

Application		
<p>Please choose from the following options:</p> <p>— We apply for a guarantee for an arrangement where the Buyer accepts our Bill of Exchange and a bank discounts it Please specify the credit instrument:</p> <p><input type="checkbox"/> Bill of Exchange</p> <p><input type="checkbox"/> Promissory note</p> <p><input type="checkbox"/> Information not available yet</p> <p>We apply for an Export Credit Guarantee for Buyer's loan</p> <p>We apply for FEC financing</p> <p>We apply for Interest Equalisation for a fixed interest loan financed by a bank</p> <p>If you apply for FEC financing or interest equalisation, please specify:</p> <p><input type="checkbox"/> Fixed interest <input type="checkbox"/> Contract rate</p> <p><input type="checkbox"/> Floating interest <input type="checkbox"/> Offer rate</p> <p>Contract rate: A CIRR will be locked at the date of financial contract. Offer rate: A CIRR will be locked at the date of FEC offer. The length of the CIRR holding period (1-12 months) shall be decided at the date of FEC offer and an additional spread shall be added to the applicable CIRR according to the OECD terms. Any amendments to the chosen Contract rate or Offer rate need to be made by sending an amended application to Finnvera plc.</p>		
<p>We apply for a Guarantee for</p> <p><input type="checkbox"/> a limit for continuous deliveries, please specify</p> <p>Credit limit (amount and currency): Estimation of the export for 12 months:</p> <p><input type="checkbox"/> a single export transaction, please specify:</p> <p>Overall Contract price and currency:</p> <p>If repayment period is 2 years or more, please specify: Costs from Finland: Costs from Buyer's country: VAT: Costs from third countries: Specify name of the country and share percentage, if a single third country's share percentage of costs exceeds 10 % of the Contract Price</p>		
Exporter		
Official name		Business ID
Postal address	Post code	City
Country	Website	
Invoicing address	E-address and operator for invoicing	
Turnover for the previous financial period in EUR	Total assets for the previous financial period in EUR	Number of personnel
<p>Is the Exporter part of a group</p> <p><input type="checkbox"/> Yes, please specify <input type="checkbox"/> No</p> <p>Official name of the parent company: Country: Business ID:</p>		
<p>Contact person</p> <p>First name: Last name: Phone number: E-mail:</p>		
Exporter's beneficial owners (not applied to listed companies)		
<p>Does the Exporter have any beneficial owners? (Natural person owning over 25 % of the company)</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes, specify (beneficial owners of the Exporter: name, date of birth, place of residence, nationality, ownership share of the company)</p>		
<p>Is the natural person, owning over 25 % of the exporting company or one of his/her family members a politically exposed person (PEP)?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes, specify (additional information about the politically exposed person: name, position, relationship with the owner, relationship with the Exporter)</p>		

