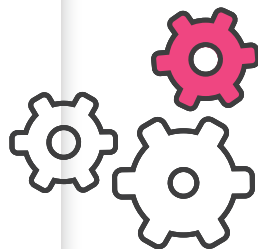


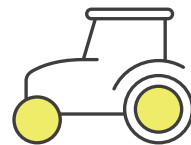


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Product overview



Product overview



B **INVOICE INSURANCE**
(invoice maturity within 2 years)

1, 2

Bf **INSURANCE OF AN INVOICE
PURCHASED BY BANK**
(invoice maturity within 2 years)

3, 4

C **INVOICE INSURANCE**
(invoice maturity above 2 years)

5, 6

Cf **INSURANCE OF AN INVOICE
PURCHASED BY BANK**
(invoice maturity above 2 years)

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E **INSURANCE OF A CONFIRMED LETTER
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B

INVOICE INSURANCE

(invoice maturity within 2 years)

How can EGAP take care of your export-related risks?

A micro-brewery owner **Mr. Brewer** has a customer in **Serbia**. The customer wishes to **purchase beer** and beer kegs worth CZK 600,000, but does not have the entire sum in cash and wants to pay for the delivered goods in one month's time. What if the customer does not pay for the beer? That is why Mr. Brewer asks EGAP to check the **customer's creditworthiness**, and if the check is positive, he concludes an **insurance contract**. If the customer pays on time, everything is all right and the insurance contract ends. If he does not pay, however, that is when **EGAP comes in** and pays the **outstanding amount** to Mr. Brewer. The subsequent debt collection is taken care of by EGAP.

➔ If you are interested in further information, please contact our sales representatives:

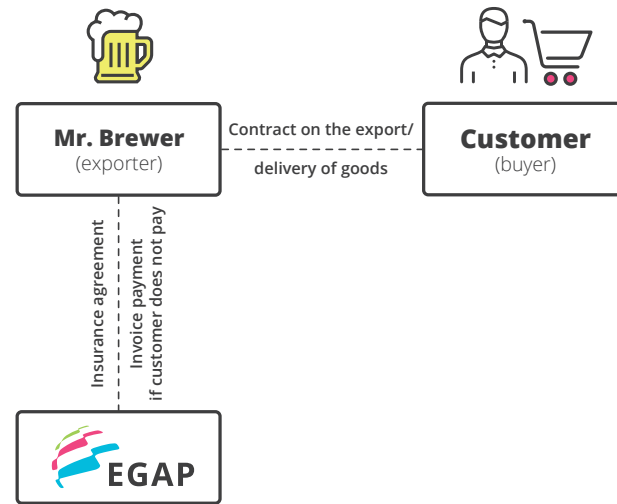
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How does this insurance work?

The insured is directly Mr. Brewer, who is insured against the risk that the customer does not pay the entire outstanding amount, i.e., the price of the delivered goods (invoice) within the set deadline. Mr. Brewer's excess is 10%.

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Example:



For **one-off agreements**, EGAP offers rates based on the invoice maturity term and the risk category of the country concerned. In this model case, the rates correspond to the risk category assigned to Serbia (category 4). The rate is calculated on the basis of the value of invoices and it is **the only cost of the insurance**. For insuring the delivery of beer and beer kegs worth CZK 600,000, due in one month, Mr. Brewer will pay CZK 3,000. When using the revolving limit, we offer a so-called revolving agreement for one year. We recommend this option to those who have binding orders for repeated deliveries. If Mr. Brewer wins orders for beer for a full year amounting to CZK 600,000 per month, he will initially pay premiums of CZK 9,000 for 12 deliveries with one-month maturity (he can export beer worth CZK 7.2 million over the course of the year). This means that the rate is 0.13% per delivery, subject to the best possible rating of the Serbian customer.

INSURANCE OF AN INVOICE PURCHASED BY BANK

(invoice maturity within 2 years)

How can EGAP take care of your export-related risks?

The farmer **Mr. Barley** got a new customer in **Morocco** who will purchase **barley** worth CZK 10 mil. The Moroccan customer can pay for the delivered goods within 6 months. But Mr. Barley is unable to wait for his money for six months, he needs it for further production right away. Mr. Barley approaches his **bank**, which in turn approaches **EGAP**, which will check the **customer's creditworthiness**. If the check is positive, the bank concludes an insurance contract with EGAP, and also concludes a contract on the purchase of an invoice with Mr. Barley. Mr. Barley exports the goods and then sells his invoice to the bank, getting **paid right away**. Any problems concerning the Moroccan customer's failure to pay will be addressed by EGAP directly with the bank.

