



CA Full Service Factoring

All services in one product: financing, credit protection and receivables management - national and international

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 offering flexible payment terms
- Flexible access to funding without commitment fee
- Preferential treatment as an „immediate payer“ with suppliers
- Improved financial flexibility for investment without extending credit lines

Protecting your growth

- 100% insurance cover for your customers within the framework of the credit limits granted
- Possibility to include your existing credit insurance
- Ongoing credit assessment of your debtors
- Global prosecution with local partners

Strengthening your yield

- Manage your accounts receivable
- Reduction in the need for value adjustments
- Realise purchasing advantages with your suppliers
- Free pursuit for purchased receivables Claims

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)

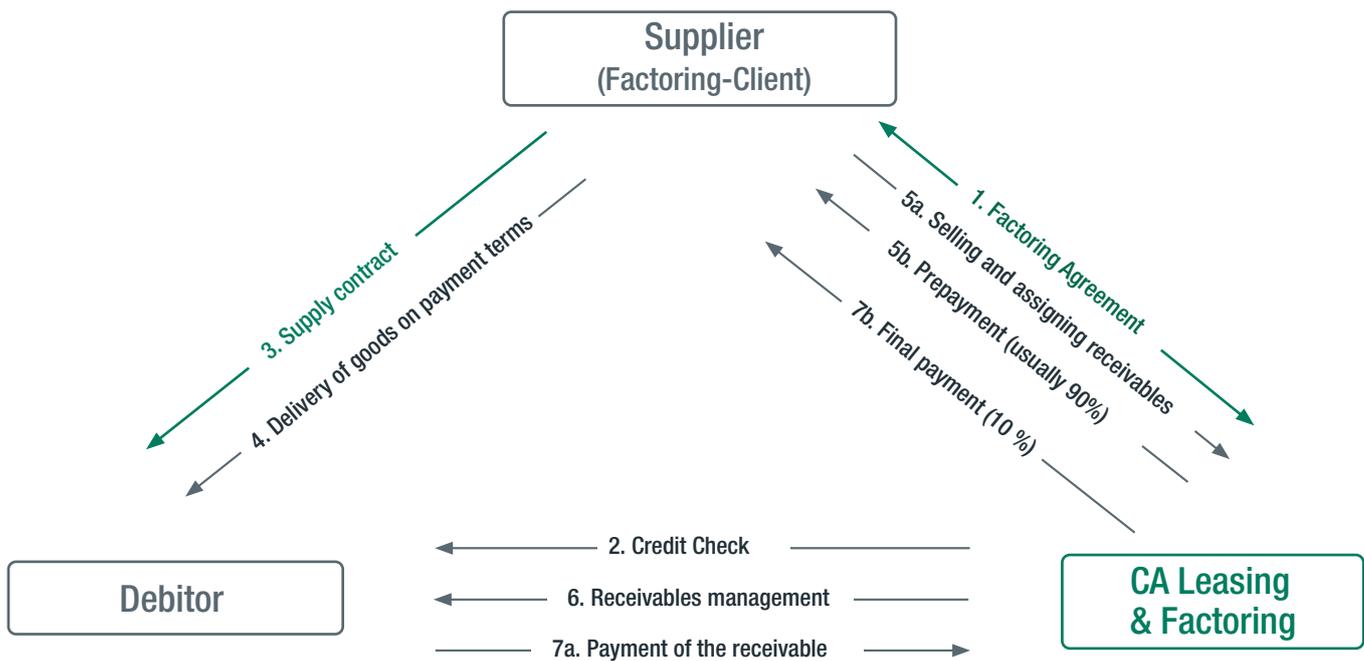
Your exports grow without barriers

- Increase sales by delivering on open terms
- Process exports like domestic transactions - your customers abroad pay into an account in their account in their own country, saving you Bank charges for international transfers
- Less administration than letters of credit

You are continuously informed

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

How does CA Full Service Factoring work?



Process

1. The factoring framework agreement governs the cooperation: The full-service procedure is always open, i.e. your customers are informed about the sale of receivables to CA Leasing & Factoring
 2. We check the creditworthiness of your customers at the start of a relationship and then on an ongoing basis, and set appropriate purchasing limits for your domestic and foreign debtors
 3. Within the limit granted, your receivables are 100% covered and you can enter into a supply contract with an open payment term with peace of mind
 4. When you deliver goods to a destination, you issue an invoice to the customer with a note of assignment informing your debtor that their claim has been sold to CA Leasing & Factoring
 5. We purchase invoices on an ongoing basis within the limits of the debtor limit you have subscribed to and generally pay you 90% of the gross invoice value including VAT immediately. 10% will be retained as security for any invoice deductions (e.g. discounts).
 6. As part of our receivables management service, we monitor your debtors' payments and, if necessary, initiate dunning and collection procedures. The dunning procedure and text will be agreed with you.
 7. 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.