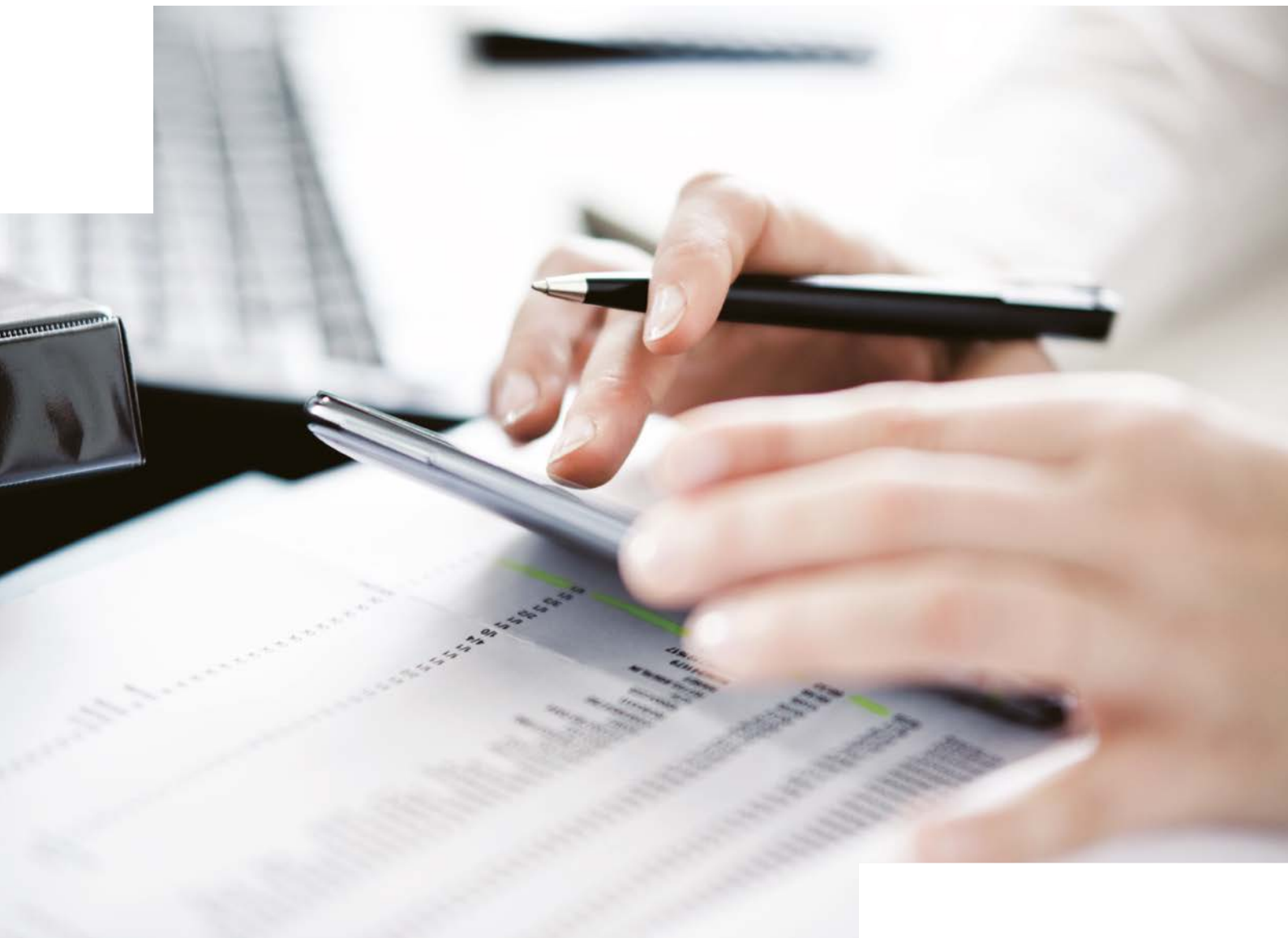


# Factoring – close the gap between invoicing and incoming payments



# Factoring affords greater flexibility

Is your company aiming to finance its own growth? Are you looking to expand abroad or simply to improve your financial scope?

If so, factoring with Credit Suisse is your best option.

With this innovative form of financing, you sell or assign outstanding trade receivables to the bank. You can immediately put the liquidity to use in the company, increasing your flexibility so that you can utilize current market opportunities or finance investments for growth.

# One solution enables you to effectively address several central corporate challenges:

## **Guaranteed liquidity**

Through factoring, you receive, largely irrespective of your clients' payment goals, up to 90% of the receivable amount, and the remainder follows once payment is received. You can use this inflow of liquidity to settle your own invoices more quickly and take advantage of reductions and of any cash discounts. You also gain a competitive advantage, as you are able to grant better payment conditions to your clients.

## **Improved creditworthiness**

As part of our sale of your receivables, the additional liquidity can usually also be used to reduce short-term liabilities. This shortens the balance sheet and therefore improves the equity ratio, which is a key valuation factor in the assessment of creditworthiness.

## **Hedging of del credere risk**

Creditworthiness is verified for each domestic and foreign debtor for factoring clients. One limit is set for each debtor. Within this limit, any potential payment default is covered within the limits of the agreed limits and the contractual agreed conditions. This enables you to ideally protect yourself from debtor default and minimize your risk, e.g. when expanding into new markets. We accept receivables from over 100 countries.

## **Your expert partner for factoring**

As a strong and experienced factoring partner, we have successfully supported companies in a wide range of sectors for many years. Alongside our comprehensive expertise, we can also provide you with particularly attractive solutions.

# The main advantages for you

## Extensive risk assumption

Financing using factoring is based either on the actual purchase of your receivables or on the basis of an assignment credit. In both cases, this provides you with protection against debtor defaults within the framework of the limits agreed.

## Many years of expertise

Our specialists have solid know-how in the factoring area and are familiar with markets and sectors. This ensures you are provided with comprehensive advice to match your needs.

## Customized products

Our factoring services are geared precisely to your needs. We will of course also take account of specific requests concerning receivables management, for example when conducting the reminder process. In the silent procedure, you are in charge of the reminder process in any case. Furthermore, you may potentially be able to make use of an existing credit insurance policy (the In-House Factoring Dual product).

## Simple and efficient online platform

You can meet all your factoring needs online in FactoringNet. Our application enables you to call up the financing, generate reports, and electronically transmit invoice data.

# Factoring – our product solutions for you

## **In-House Factoring**

“Disclosed or undisclosed assignment,” i.e. assignment with or without notification to debtor is possible, and balance-sheet-optimizing receivables purchase.<sup>1</sup>

## **In-House Factoring DUAL**

“Disclosed or undisclosed assignment,” i.e. assignment with or without notification to debtor is possible, and balance-sheet-optimizing receivables purchase and individual hedging of del credere risks.<sup>1</sup>

### **Tip**

Use the needs/benefit analysis on our website to find out quickly and simply whether factoring would be a suitable solution for your company:

**[credit-suisse.com/factoring](https://credit-suisse.com/factoring)**

<sup>1</sup> Depends on the applicable accounting principles; a consultation with your auditing company is recommended.

**Get in touch.**

**We would be pleased to advise you.**

We are always here for you – in person as well.

For advice, please get in touch with your client advisor or make contact directly as indicated below:

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For more information and our performance and balance sheet calculator, please visit our website:

**[credit-suisse.com/factoring](https://credit-suisse.com/factoring)**



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