Buyer		
Official name		
Address		Invoicing address
Country	Website	Business ID
Contact person First name: Last name: Phone number: Email address:		
Audited consolidated financial statements of the Borrower and its ultimate parent company for the three most recent reporting periods <input type="checkbox"/> Enclosed <input type="checkbox"/> Provided later Available at website		
Credit information of the Buyer (or of the Debtor/Borrower if not the same) <input type="checkbox"/> Enclosed <input type="checkbox"/> Provided later <input type="checkbox"/> Finnvera acquires at the Applicant's expense		
Can the name of your company be passed on to the Buyer via the credit information agency? This normally ensures a quicker delivery of credit information. <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are the Buyer and the Exporter linked to each other e.g. by ownership, control or any other connection or interest? <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify		
Please answer also following questions in this section in case you are applying for a Guarantee for Bill of Exchange/Promissory note.		
The Buyer is <input type="checkbox"/> Existing customer since year: <input type="checkbox"/> New customer If the customer is not new, please also specify: Exports of the previous year, EUR Exports on current year, EUR Total receivables at the moment, EUR Due date of the oldest receivable: Average payment period: Are there any previous payment delays in transactions with the Buyer? <input type="checkbox"/> Yes, please specify <input type="checkbox"/> No		
Has insurance cover for the Buyer been applied from other credit insurers? <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify Name of the Insurer Credit limit, EUR		
Does the delivery contract include a clause regarding retention of title of exported goods? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please clarify <input type="checkbox"/> Until full payment by the Buyer <input type="checkbox"/> Until which date:		
Export Transaction		
Goods to be exported		
Product class <input type="checkbox"/> food and beverages <input type="checkbox"/> consumer goods (e.g. clothes, footwear, mobile phones/accessories) <input type="checkbox"/> livestock feed, fish food <input type="checkbox"/> raw materials (e.g. steel, plastic pellets) <input type="checkbox"/> construction and building materials (e.g. roofing and flooring materials, paint, glass, doors, pipes) <input type="checkbox"/> paper, metal, glass, and plastic packages <input type="checkbox"/> small spare parts for vehicles/machinery <input type="checkbox"/> timber, wood, paper, board <input type="checkbox"/> medicine and health care supplies/accessories <input type="checkbox"/> other non-capital goods, please specify <input type="checkbox"/> capital goods (i.e. none of the above)		
Estimated delivery contract date		Estimated delivery date
Payment terms		Delivery terms
Finnish content (being costs from Finland + profit)		

<p>Is there an agent involved? <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify Agent Official name: Postal address: Country: Commissions and fees to the Agent, %:</p>	
Lender / Arranging Bank	
Official name	Country
<p>Contact person First name: Last name Phone number: E-mail:</p>	
Credit terms	
<p>Borrower/Debtor <input type="checkbox"/> Buyer <input type="checkbox"/> Other than Buyer, please specify Official name VAT Postal address Country</p>	
Credit amount and currency	Repayment period
Estimated disbursement date/schedule	
Security	
<p><input type="checkbox"/> No security <input type="checkbox"/> The payment obligations are secured by a guarantee <input type="checkbox"/> Guarantor is the parent company of the Buyer <input type="checkbox"/> Guarantor is a Bank <input type="checkbox"/> Guarantor is some else, please specify: <input type="checkbox"/> Pledge of the Goods <input type="checkbox"/> Other type of Security, please specify</p>	
<p>Guarantor: Official name: Postal address: Country: Business ID: Contact details:</p>	
<p>Annual report/financial statements (min 2 preceding financial periods) of the Guarantor <input type="checkbox"/> Enclosed <input type="checkbox"/> Provided later <input type="checkbox"/> Available at the website</p>	
<p>Credit information of the Guarantor <input type="checkbox"/> Enclosed <input type="checkbox"/> Will be provided later <input type="checkbox"/> Finnvera acquires at the applicant's expense</p>	
Destination of the product	
<p>Buyer is the end-user of the products and/or services exported <input type="checkbox"/> Yes <input type="checkbox"/> No, end-user's official name and address <input type="checkbox"/> No, end-user is unknown</p>	
Country, where the goods will be used/services performed IF not the same as the buyer's country	
Specify the state/region in the particular country and the business operation/unit/site, where the goods will be used	

Environmental and social impacts and risks

In line with Finnvera's environmental and social risk management policy and international agreements, Finnvera is committed to identifying and addressing adverse impacts and risks that business operations that are supported by Finnvera, may cause to the environment, people and communities. Enhanced due diligence is applied when vulnerable groups or environmentally sensitive areas may be affected. To help us make this assessment as accurately and quickly as possible, please answer the following questions with as much detail and substantiated information as you can (generally, the more information you provide, the smoother the application process proceeds).