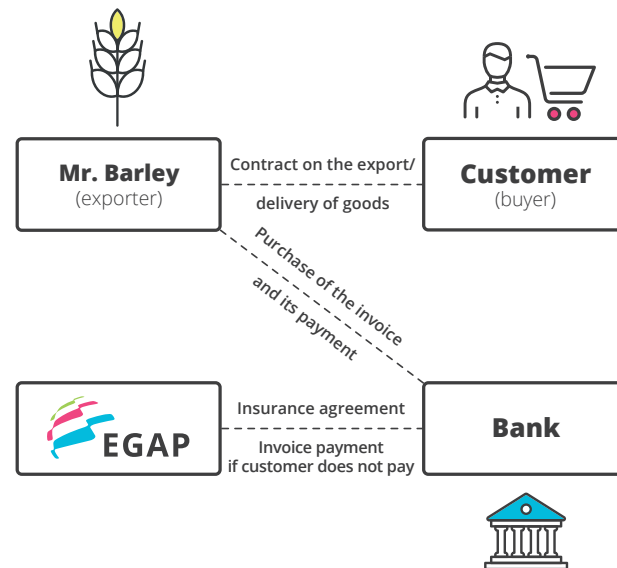
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How does this insurance work?

The insured is the bank, which is insured against the risk that the customer does not pay the entire outstanding amount, i.e., the price of the invoice that the bank purchased from Mr. Barley, by the set deadline. The bank's excess is 5%.

Example:



For **one-off agreements** EGAP offers rates based on the invoice maturity term and the risk category of the country concerned. In this model case, the rates correspond to the risk category assigned to Morocco (category 3). The rate is calculated on the basis of the value of the invoice. With insurance for the above contract for the delivery of barley worth CZK 10 million with a maturity of 6 months, the bank will pay CZK 39,000 to CZK 68,000 depending on the rating of the Moroccan customer.

INVOICE INSURANCE

(invoice maturity above 2 years)

How can EGAP take care of your export-related risks?

Mr. Master owns a small machinery engineering company and was contacted by a customer from Armenia with a demand for the production of **gearboxes** worth CZK 20 mil. The customer can pay for the delivered goods within 30 months. What if he does not pay for the gearboxes at all? Mr. Master is cautious and asks EGAP to check the **customer's creditworthiness**. If the check is positive, he concludes an insurance contract, which is conditioned on the customer's payment of at least 15% of the total value of the export in advance. If the customer pays on the due date, everything is all right and the insurance contract ends. If he does not pay, however, that is when **EGAP comes in** and pays the **outstanding amount** to Mr. Master. The subsequent debt collection is taken care of by EGAP.

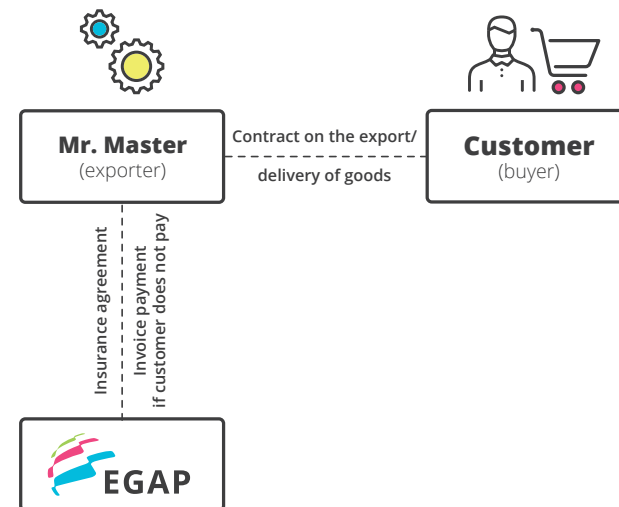
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How does this insurance work?

The insured is directly Mr. Master, who is insured against the risk that the customer does not pay the entire outstanding amount, i.e., the price of the delivered goods (invoice) by the set deadline. Mr. Master's excess is 10%.

Example:



For **one-off agreements**, EGAP offers rates based on the invoice maturity term and the risk category of the country concerned. In this model case, the rates correspond to the risk category assigned to Armenia (category 6). The rate is calculated on the basis of the value of invoices and it is **the only cost of the insurance**. For insuring the above mentioned order for gearboxes worth CZK 20 mil., due in 30 months, Mr. Master will pay, based on the rating of the Armenian customer, an amount ranging from CZK 708,000 to 1,070,000 (the insurance rate is 3.54–5.35% of the value of the delivery without the advance payment).

INSURANCE OF AN INVOICE PURCHASED BY BANK

(invoice maturity above 2 years)

How can EGAP take care of your export-related risks?

