

# Export Factoring

## ASSET MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Factoring can also be used for receivables coming from foreign counterparties. Just like with domestic factoring, it can provide risk coverage for the possible non-payment of receivables. BPER Factor works in many foreign countries both directly and through local correspondents, thus managing to offer its customers a service that always meets expectations. Our dedicated team of experts together with the consolidated collaboration of international companies specialized in insurance for trade receivables allows us to offer both a quick and easy assessment of debtors and administrative management services for their collection which also includes any necessary recovery actions, be they required in or out-of-court. There is also the possibility of making an advance payment for your receivables.

## Product purpose

### SAVE

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with direct management of receivables to become variable costs

### CUSTOMER EVALUATION

Obtain an initial evaluation of the customers assigned to BPER Factor and monitoring of them for the entire duration of the relationship

### ACCESSIBILITY

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

### PROTECTION

Reduce the risk of a failure to collect on your receivables (without recourse)

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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BPER Factor reserves the right to assess the credit standing in order to execute the transactions.

For the contractual terms and conditions governing the factoring products available for the illustrated service please refer to the "Informative Sheets" at the customer's disposal at all our Offices and on our website [www.bperfactor.it](http://www.bperfactor.it).

Offer valid until 31/12/27 unless extended or early closure.