership transfers.	**Guarantees to leasing companies**, e.g., in connection with the green transition of production.
Guarantees for **specific orders**, such as advance payment guarantees.	**Payment guarantees** in connection with public tenders.	**Performance guarantees** for main or subcontracting Agreements.

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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 guarantee must be issued for a Danish company.

(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

Facility size
DKK 200,000 – no maximum limit.

Co-financing
Minimum 50%.

Establishment fee
Fixed fee of DKK 20,000–40,000 plus 0.5% of the guarantee amount. For work guarantees, Tryg Garanti charges DKK 5,000 for setup plus a handling fee of DKK 750 per issued guarantee.

Guarantee commission
CIBOR3 plus individual rating (ranging from 2% to 5.25%). Paid quarterly in advance.

Term
Follows the expiry date of the guarantee. For work guarantees, this is defined by the guarantee text.

Declarations and collateral
Option for an individual collateral package incl. withdrawal and dividend restriction declarations, company charge, pledge of equity interests, limited personal guarantee, intercreditor agreement.

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.