



Finance your company with a Working Capital Guarantee

A Working Capital Guarantee helps you finance your current operating expenses.

We assume part of the bank's risk, making it more attractive for your bank to give you credit.

A Working Capital Guarantee covers your operating credits and guarantees in connection with your company's general exports or specific single export orders.

What are the advantages of a Working Capital Guarantee?

Obtain credit from your bank when the bank requests additional security.

A Working Capital Guarantee will enable you to get the bank credit you need to develop your company.

Accept more orders

By allowing us to provide a guarantee to your bank, you will have easier access to credit from the bank and the cash flow to accept more and larger orders.

Stable financing package

A Working Capital Guarantee provides the additional security to make your financing stable and long-term.

A Working Capital Guarantee will allow you and your bank to concentrate on business.

Invest

With better credit conditions, you can afford to take on more staff, implement your growth strategy or otherwise grow your business.

What does a Working Capital Guarantee cover?

Application

Operating credits and guarantees

Cover

Part of the bank's loss if your company goes into liquidation

Percentage of cover (of the bank's loss) up to
80 %

Amount up to

No minimum or maximum amount

Credit period up to
3 years

What are the steps in the process?

Clarification

Offer

Guarantee

Need

Your company has obtained a large order which requires extra liquidity, or you have a general requirement for operating credit.

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Offer

In case we wish to cover the transaction we will forward an offer to your bank. The offer includes your credit rating and premium. The bank will contact you.

Acceptance

Once you and your bank accept the offer, the bank will ask us to issue a Working Capital Guarantee.

Yes!

We issue a Working Capital Guarantee and you obtain your credit in the bank.

Contact

Your bank is willing to offer you credit but requests additional security before saying yes. We can provide this additional security.

2



4



5



6

Credit assessment

The bank fills in a rating form, and you sign a company declaration. The bank submits both documents to EKF. We assess your company

3

Three practical questions

How much?

You pay a premium based on the company's creditworthiness.

Rating	Premium p.a.
A	0,8 %
BBB	1,2 %
BB	2,0 %
B+	3,8 %
B-	6,3 %

In addition, you will pay interests and costs to your bank for your loan. Your bank can give you the total price.

What does it require?

You have to be a Danish exporter or a sub-supplier to an exporter.

Your company must be creditworthy.

Your company must help generate economic growth in Denmark.

You have to sign a declaration stating that the process of filling the order is conducted in an environmentally and socially responsible manner.

What can you do?

Contact your bank for an immediate application.

Contact us for more information regarding Working Capital Guarantees.

Fill in a company declaration on www.ekf.dk for preparation.

Visit www.ekf.dk to read about success stories, country lists, terms and requirements.