The machinery engineer **Mr. Miner** acquired a new customer in **Georgia**, who will purchase Mr. Miner's **mining equipment** worth CZK 20 mil. The Georgian customer can pay for the delivered goods within 30 months. Mr. Miner, however, is unable to wait for his money for that long, as he needs it for further production right away. Mr. Miner approaches his **bank**, which in turn approaches **EGAP** and asks to check the **customer's creditworthiness**. If the check is positive, the bank concludes an **insurance contract** with EGAP, which is conditional on the prepayment of the customer, amounting to at least 15% of the total value of the export. Subsequently, the bank will sign the purchase agreement with Mr. Miner. Mr. Miner exports the goods and then sells the invoice to the bank, which he gets paid immediately. Any

problems concerning the Georgian customer's failure to pay will be addressed by EGAP directly with the bank.

How does this insurance work?

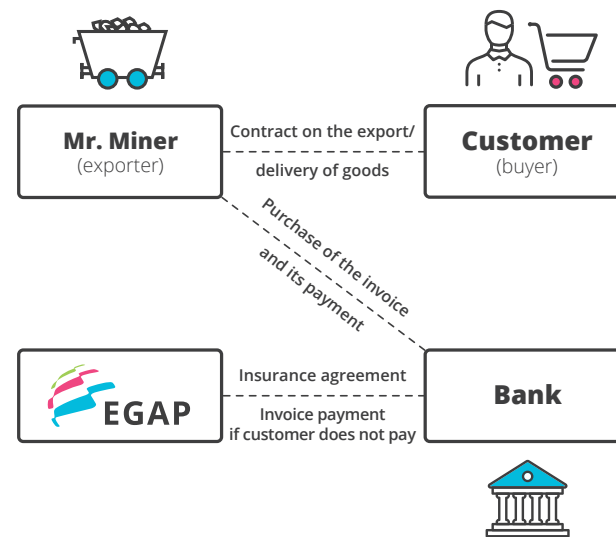
The insured is the bank, which is insured against the risk that the customer does not pay the entire outstanding amount within the set deadline, i.e., the price of the invoice that the bank purchased from Mr. Miner. The bank's excess is 5%.

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Example:



For **one-off agreements** EGAP offers rates based on the invoice maturity term and the risk category of the country concerned. In this model case, the rates correspond to the risk category assigned to Georgia (category 5). The rate is calculated on the basis of the value of the delivery minus the advance payment. With insurance for the above contract for the delivery of mining equipment worth CZK 20 million with a maturity of 30 months, the bank will pay CZK 578,000 to CZK 1,100,000 depending on the rating of the Georgian customer.

INSURANCE OF A BANK FINANCING THE EXPORT

How can EGAP take care of your export-related risks?

The owner of a machine engineering company **Ms. Kaplan** found a new customer in **Indonesia**, who showed interest in purchasing **turbines** worth CZK 200 mil. In addition to the turbine, the Indonesian customer also requires financing from the Czech Republic and, at the same time, does not have sufficient funds to pay the entire amount. Ms. Kaplan approaches her **bank** with this request, which in turn approaches **EGAP**, which will check the **customer's creditworthiness**. If the check is positive, the bank provides the customer with a loan to finance the delivery from Ms. Kaplan and concludes an **insurance contract** with EGAP, which is conditional on the prepayment of the customer, amounting to at least 15% of the total value of the export. Ms. Kaplan can safely conclude a contract for the supply of turbines, exports goods and **gets paid** for them

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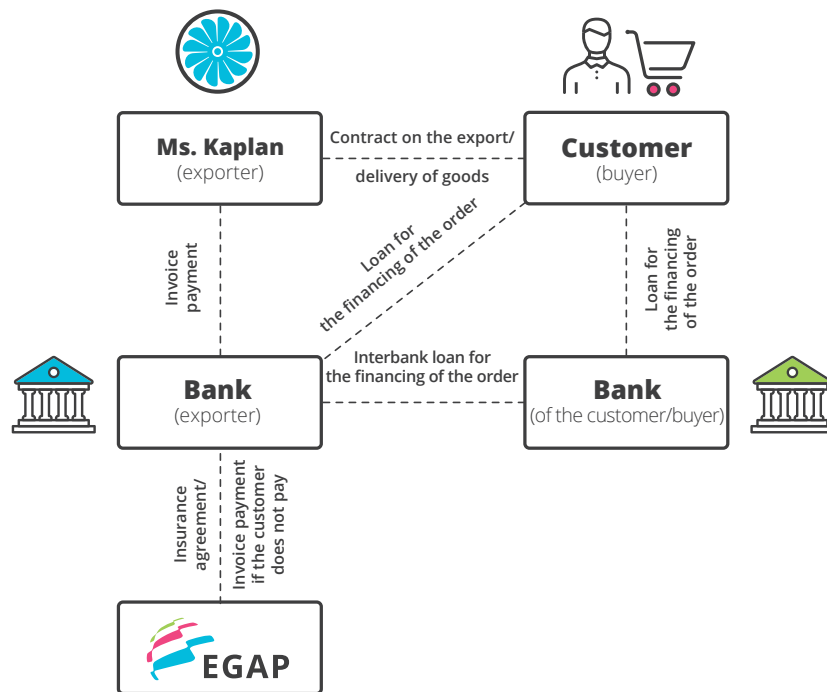
from the bank. EGAP will address any problems concerning the Indonesian customer's failure to pay directly with the bank, and Ms. Kaplan has already been paid. If there is no misconduct on Ms. Kaplan's part, she does not have to worry about additional sanctions. In some cases, the recipient of the loan and then also the debtor is directly the customer's bank (indirect customer loan).