Please indicate whether the business operation where the goods/services will be used is located in, is close to, or has a potential adverse impact on, any of the following type of areas (check appropriate boxes below):

- National park, nature reserve, other protected area, or location with a high concentration of biological diversity (e.g. IUCN Red List of Threatened Species, the World Database of Key Biodiversity Areas/on Protected Areas: www.ibat-alliance.org)
- Wetlands of national or international importance (e.g. lakes and rivers, swamps, tidal flats, mangroves and other coastal areas, see the Ramsar Convention: www.ramsar.org)
- Water stress area (e.g. www.waterscacityatlas.org/water-stress)
- Area of archaeological or cultural significance (e.g. UN World Heritage List: whc.unesco.org)
- None of the above. The applicant has investigated the sensitivity of the business location, and none of the areas mentioned above were identified.
- The applicant has not investigated the sensitivity of the business operation, its location, or its supply chain.

Please indicate whether the business operation where the goods/services will be used, or the value chains connected to them, involve, or will involve, any of the following individuals or groups of people who may be at risk for impacts (check appropriate boxes below):

- Communities of indigenous peoples, or area of importance for indigenous peoples or other vulnerable groups (e.g. Landmark - Global Platform of Indigenous and Community Lands: www.landmarkmap.org)
- Individuals or communities who are faced with the potential of resettlement or other significant impacts on their livelihoods, health and social structures.
- Operations and/or value chains with significant numbers of potentially vulnerable groups of workers, incl. migrant workers, temporary contract workers, seasonal workers, child workers, prison labour.
- Individuals who face risks because of discriminatory treatment based on their race, ethnicity, nationality, sex, gender identity, sexual orientation, age, or other characteristic irrelevant to job performance and/or prohibited by international human rights standards.
- Consumers, end-users, and other individuals whose health and/or rights to privacy and freedom of expression may be seriously at risk.
- Union representatives, human rights defenders, journalists and others who may face risks to their security, lives and livelihoods because of their work representing and protecting workers and communities.
- Other potentially severe social risk, namely:
- None of the above. The applicant has investigated potential impacts on people and communities, and none of the risks above (or other severe risks) were identified.
- The applicant has not investigated the potential impacts on people and communities connected to business operations or value chain.

Has the Applicant (or another party like a consultant) assessed the potential environmental and social (incl. human rights and occupational health and safety) risks, and/or the quality of the management of environmental and social risks of the business operations where the goods/services will be used?

- Yes. How the investigation was conducted, which issues were considered, and what reference standards and frameworks were used? What E&S risks have been identified, if any, and what prevention and mitigation measures were/will be put in place? What is the quality of E&S risk management of the business operations where the goods will be used (and any parties in the value chain)? Please describe the main results and attach documents, if available.
- No. Why was there no assessment (yet)? Are there plans to conduct due diligence in the (near) future? If so, when are the outcomes available and can they be shared?

Additional information

Undertakings and Anti-bribery Declaration

1. Anti-Bribery Declaration

We understand the importance of the development, application and documentation of appropriate anti-bribery management control systems. We understand that we shall comply with all relevant laws and regulations prohibiting bribery in the country of the Export Transaction.

We hereby declare and confirm that:

- (a) the information we have submitted or will submit, directly or through the relevant applicant, to the Finnvera Group (Finnvera plc and Finnish Export Credit Ltd ("FEC")) concerning the Export Transaction and all costs and expenses related thereto is true and correct;
- (b) we have been informed and understand that promising, offering or giving a bribe to a domestic or foreign public official constitutes an offence under Chapter 16 of the Finnish Penal Code (39/1889, as amended) and that promising, offering or giving a bribe in the private sector constitutes an offence under Chapter 30 of the Finnish Penal Code;
- (c) neither we nor any natural or legal person acting under any capacity in our name or on our account has promised, offered or given or will promise, offer or give any bribe to a domestic or foreign public official or in the private sector in connection with the Export Transaction;
- (d) neither we nor, to the best of our knowledge based on reasonable examination, any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction are currently under charge in any court or formally under investigation by public prosecutors for violation of laws against bribery in any country;
- (e) neither we nor, to the best of our knowledge based on reasonable examination, any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction have, within a five-year period preceding the application, been convicted in any court or been subject to equivalent administrative measures for violation of laws against bribery of any country or been found as part of a publicly available arbitration award to have been engaged in bribery;
- (f) all commissions and fees paid, or agreed to be paid, to any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction are, or will be, for legitimate services only; and that
- (g) neither we nor, to the best of our knowledge based on reasonable examination, any natural or legal person acting under any capacity in our name or on our account in connection with the Export Transaction have been listed on the publicly available debarment lists of any of World Bank Group, African Development Bank, Asian Development Bank, European Bank for Reconstruction and Development, and Inter-American Development Bank.

