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**Valérie KEROS GORINI**

Head of International Desk Benelux, Greece, Turkey

SUPPORT BY THE CRÉDIT AGRICOLE GROUP

*Last updated: august 2023*

The Benelux International Desk provides support to corporate clients of the Crédit Agricole Group in the Netherlands to help them implement their operations in the Netherlands, including account opening, financing, information and banking advice. To do so, it relies on the group's operational units and local front-line banks.

For non-banking matters, the International Desk offers the support of local law offices and its partners as well as expertise in business internationalisation.

The Crédit Agricole Group has a presence in the Netherlands with:

- Amundi, asset management
- CA Consumer Finance, market leader in consumer credit in the Netherlands
- CACEIS, which, since mid-2013, has offered custodian and depository banking services, in addition to fund administration services
- Eurofactor Nederland, factoring.

The Netherlands is also covered by Crédit Agricole CIB from Brussels.

For more information, [see the list of the Crédit Agricole Group's locations](#).

MEANS OF PAYMENT





With the Netherlands

Company cheque
Bank cheque
SWIFT and SEPA transfer
Bill of exchange
Promissory note
Documentary remittance
Documentary credit

Usage

Weak / None
Weak / None
Common
Weak / None
Weak / None
Weak / None
Weak

ADVICE FROM THE INTERNATIONAL DESK



General Information

In 2022 France was the Netherlands' 6th-largest supplier and dependent on external demand. French products enjoy a good reputation.

French companies often establish themselves in the country to sustain or develop business flows in the local market, which is of a modest size, but also with the neighbouring countries. Beyond its geographic location, the Netherlands also offers cutting-edge infrastructure (Rotterdam, the largest port in Europe), and a qualified and polyglot workforce with high purchasing power. The country is also known to be far ahead in terms of innovation and digital. Furthermore, the Netherlands has pragmatic legislation and an attractive taxation system for international companies, particularly for those investing in R&D or environment. In addition, existing opportunities in various sectors, particularly in renewable energies or transport.

The Dutch are very pragmatic and quite direct in the exchanges. They are also very sensitive to prices, but are quite open to foreign products.

Means of Payment & Banking Specificities

Swift and SEPA transfers are widely used. Bank guarantees (SBLC in particular) and credit insurance can be used to secure transactions. Documentary credits are rarely used.

In e-commerce, the iDEAL means of payment is essential.

OUR OFFER AVAILABLE IN THIS MARKET



OPTIMISE YOUR CASH FLOW

RESIDENT COMPANY

Availability

Account opening

Local
currency



International currencies



PROCESSING LOCAL PAYMENTS METHODS

Availability

Electronic banking



Cash



CASH MANAGEMENT/E-BANKING

Availability

MT940 Bank
statements



MT101 Transfer
order



MT942 Intraday bank
statements



Cash pooling
domestic



Cash pooling
international

