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**deferred payment.**

**With our Foreign Currency Advance** solution you can anticipate the payment of your bills in foreign currencies and benefit, at the same time, from hedging against the exchange risk.



## BASIC PRINCIPLES

Your exports of goods or services are billed in foreign currencies and you grant your clients terms of payment. The Foreign Currency Advance is a cash flow advance of your export sum. It allows you to finance your client station all while hedging your business against the exchange risk.

### **How does this work?**

Once you have shipped and billed for your goods or your service, submit your advance request to our bank. This will then be granted to you within 48 hours upon the presentation of a bill and proof of shipping (under the condition of the prior granting of a dedicated cash flow line).

It will be reimbursed via the payment from your foreign customer.



## YOUR NEEDS

**You are an exporting business with debts billed in foreign currencies coming to maturity in 15 to 180 days and you require cash flow.**

**The Foreign Currency Advance allows you to benefit from an advance payment.**

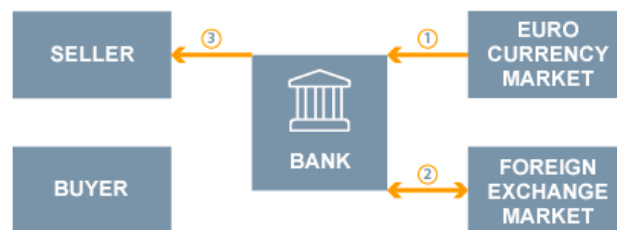


## BENEFITS

- **Optimisation of your cash flow** : the receivable is financed up to 100% of the amount.
- **Hedging against the exchange risk** : the sale of advanced foreign currencies will gain you liquidity in Euros. The advance being made, and then reimbursed via the payment for your exports in the currency of the bill, allows you to hedge yourself against the exchange risk.
- **Facilitate trade negotiations** by allowing you to agree payment terms with your foreign customers.



## EXAMPLE



1. The bank lends the foreign currencies for a sum equal to that of the debt on the Euro market.
2. It exchanges the foreign currencies for Euro on the exchange market at spot prices.
3. The bank credits the exporter's account in Euro (exchange risk hedging + financing).

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