2. Undertakings

2.1 Information Undertaking

We hereby undertake that we upon demand will disclose to the Finnvera Group:

- (a) the identity of any natural or legal persons acting in our name or on our account in connection with the Export Transaction and/or the Bills of Exchange;
- (b) the amount and purpose of commissions and fees paid, or agreed to be paid, to such persons; and
- (c) the country or jurisdiction in which the commissions and fees have been paid, or agreed to be paid.

2.2 Payment Undertaking (where the Exporter is the Applicant)

In the event that we or any natural or legal person acting under any capacity in our name or on our account are found, by a court of competent jurisdiction, to being or having been engaged in bribery within the meaning referred to in 1 (c) above, or it is otherwise indisputably proven that such person has been or is engaged in a comparable act, in each case in connection with the Export Transaction, we hereby undertake to

- (a) reimburse Finnvera for any amounts Finnvera has paid or shall be required to pay under the terms and conditions of the Export Credit Guarantee/ Bills of Exchange Guarantee relating to the Export Transaction and any costs and expenses incurred in connection with such Export Credit Guarantee/ Bills of Exchange Guarantee (all such amounts together the "Indemnification") and pay annual interest on the amount of Indemnification, starting from the date of payment, at the interest rate referred to in Section 4 Subsection 1 of the Interest Rate Act (633/1982 as amended); and to
- (b) reimburse FEC, where FEC has provided financing for the Export Transaction, for any interest subsidies already paid at the time of the termination of the payment of interest subsidies, based on the second item of Subsection 1 of Section 17 of the Act on Officially Supported Export and Ship Credits and Interest Equalization (1543/2011 as amended, the "Act") and exceeding the interest compensation received by FEC or the State Treasury (the "Excess"), as applicable, and pay annual interest on the amount of interest subsidy paid, starting from the date of payment, at the interest rate referred to in Section 4 Subsection 1 of the Interest Rate Act.

In the event that there is more than one exporter, whose deliveries are being guaranteed and/or financed as part of the Export Transaction, our liability under points (a) and (b) above, respectively, shall be limited to our Payment Proportion (as defined below) of the Indemnification and/or the Excess, as applicable.

For the purposes of this clause:

- (1) "interest subsidy" (in Finnish: "*korkotuki*") and "interest compensation" (in Finnish: "*korkohyvitys*") shall have the meaning assigned to them in the Act and shall be construed accordingly for the purposes of calculating any sum to be reimbursed as set out above; and
- (2) "Payment Proportion" shall mean the proportion that the export credit amount to finance our export contract(s) (including any Finnvera guarantee premium relating to our export contract(s) and any related local costs) bears to the export credit amount to finance the total Export Transaction (including any Finnvera guarantee premium and any local costs).

3. Representations

We hereby represent and warrant that:

- (a) all corporate approvals have been obtained and corporate action taken as required to execute, deliver and perform this Anti-Bribery Declaration and our undertakings and obligations hereunder and such approvals and action are in full force and effect; and
- (b) the person(s) who have signed this Anti-Bribery Declaration have been duly authorized to sign on behalf of our company.

4. Governing Law and Jurisdiction

This Anti-Bribery Declaration and our undertakings and obligations hereunder are governed by Finnish law, excluding its choice of law provisions.

We hereby agree that any claim or dispute arising from this Anti-Bribery Declaration and our obligations hereunder may be settled by the District Court of Helsinki, and we hereby submit to the jurisdiction of such court.

Signature

Place and date Official name of the company

Official signature

Please send officially signed application by email to: applications.eca@finnvera.fi