How does this insurance work?

The insured is the bank, which is insured against the risk that the customer will not properly pay the receivables, which arose from the conclusion of the loan agreement, within the set deadline. The bank's excess is 5%. In the framework of the export credit insurance (insurance of the bank financing the export) it is also possible to insure the cases of project financing, as well as short-term loans under the conditions stipulated by the European Union regulations.

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Example:



For **one-off agreements** EGAP offers rates based on the invoice maturity term and the risk category of the country concerned. In this model case, the rates correspond to the risk category assigned to Indonesia (category 3). The rate is calculated on the basis of the value of the loan. In the case above, of an order for the delivery of turbines, worth CZK 200 mil., draw-down term of 12 months and payment term of 36 months is insured, the bank will pay, depending on the rating of the Indonesian customer, an amount ranging from CZK 3.92 mil. to 9.82 mil.

INSURANCE OF A CONFIRMED LETTER OF CREDIT OR PURCHASE OF RECEIVABLES UNDER A LETTER OF CREDIT

How can EGAP take care of your export-related risks?

Mr. Baker has been approached by a customer from **Tunisia**, showing interest in the construction and commissioning of a **bakery**, worth CZK 40 mil. How can Mr. Baker know that his new and unproven customer will indeed pay for the goods? The Tunisian customer will therefore have a documentary letter of credit (written commitment) at his bank. But Mr. Baker's bank does not know his Tunisian customer, either, and therefore asks **EGAP** to check his **creditworthiness**. If the result is positive, the bank will conclude an **insurance contract** with EGAP, and either confirm the letter of credit for the customer's Tunisian bank or **purchase the receivable under the letter of credit** from the exporter. This will guarantee the commitment of the customer's bank, which is obligated to

pay following the presentation of documents confirming the delivery and commissioning of the bakery as ordered. The successful delivery to Mr. Baker concludes everything, and any potential property damages are now solely handled by the insured bank.

How does this insurance work?

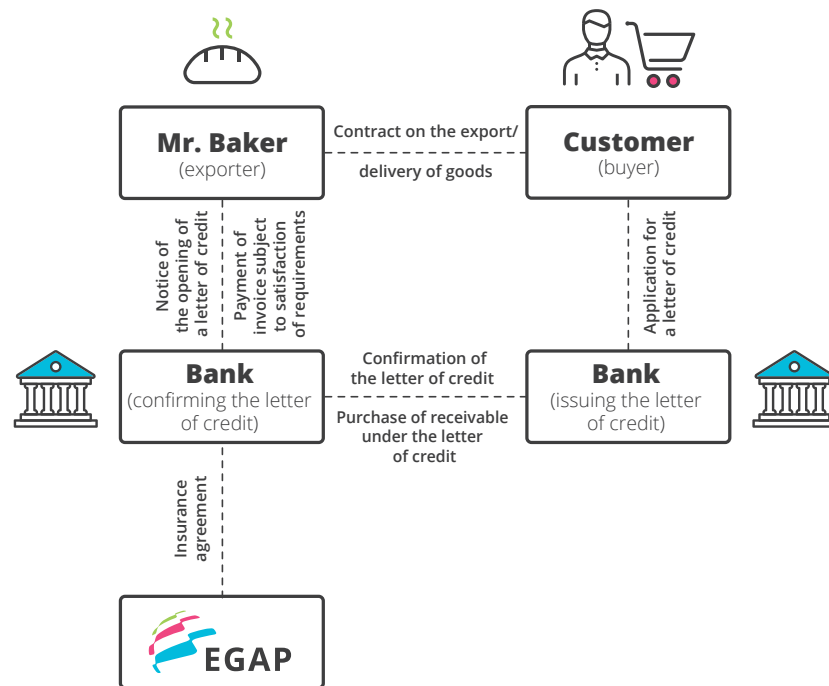
The bank is insured against partial or complete failure of the issuing bank to pay the insured receivable, which occurs due to commercial or territorial causes, such as expropriation, nationalisation, confiscation, acts of political violence, including terrorist attacks, the impossibility of currency conversion and transfer of proceeds, profit, instalments, or other financial flows from the investment back to the Czech Republic or a combination thereof. Bank's excess is 5%.

