



# CA Inhouse Factoring

Optimally financed and secured  
Your receivables management in your own hands

## Your benefits at a glance

### Improve your liquidity

- Up to 90% instant payout on purchase purchase price
- Your financing volume grows in line with turnover
- Easier liquidity planning thanks to a steady cash inflow
- Creation of credit lines

### Increase your ability to act

- Increase sales potential by Granting flexible payment terms at home and abroad
- Realise purchasing advantages with your suppliers
- Improved financial flexibility for investments without extending the credit line

### Optimise your balance sheet

- Increase in equity ratio due to Balance sheet reduction due to non-recourse sale of receivables (factoring)
- Improved company rating (Basel III)

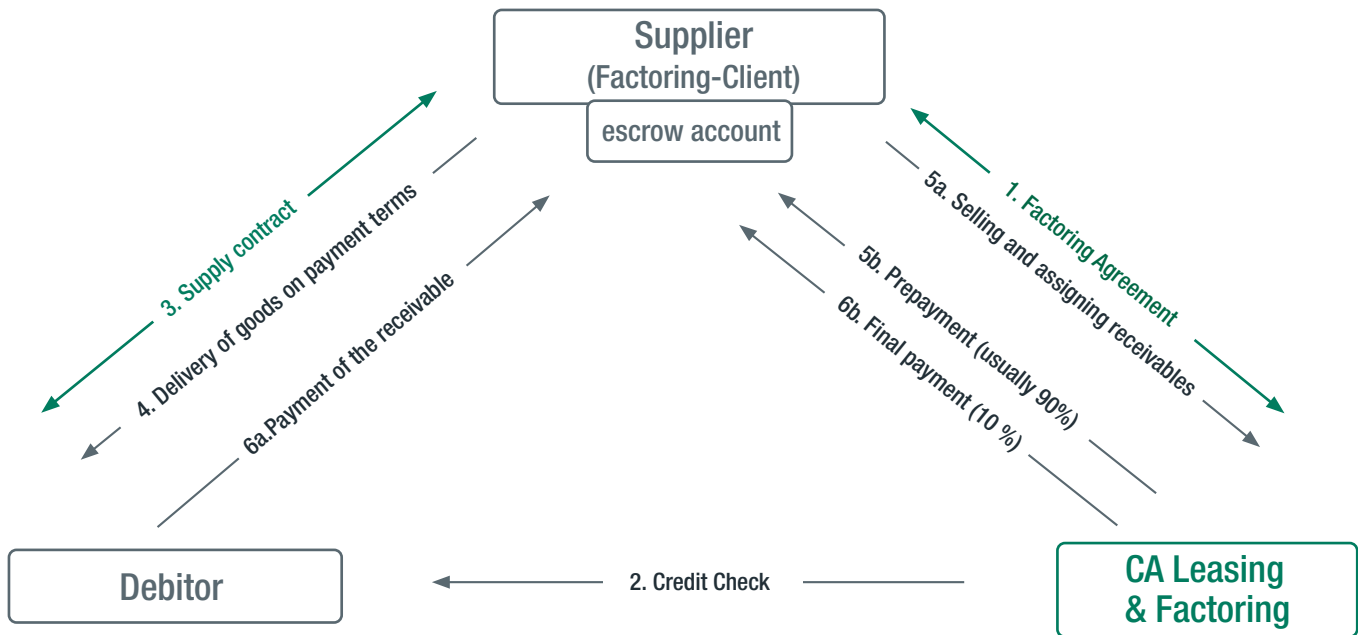
### Protecting your growth

- 100% insurance cover under debtor limits
- Possibility to include your existing credit insurance
- Ongoing credit assessment of your debtors
- Global prosecution with local partners

### You are continuously informed

- All data in real time via Eurofactor Online (EOL)
- With daily and monthly client reports

## How does CA Inhouse Factoring work?



### Process

1. CA Inhouse Factoring can be organised in an 'open' or 'silent' manner. In contrast to the open method, where the customer is informed about the factoring, the assignment of receivables to CA Leasing & Factoring is not disclosed in the silent method.
2. We check the creditworthiness of your domestic and foreign debtors at the start of a relationship and then on an ongoing basis. Once the factoring agreement has been signed, we set the appropriate limits for your customers. If you already have credit insurance, we will regularly take over your existing debtor limits.
3. Your receivables are secured up to the limit granted and you can enter into a supply agreement with an open payment term with peace of mind.
4. There are no fundamental changes to your accounts receivable process. You invoice your customers as usual.
5. We will purchase invoices on an ongoing basis within the established credit limit and will normally pay you 90% of the gross invoice value including VAT immediately. 10% will be retained as security for any invoice deductions such as discounts.
6. The customers pay into an invoice account of your company, which CA Leasing & Factoring can only dispose of by way of assignment. The deposit is credited to you when the customer pays or, in the case of del credere, no later than 120 days after the due date.

We cover export countries worldwide. Please contact our sales department for export country selection.