Buyer Financing

With buyer financing, Danish exporters can offer foreign buyers credit without taking on the risk themselves. EIFO covers the bank's loss if the foreign buyer fails to pay.

*Note: This example is based on the SME-Guarantee**

Examples of Financing Purposes

When financing a foreign buyer's **purchase of machinery or production equipment** from a Danish exporter.	When a foreign buyer receives credit for **purchasing of finished goods** from a Danish company.	Financing of **construction projects** carried out by a Danish exporter for a foreign customer.
When selling Danish **IT solutions and software licenses** to a foreign buyer under a payment agreement.	When financing a foreign buyer's purchase of **consulting services** from a Danish exporter.	For **project-based deliveries** from a Danish exporter, where production time and complexity are high.

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Requirements

1. The buyer must be approved as creditworthy by EIFO.
2. The buyer's home country must be covered by EIFO's guarantee scheme.
3. The buyer must wish to receive credit for placing a specific order with the exporter.
4. The buyer pays the guarantee premium as well as costs and interest to the bank.

Terms and Conditions

Facility size
Up to DKK 25,000,000.

Danish economic interest
A transaction covered by an export credit must meet the general requirements for Danish economic interest.

Interest
Interest is determined based on country risk, credit risk, and maturity, in accordance with the EU and OECD minimum premiums. Try the premium calculator at EIFO.dk to calculate the premium.

Term
The credit is between 181 days and 5 years.

Declarations and collateral
You must sign that the work is carried out in an environmentally and socially responsible manner. In addition, documents are required from the bank and the exporter.

Credit assessment
The customer must be creditworthy. You can get a pre-approval of your customer from us and use financing as an additional sales argument.

**Buyer financing also includes EIFO's Project Financing Guarantee, Financing Guarantee, Buyer-Credit Guarantee, Supplier-Credit Guarantee, Operational Leasing Guarantee*