



CA Inhouse Flex Factoring

Financing larger receivables portfolios flexibly and cost-effectively

Your benefits at a glance

Improve your liquidity

- Immediate payment of the purchase price of the receivable, for the dilution risk (invoice deductions) an individually agreed retention is formed
- Optimised liquidity planning through constant cash inflow
- Creation of credit lines

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)

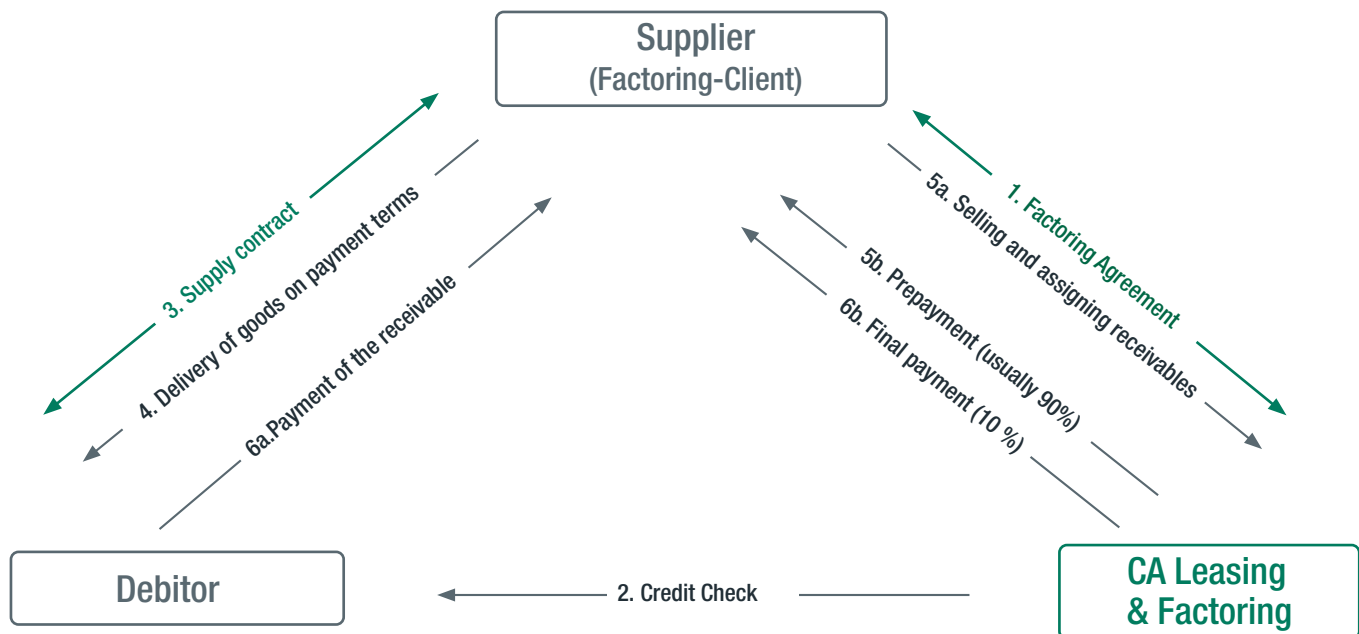
Protecting your growth

- 100% insurance cover within the within the limits granted
- Possibility to use your existing credit insurance
- Ongoing credit assessment of your debtors

More financing flexibility

- Low entry size starting at around €10 million receivables portfolio
- No need for SPV and securitisation of the portfolio
- Shorter preparation time and significantly lower one-off and ongoing and ongoing documentation requirements than with than with traditional ABS programmes
- Regular acceptance of debtor concentrations up to approx. 30
- Flexible contract terms
- Customised purchase schedules for receivables portfolios guarantee low processing costs
- Flexibility in the scope of the programme (e.g. inclusion of additional companies)
- The relationship with your customers remains unaffected by the sale of unaffected by the sale of receivables

How does CA Inhouse Flex Factoring work?



Process

1. CA Inhouse Flex Factoring is specifically designed to meet the needs of companies with large volumes of receivables and is structured as an in-house process, i.e. receivables management remains within your company.
2. We check the creditworthiness of your debtors at the start of a cooperation and then on an ongoing basis and issue appropriate purchase limits for your debtors in Switzerland and abroad.
3. Within the limits granted, your receivables are secured and you can enter into a supply contract with an open payment term with peace of mind.
4. You invoice the customer without a note of assignment when you deliver the goods to the destination. The assignment of the receivables is tacit to your customers.
5. We will purchase the invoices at agreed times, e.g. once a week, within the subscribed debtor limit and pay you the gross invoice value including VAT, less the dilution risk retention, immediately.
6. The deposit will be credited to you upon payment by the customer 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.