

# EIFO-Guarantee

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



## 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*

## Examples of Financing Purposes

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

## Terms and conditions

	<b>Bank's facility size</b> 2.000.000 DKK – No maximum limit.
	<b>Coverage</b> 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).
	<b>Establishment fee</b> Fixed fee of 10,000-20,000 DKK for guarantee amounts of 0-25 mDKK and 0.1% of the guarantee amount for guarantee-sizes over 25 mDKK.
	<b>Premium</b> Determined based on individual rating and typically ranges from 0.8% to 6.3% p.a. of the guarantee amount.
	<b>Term</b> Up to three years for credits and guarantees (possibility of extension) and follows the bank's term for leasing and investment loans.
	<b>Loss limitation</b> 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.
	<b>Individual credit assessment</b> Applications are processed individually. Processing time varies depending on the size and complexity of the case - reach out to us in good time.