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YOUR CONTACT

**Nadine SCHMITT**

Head of International Desk Germany, Switzerland

SUPPORT BY THE CRÉDIT AGRICOLE GROUP

*Last updated: July 2023*

The Crédit Agricole Group has a presence in Germany with its subsidiaries:

- Crédit Agricole CIB (Corporate and Investment Bank),
- Amundi (asset management),
- CreditPlus (consumer lending),
- Eurofactor (factoring), CA Leasing (Leasing with a limited offer)
- Caceis (securities management),
- CA Auto Bank (multi-brand car financing),
- CA Midcap Advisors, a subsidiary of the Crédit Agricole Group specialised in mergers and acquisitions, active in Germany with its network of partners abroad.

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

The International Desks in Germany and Switzerland provides support for the Group's SME/SMI clients by drawing on the Group's own entities and local frontline partner banks with a large network of branches spread across the region.

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

MEANS OF PAYMENT



With Germany

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

Usage

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

ADVICE FROM THE INTERNATIONAL DESK



General Information

Some recommendations for succeeding in business in Germany:

- When you first make contact.
- Always mention your academic qualifications.
- Strictly adhere to the agenda agreed upon in advance.
- Provide written confirmation of conversations and agreements.
- Negotiations to be held in English if German is not an option;
- Documentation is to be presented in German or in English.
- The title retention clause should be comprehensive and enforceable. It does not have to be in any specific form, but must conform to the general conditions of the contract submitted to the purchaser before delivering the merchandise.
- Find out about and comply with the regulations and standards in force, for example the one applied since January 2019 on entry in the national packaging register prior to any export.

Payment Methods & Banking Details

Other than bank transfer, direct debit is frequent in BtoB or BtoC relationships. There are several advantages: speed, low cost and easy to process. It is important to receive approval from your bank (German or French) before offering this payment method to German clients.

Cheques little spread should not be used: this rule can be imposed at any moment given that issuance of an uncovered cheque is not, in fact, punishable under law. There is no public record of delinquencies.

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

