

OeKB VorratsInvest

Financing warehouses

YOUR BENEFITS:

- **Attractive conditions** thanks to favourable refinancing by the OeKB
- **Easier financing through the assumption of risk by OeKB (up to 30%)**
- **Longstanding experience** of Bank Austria in cross-border business and **excellent contacts with OeKB**
- **Comprehensive support** with credit application and credit process as well as in ongoing business by our specialists

YOUR SITUATION

You are an Austrian company with an export quota of at least 20% (or suppliers of an export-oriented company) and need working capital to finance your warehouse or suppliers.

WHAT ARE THE REQUIREMENTS FOR A STOCK INVESTMENT??

The basis for the financing is a convertible guarantee from the federal government (risk assumption of up to 30% possible).

LOAN AMOUNT

The loan amount is determined by your average stock level over the last 3 financial years or by the amount of your supplier loans times a rounded (indirect) export rate (if multiple financing products are used via the OeKB, the financing amount is restricted to exclude double financing).

DURATION

Durations of up to 5 years including risk assumption by the federal government are possible. Flexible repayment modalities and repayment-free periods possible.

CREDIT COSTS

- OeKB interest rate – fixed or floating – depending on the credit term
- The current interest rates are available online: www.oekb.at/interest
- Aval fee (quarterly in advance): 0.2 – 0.4 % p.a.
- OeKB handling fee: 0.1% of the investment volume, max. EUR 720,-
- Bank Austria liability fee, handling fee and other charges by agreement

Breakage Costs

In the event of non-recourse and early repayment of fixed-rate financing, the OeKB shall reimburse for this amount the costs incurred by the fact that the refinancing funds are otherwise assessed in accordance with currency and duration. The reinvestment rate is set by the OeKB and corresponds to the relevant money and capital market interest rates.

COLLATERAL

Depending on its credit rating and financing structure, the Republic can assume up to 30 % risk.

Based on a credit assessment additional standard bank collateral may be required which has to be shared with OeKB in proportion to the federal liability share.

WHERE CAN YOU FIND MORE INFORMATION?

If you have any questions, please contact our corporate account managers from UniCredit Bank Austria as well as the specialists from the department Promotional Lending & Export Finance:

Online:

[Bank Austria Kontaktformular](#)

Further Informationen:

Bank Austria Online - Förderfinder

www.foerderfinder.bankaustria.at

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