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Example:



For **one-off agreements** EGAP offers the following rates, based on the draw-down term and deferred maturity of the letter of credit. The rates correspond to Tunisia's risk rating (Category 7) and will be calculated on the basis of letter of credit value. With insurance of the above contract for the delivery of a bakery worth CZK 40 million and a maturity of 12 months, the bank will pay CZK 1 million to CZK 1.052 million depending on the rating of the Tunisian bank.

INSURANCE OF A CREDIT FOR PRE-EXPORT FINANCING AND INCREASING INTERNATIONAL COMPETITIVENESS

How can EGAP take care of your risks related to operating and the capital financing required to increase your international competitiveness?

Mr. Cutter owns a thriving firm making **CNC machines** which, in addition to domestic sales, he successfully exports to **Serbia, India, and Turkey** (the share of export in his revenue is considerable). His products are in such high demand that he is expanding production by procuring a second production line and hiring new employees. His largest foreign customers have announced orders for a total of 100 new CNC machines within the next two years, which Mr. Cutter will only be capable of manufacturing at his plant if he expands production. He has analysed the capacity options and both capital and operating expenditure, and has concluded that he needs CZK 50 million to procure and install a new production line along

with an additional CZK 100 million to purchase materials and cover other operating expenses. This is an excellent opportunity for Mr. Cutter, but he does not have sufficient funding. In the past, he was insured by **EGAP** against the risk of non-payment, and now he has information about the option of obtaining operating and investment loan insurance. He decides to apply, along with his financing **bank**, for such loans with EGAP insurance. If EGAP rates Mr. Cutter's company positively, a **trilateral insurance agreement** will be concluded between Mr. Cutter, his bank and EGAP, whereupon Mr. Cutter will receive the capital and operating loans he needs from his bank.

How does this insurance work?

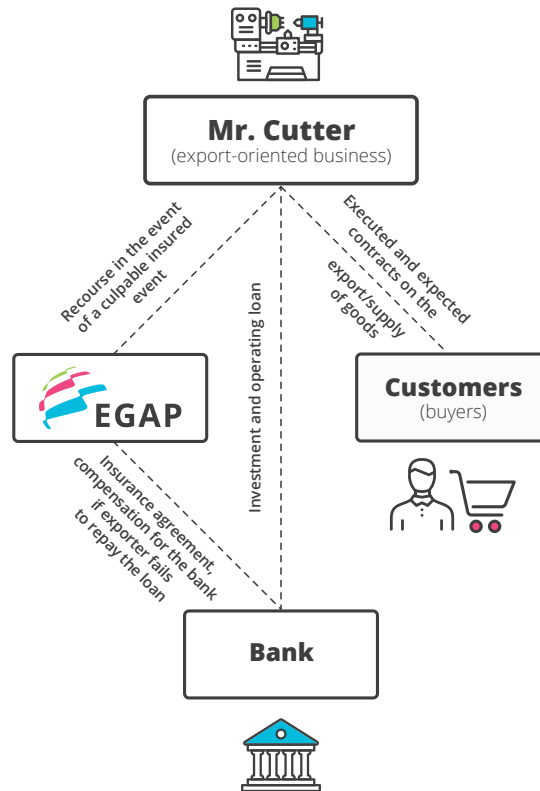
The bank is insured against partial or complete non-payment of the loans by Mr. Cutter's company. The bank's excess from the unpaid loan is 20%.

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Example:



The insurance rates depend on the duration of insurance and the export-oriented company's rating. For a model pre-export loan with a principal of CZK 100 million for 12 months and an extension option, EGAP will apply rates of 0.41% to 0.77% of the loan principal amount depending on the rating of the exporter, namely, Mr. Cutter's company. For a model investment loan repaid over a period of five years, the one-off insurance rate will range between 0.90% and 2.55%. As Mr. Cutter's company is an extremely good and proven producer, his risk is low, and thus the bank will pay total premiums of CZK 1,075,000 for both loans.

FOREIGN INVESTMENT INSURANCE

How can EGAP take care of your risks related to investing abroad?

