

CUSTOMISED CREDIT OPINION

Protect the tomorrow's business today

On a daily basis, you have to make important decisions, which might determine the state of your business in the future. Consequently, before making a decision to grant a deferred payment to the customer, assess the situation they are in and the possible threats to reduce the risks. Customised credit opinion –assessment and monitoring of your buyers based on trade credit insurance, carried out by the Coface experts globally, – will help you to attain this goal.

- Encountering difficulties in setting credit limits?
- Have no unified model for assessment and monitoring?
- Interested in finding out the risk assessment experts' opinion on your buyers?
- Not familiar with the subtleties of foreign markets?

Customised credit opinion – a reliable decision protecting your business against possible risks.



The product includes:

- Coface rating defining the probability of default;
- recommended credit limit for every buyer;
- monitoring of the recommended credit limit;
- ONLINE service management;
- risk analysis;
- Individual buyer portfolio.

Benefits for you:

- conclusions of Coface experts on your potential or current buyers globally;
- risks of your foreign buyers will be assessed by a Coface specialist working in the same country;
- amount of the credit limit granted to the customer that was recommended by the Coface professionals;
- constant analysis of your buyers' situation and prompt information about its changes;
- portfolio of companies formed independently;
- grouping of companies by the degree of risk, when establishing the Coface rating;
- convenient and simple management of the service online through CofaNet information system;
- monitoring of buyers' situation via the CofaMove mobile application at any time, in any place.

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Fee calculation

Fee for the credit opinion shall be paid each quarter throughout the contract period for the credit opinions provided and will depend on the following:

- zone (A, B or C) to which the buyer being assessed is ascribed (subject to the country in which the buyer's office is registered);
- number of buyers declared by the customer, whose creditworthiness the customer wants to have assessed. .

Minimum yearly fee for the services is 1200 Eur. The contract duration is 12 months.

Service	10-25 buyers			26-50 buyers			More than 51 buyers		
	Zone			Zone			Zone		
	A	B	C	A	B	C	A	B	C
Customised credit opinion	45 Eur/ opinion.	60 Eur/ opinion	115 Eur/ opinion	40 Eur/ opinion	55 Eur/ opinion	95 Eur/ opinion	38 Eur/ opinion	50 Eur/ opinion	90 Eur/ opinion

Should the number of the planned opinions be exceeded, additional orders shall be charged as per pricing of the higher interval (see Table).

Should you not use the available number of opinions during the contract period, the fee for all opinions provided shall be adjusted as per pricing of the lower interval (see Table).

Division of countries to zones:

A				
Estonia	Croatia	Italy	Netherlands	Slovenia
Latvia	Czech Republic	Liechtenstein	Poland	Spain
Lithuania	France	Luxembourg	Portugal	Switzerland
Austria	Germany	Malta	Romania	United Kingdom
Belgium	Hungary	Moldova	Serbia	
Bulgaria	Ireland	Montenegro	Slovakia	
B				
Albania	Cyprus	Finland	Mexico	San Marino
Andorra	Colombia	Gibraltar	Monaco	Sweden
Argentina	Costa Rica	Greece	Nicaragua	Turkey
Bolivia	Cuba	Guatemala	Norway	Ukraine
Bosnia and Herzegovina	Denmark	Honduras	Panama	United States
Brazil	Dominican Republic	Iceland	Paraguay	Uruguay
Canada	Ecuador	Kosovo	Peru	Vatican
Chile	El Salvador	Macedonia	Russian Federation	Venezuela
C				
Other countries				