

TradeLiner

"GIVE YOUR BUSINESS A TRUE ADVANTAGE: GO FOR TRADELINER!"

TradeLiner is the first self adjusting credit insurance solution in accordance with your business evolution. Needing to customise your credit insurance policy was yesterday! With TradeLiner you benefit from options available instantly any time you need more flexibility. It offers solid cashflow protection and efficient credit management support to bring you peace of mind, financial stability and ultimately facilitate the healthy growth of your business.

Global Services to protect your business

radeLiner offers three essential benefits, ensuring the credit you grant to your customers is managed effectively.



▶ Prevention of bad debts:

Coface regularly evaluates each of your customers to make sure you are not trading on risky terms with bad payers.

▶► Collection of unpaid invoices:

Coface's international network of expert debt collectors use effective and professional techniques to collect your unpaid invoices, while preserving your relationship with your customer.

▶▶ Indemnification:

Should collection take longer than expected or fail entirely, Coface indemnifies the loss you incurred from unpaid invoices.



YOU HAVE A SPECIFIC NEED, WE HAVE THE SOLUTION



To find out more about TradeLiner, go to

www.coface.at

/ TradeLiner adjusts proactively to evolutions in your business

Choose from an extensive range of options and services to maximise your flexibility and enhance your cover. **Build the credit insurance solution that works for you.**

You have to deliver an unexpected and urgent order and have no time to apply for buyer coverage? We will support you by giving you buyer coverage retroactively.

In the event of unpaid debts, **you can decide to be indemnified earlier** whenever it makes a difference to your business.

Your annual minimum premium will adjust automatically each year based on your previous year's turnover.

You will pay your premium once the business is done. We won't charge premiums in advance.

TRADELINER: A COMPREHENSIVE SOLUTION	OPTIONS		
 Cover against insolvency or customer payment defaults for all of your sales payable on credit terms 	Political Event cover	Advance payment to suppliers cover	Binding orders cover
Coverage customised to each of your buyers	to cover non-payment due to a war, currency transfer restriction	to cover the non-reimbursement of advance payments made to your suppliers	to extend cover for orders to be delivered after a reduction or cancellation of the buyer
 Autonomy allowing you to determine your coverage 		,	coverage
 Flexibility with the payment terms you grant to your customers 	Natural Disaster cover	TopLiner	Aggregate first loss
▶ Indemnification up to 90% of your losses	to cover non-payment due to a natural disaster	online supplemental cover on your buyers receiving insufficient coverage	protection of the balance sheet providing cover only for exceptional losses
Collection services for your unpaid debts			
Simplified risk premium with an all-inclusive rate	Disputed Debts cover	Pre-shipment cover	Consignement stock cover
▶ An online tool, "CofaNet Essentials", to manage your buyer (customer) portfolio and buyer coverage			
	to advance indemnification and assist with the manage- ment of disputed debts	to cover manufacturing costs when the buyer becomes insolvent before delivery	to cover sales from a stock of goods located on the buyer's premises