Ms. Rivers is the owner of a successful energy-generation company which is doing great on the Czech market. However, the possibilities for her company's growth on the domestic market are rather limited, which is why she is looking around for investment opportunities abroad. Thanks to her contacts, she finds an excellent opportunity to invest CZK 100 mil. in a project for the construction of new **hydro power plants in Paraguay**. Ms. Rivers is an experienced businesswoman and the hydropower industry knows very well, but she has never done business outside Europe and is afraid of a new territory, where especially high level of corruption, security threats from rebel groups and weak institutions may jeopardize her investment in the long run.

Therefore, she turns to EGAP, which will assess the risks and if the assessment is positive, EGAP will offer her an insurance contract. Ms. Rivers can invest without fear because the insurance contract will protect her investment against the territorial risks and so the return on investment will not be jeopardized.

How does this insurance work?

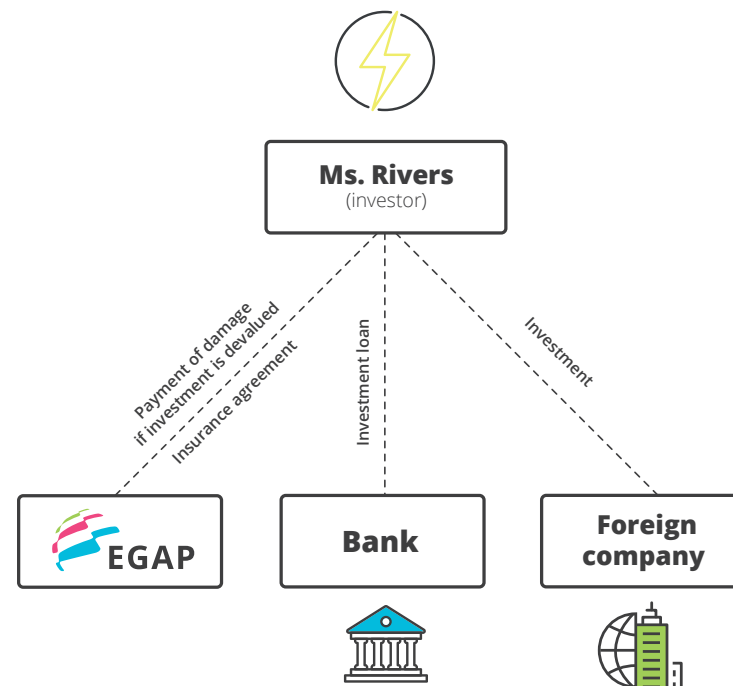
Ms. Rivers is insured against total or partial damage and depreciation of her investment, which arises as a result of territorial (political) causes such as expropriation, nationalization, confiscation, political violence, terrorist attacks, the impossibility of currency conversion, and the transfer of returns, profits, instalments or other cash flows from the investment back to the Czech Republic. Ms. River's excess is 2.5%.

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Example:



When insuring an investment in Paraguay (category 4) with which the Interstate Agreement on the Protection and Promotion of Investments is agreed, EGAP applies an annual insurance rate of 0.52% per annum in the investment insurance of CZK 100 million of the value of the investment. Therefore, Ms. Wasserbauer will initially pay the premium worth CZK 520,000 per year for the insurance of her investment. This amount may gradually decline as the investment is depreciated.

BANK LOAN INSURANCE FOR FOREIGN INVESTMENT

How can EGAP take care of your risks related to the financing of an investment abroad?

Mr. Bun is a successful businessman with bakery products here and around the world. He owns series of operations in a variety of countries. He is particularly successful in **Azerbaijan**, where he has already made an **investment** with his local partner in the value of a fifth share in his modern **bakery**. He had previously been insured with EGAP through "I" type insurance. Even so, he does not have the ability to satisfy the local demand and must import his products from abroad. So Mr. Bun is considering the further expansion and modernization of the production plant and at the same time gaining a majority stake in this bakery plant. It is a costly investment worth CZK 350 million and Mr. Bun has the opportunity to invest only CZK 100 million of his own funds. He therefore turns to his **bank** asking for an investment loan of CZK 300 million (CZK 250 million for investment expenditures

and an additional CZK 50 million for the acquisition of initial working capital for the investment). The bank will ask **EGAP** to check the **creditworthiness** of Mr. Bun and the investment plan and, if there is a positive assessment, EGAP will submit to the bank a draft of the insurance contract. Mr. Bun will agree with the bank on a loan that is paid directly to him and is used to invest in his Azerbaijani subsidiary. At the same time Mr. Bun will ask EGAP to increase the insurance of the deposited own funds in the amount of CZK 100 million (**investment insurance abroad**).

