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## NEGOCIATION / CONFIRMED DOCUMENTARY CREDIT DISCOUNTS FOR EXPORTERS

As an exporter, you have agreed to your client's payment terms.

With our "Negotiation/Confirmed Documentary Credit Discounts for Exporters" solution, you can get an advance as part of a documentary credit on deferred payment due to you.

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### BASIC PRINCIPLES

#### Documentary credit discounts for exporters:

If you are the recipient of a documentary credit for exporters payable at a future date and which has been confirmed by our bank, you can ask us to give you immediate payment (with a discount) without waiting for the full term (on condition that all documents are correct).

This discount is agreed by our bank as part of the payment commitment that we agreed in your favour when we confirmed the documentary credit. It does not count on your cash flows.

At the end of the deferral period, our bank will reimburse you for the discount that you have been granted by receiving the payment that will be sent to you by your foreign client's issuing bank.

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### YOUR NEEDS

**As an exporting business, you agree to deferred payment to reach export markets.**

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**You have received a confirmed documentary credit with confirmed deferred payment and want to reduce the impact of this deferralment on your cash flows.**

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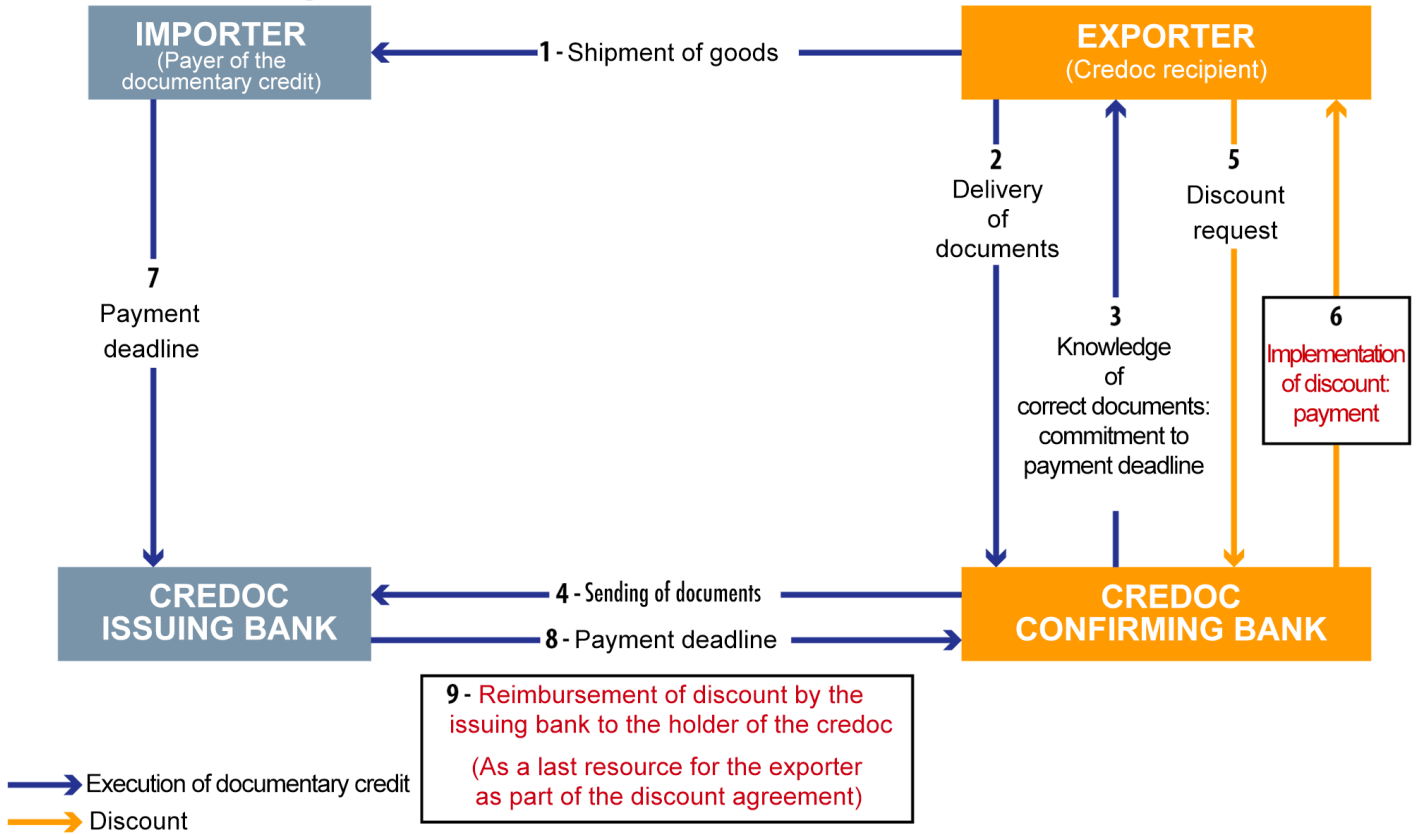
## BENEFITS

- **Optimisation of your cash flow without having to resort to bank lending** : your debt is financed 100% without impacting your cash flow.
  - **Speed of availability**: as soon as the documentary credit documents have been approved by our bank and we have received the request from your supplier, it is settled within 48 hours.
  - **Facilitate trade negotiations** by allowing you to agree payment terms with your foreign customers.
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## EXAMPLE

### Details of a discounting transaction



Your customer has asked their bank to open a documentary credit in your favour. This documentary credit is payable at a future date and our bank has confirmed it.

You ship the goods and send the required documents as per the documentary credit to our bank.

Our bank examines the documents and informs you that it has approved the documents as per the terms and conditions of the documentary credit. As part of this confirmation, their bank commits to pay you on time.

At the same time, it sends the documents to the issuing bank.

You need a cash flow. You ask your Credit Agricole group bank to transfer the funds to you before the term is up.

You are then given then documentary credit amount less the interest.

When the term is complete, the amount due on the documentary credit is collected by your customer's issuing bank and reimbursed to you including the discount.



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## **OUR ADVICE**

Make sure that your documentary credit for exporters is domiciled with our bank. This will reduce your processing time and guarantee you a fast and efficient processing of your transaction.

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## **AND MORE**

### Our expertise:

- 450 experts in international trade at your service,
- A local presence in France and in 24 countries,
- A global presence,
- Additional solutions study for silent, del credere, mobilisation of receivables confirmation,
- Advice at each stage of the documentary credit.

### Internationally recognised sign of quality

#### Our risk-taking knowledge

- across more than 600 banks worldwide
- in 100 countries

#### Our partners

- with more than 150 banks forming our geographic coverage

**Our internet portal** allows you to carry out all your operations related to the documentary credit on-line

### Member of:



International Chamber of Commerce

CREDIMPEX FRANCE

French Association of International Trade Specialists



International Trade and Forfeiting Association

Local document processing centres, certified ISO 9001 for the majority of the Group's institutions.

Credit Agricole CIB is the first bank in Trade Finance in Western Europe. Named in the top 4 best banks for Trade Finance at a global level.

*(Source: Magazine Global Trade Review 2023)*