

Pay only 50% of the minimum commission for a whole year!

Business Easy Factoring Liquidity and Security



Is your company aiming to finance organic growth? Are you looking to expand abroad or simply to improve your financial leeway? If so, Business Easy Factoring from Credit Suisse is the ideal choice. With this innovative form of financing, your trade receivables are protected after invoicing by means of credit insurance, and we advance up to 90% of the amount due.

Your Needs

- You require a form of financing that meets the needs of your dynamic day-to-day business and ensures a higher level of liquidity than a credit line
- Longer payment terms can be decisive in winning a contract, but you want to avoid liquidity problems
- When preparing to expand, particularly into foreign markets, you face del credere risks and these risks need to be covered in order for you to be able to offer competitive payment terms (without requiring advance payment)

Your Benefits

- Business Easy Factoring is offered in both open and closed procedures (with or without the debtors being notified)
- Turnover-linked financing on the basis of ongoing advance payment (immediate availability up to 90%) of your receivables by Credit Suisse AG
- Financing and hedging of accounts receivable in more than 100 countries around the world – the 90% insurance coverage allows for nearly risk-neutral growth in new markets and protects your existing accounts receivable portfolio

- Allows you to take advantage of cash discounts
- Gives you the flexibility to grant debtors longer payment periods
- Simple day-to-day processes thanks to the proven FactoringNet application

Requirements

- Turnover of at least CHF 500,000
- Focus on business-to-business (B2B) transactions
- Our factoring clients are Swiss firms; debtors may be domiciled abroad
- Contracts between clients and debtors are primarily subject to Swiss law
- Underlying transaction already concluded when receivables are approved
- Maximum payment term: 150 days
- Clear invoicing procedure with a reminder process that is applied consistently
- Excel-compatible receivables software

Your Costs

		Annual turnover of CHF 0.5 to 5 mn	Annual turnover of more than CHF 5 mn
Interest rate on outstanding financing	→ 1-month LIBOR +	2.50% p.a. margin	Individual margin
Factoring commission rate in % of approved receivables	→ Commission rate for assumption of del credere risk	0.50% ¹	Individual
Debtor review fee	→ Per debtor and year	CHF 50	Individual

¹ Minimum factoring commission of CHF 5,000 per year.

Your Contact

Your product specialist will be pleased to provide detailed information.

Further information is also available on the internet at:

credit-suisse.com/factoring

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