How does this insurance work?

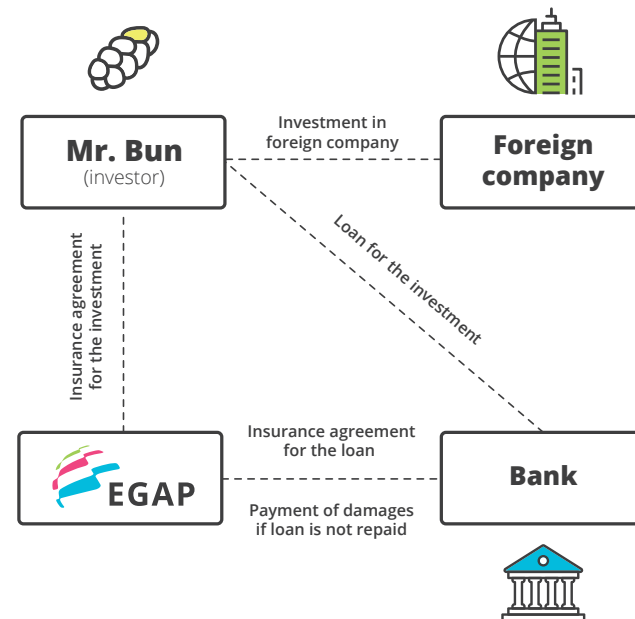
The insured is the bank, which insures against the risk that the investor will not properly repay the loan that the bank provided to him for an investment in his foreign subsidiary. Alternatively, the foreign subsidiary (borrower) may be the direct debtor of the loan. The bank's excess is 5%.

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Example:



When **insuring a bank loan for investment**, the insurance rate is determined by the territory, the repayment period and the borrower's rating. For insurance to Azerbaijan (category 4) with a credit value of CZK 300 million, which will be repaid over a period of 60 months, the rate will be between 1.98 – 3.75%, thus lump sum premiums will be charged from CZK 5,940 to 11,25 million, where the final amount depends on the borrower's rating. Since the Czech Republic and Azerbaijan have signed an Investment Protection Agreement, the applied rate for foreign investment insurance for the country category 4 is only 1.25% and the lump-sum investment premium of CZK 100 million to Azerbaijan for a period of 60 months is CZK 1.250 million.

INSURANCE OF WITHDRAWAL FROM THE CONTRACT BY CUSTOMER (buyer)

How can EGAP take care of your export-related risks?

Ms. Metal's company won a tender for the supply of **steel structures** for the construction of assembly halls in **Egypt** worth CZK 60 million. Because its construction is unique and suitable only for this type of building, Ms. Metal is concerned about any complications that may arise not only in the case of customer insolvency but also in the case of **problems with the implementation of the whole project**. Ms. Metal will check the customer's **credit worthiness** at **EGAP**. In the event of a positive evaluation, she will conclude an insurance contract that protects her against the risk of withdrawal from the contract by the buyer and is protected against cancellation or interruption of the order by a foreign customer. Ms. Metal no longer has to worry about starting

production because she is insured and knows she gets **paid** for her contract.

How does this insurance work?

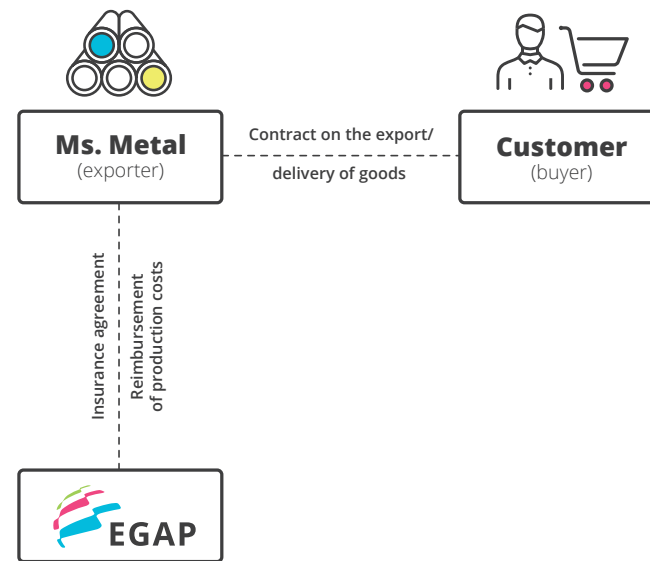
The insured is Ms. Metal, who is protected by EGAP insurance against the impossibility of fulfilling the so-called production risk, which consists of the possibility of canceling or interrupting the export contract by a foreign customer during production. Ms. Metal's excess is 15%.

