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SUPPORT BY THE CRÉDIT AGRICOLE GROUP



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The Crédit Agricole Group's Nordic International Desk provides support to the Crédit Agricole Group's business clients in Sweden to help them implement their operations on location, particularly opening accounts, and providing financing, information and banking advice.

To do so, it makes use of the Group's business units and its network of local banking partner.

Present in Sweden since 1986, Crédit Agricole CIB has a fully licensed branch established in Stockholm that meets the needs of a client base of big business and financial institutions (including local communities in the Nordic countries and investment funds). Crédit Agricole CIB is classed among the leading group of foreign banks present in the Nordic countries and is active across all strategic services.

Amundi (asset management), another Crédit Agricole Group entity, is also based in this region.

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

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

MEANS OF PAYMENT



With Sweden

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

Usage

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

ADVICE FROM THE INTERNATIONAL DESK



General Information

Thoroughness is of the highest importance on the Swedish market and contracts must be respected. The Swedes are very demanding in terms of product quality and deadlines and will judge offers on all of their aspects. Punctuality is of utmost importance in meetings and notification must be immediately provided in the case of any delay.

With the sense of hierarchy being much less pronounced in the Nordic countries than in the rest of Europe, take care to treat all of your contact partners equally. Stay calm and collected during negotiations and avoid any sign of excessive emotion. English is often used in business.

This market holds numerous development routes for French companies. Restricted in size, it must be considered within a Nordic context and can usefully serve as a basis for future development towards the rest of Scandinavia, Finland but also towards the Baltic States.

Means of Payment & Banking Specificities

Deadlines are scrupulously respected in Sweden and bills should be settled quickly. The Swedes are good payers and expect equally efficient services in return. The average delays in inter-company payment are short (27 days on average).

Use SWIFT payment for your international payments as well as domestic interbank payments, card payments or via mobile phone applications, the latter of which are growing very fast (via service providers such as Klarna or Swish). Cheques and cash payments have almost disappeared in Sweden.

OUR OFFER AVAILABLE IN THIS MARKET



OPTIMISE YOUR CASH FLOW

RESIDENT COMPANY

Availability

Account opening

Local
currency



International currencies



NON-RESIDENT COMPANY

Availability

Local deposit account opening

Local
currency



International currencies



PROCESSING LOCAL PAYMENTS METHODS

Availability

Cheque



Bill of
exchange



Electronic banking



Cash



CASH MANAGEMENT/E-BANKING

Availability

MT940 Bank
statements



MT101 Transfer
order



MT942 Intraday bank
statements



Cash pooling
domestic



Cash pooling
international