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Example:



For **one-off agreements**, EGAP offers rates based on the duration of the risk and the risk category of the country concerned. In this model case, the rates correspond to the risk category assigned to Egypt (category 6). In parallel with one of the mentioned credit insurances (B, Bf, C, Cf, D), with insurance lasting for 12 months and the value of production costs of CZK 50 mil., Ms. Metal will pay premium of CZK 245,000 to 345,000 (the insurance rate ranges from 0.49–0.69%). Its amount depends on the rating of the foreign customer.

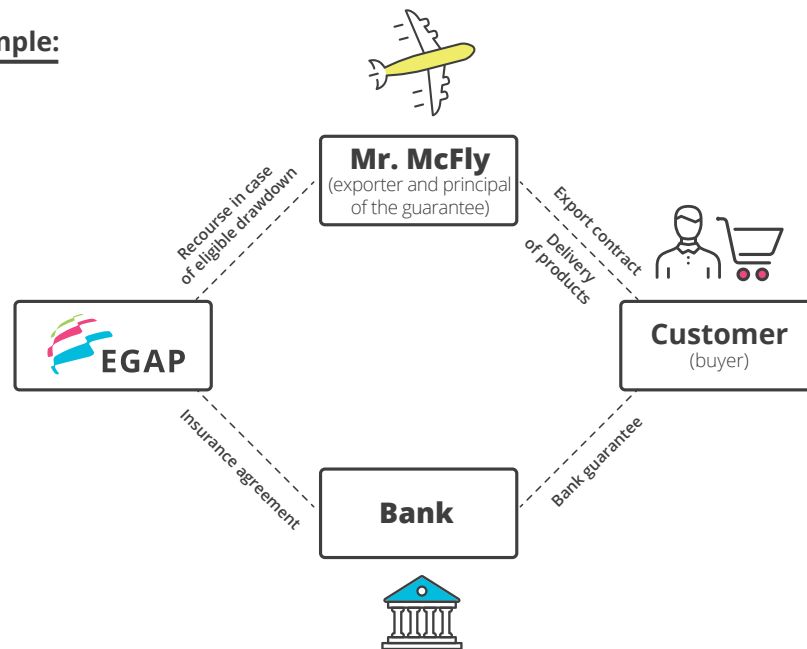
How can EGAP take care of your risks related to the issuance of a bank guarantee?

Mr. McFly is the CEO of a plant and development centre **producing small aircraft**. The aircraft have ideal technical parameters even for smaller air strips and are in high demand, primarily in more exotic countries. A customer from **Ecuador** would like to buy 4 aircraft from him, worth CZK 90 million, and would like to use them on domestic routes, as they can operate even in poorly accessible mountainous and desert areas. The customer has already received **state** support for the project, but 30% of it must be spent this year and he needs to pay CZK 30 mil. before the delivery takes place. The customer wants to be certain that he will not lose the money provided to Mr. McFly, on the basis of the advance payment, and is demanding a bank guarantee for the down payment. Mr. McFly asks his **bank** to **issue a bank guarantee for the down payment**, and the bank asks to have it insured by EGAP. If the analysis of Mr. McFly's company is positive, a trilateral insurance contract is signed between EGAP, Mr. McFly, and the bank. Subsequently, the bank issues a bank guarantee for the down payment. The customer then sends his advance payment to Mr. McFly. When Mr. McFly successfully delivers the aircraft, the insurance contract ends.

How does this insurance work?

The insured is a bank that insures against the risk that Mr. McFly (principal) will not deliver his aircraft and the bank will have to pay the customer money from the provided guarantee even though he has received the delivery, that is, unjustifiably. The bank's contribution to the eventual payment of the down payment guarantee is 5% for unjustified drawdown and 10% for eligible drawdown. The bank is usually able to carry out this contribution itself, without any further collateral guarantee required from the exporter. EGAP offers insurance for other types of guarantees, such as, for example, guarantees for performance, bid and retention guarantees. Insurance can also cover payment bank guarantees an exporter needs in relation to its subcontractors who are necessary for the export, as well as guarantees that foreign subsidiaries of Czech companies require. For proven exporters, we also offer insurance for multiple types of guarantees within a single framework, significantly reducing paperwork.

Example:



For **insurance of bank guarantee**, EGAP offers rates based on the duration of the guarantee, rating of the ordering party, and risk category of the county concerned. In this model case, the rates correspond to the risk category assigned to Ecuador (category 6). A guarantee worth CZK 30 mil. will apply for 12 months, and the premium ranging from CZK 756,000 to 885,000 (insurance rates ranging from 2.52–2.95%).

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