

Global partner for credit protection

- ✓ Transactional cover
- ✓ Factoring & capital relief
- ✓ Digital solutions
- ✓ Surety & mid term
- ✓ Bancassurance

Key reasons to partner with Allianz Trade

Our Rating

AA rating since 2007. As part of the Allianz Group, we are unrivalled in our financial solidity.

Our experience

As a 129 year-old credit insurer, banks and businesses have long relied on us to weather many economic challenges and climates.

Our knowledge

We assess the financial health of over 80 million companies worldwide, giving our clients and partners a rich database of essential information to trade with confidence. This is backed by our global teams of leading economists and risk analysts.

Driving business resilience in a globalised world

For years, financial institutions faced pressure to manage risks of cybercrime and navigate through ever expanding regulatory requirements, all while delivering a top notch digital customer experience. Today, the landscape continues to increase in its complexity. Unexpected natural and health crises and their regulatory fallouts have appeared on the scene alongside new competitors from retail, Big Tech and others. No matter the climate, banks and financial institutions have always turned to Allianz Trade to steer through risks and identify opportunities.

Market leading provider for banks and your clients

Highly rated and regulated, Allianz Trade can support banks as a non-systemic alternative to the secondary market. Acting as a non-competing silent partner, we provide multiple products and powerful digital solutions in every country.

Transactional Cover

With a variety of bespoke solutions, you can secure short to medium term limits on a single risk or transaction to mitigate commercial and political risks.

Trade Finance

- Import Letter of Credit Issuance and confirmation
- **Silent Guarantees**
- **Bank facilities** (Supply Chain Finance, Receivables Discounting, Transactional)
- **Borrowing Base Facilities**
- **Bonds support**

Corporate Finance

- Revolving credit facilities
- Term loans

Structured Finance

- Export finance
- Commodity finance
- Project finance
- Asset finance

Benefits: This relieves pressure on counterparty exposure and countries, increases financing capacity, offers flexible risk sharing and RWA optimisation.

100+ banks worldwide choose to partner with Allianz Trade

Factoring and Capital relief

We offer protection against non-payment of receivables purchased by you as part of receivables financing activity. This can be on a portfolio basis, single supplier or a logically selective portfolio according to your needs.

Benefits: This enables non-recourse financing and unlock potential for RWA optimisation. You will have access to our stores of data and information as well as tools to make better business decisions and manage exposure. You can also integrate credit protection into your pricing and diversify your portfolio.

Digital solutions

We are piloting powerful solutions for you to not only reduce costs and deliver added value for your existing customers with a rich digital experience, but you can also generate new leads.

Single Invoice Cover offers real-time, invoice based digital factoring to small medium enterprises to protect against non-payment and risk assessment capabilities. With data-informed insights, customers can safely innovate and grow with confidence.

Through **Open Innovation**, we are building strong partnerships with major international banks to co-create platforms and new services based on data and block chain. One example is [Tradescore](#).

Surety and Mid Term

Risk distribution is particularly crucial in the low-margin bond and guarantee space and bonding lines typically take up a lot of capacity for not much return. We provide capital relief and capital redeployment. We can sub-participate to banks' guarantees or bonding lines or offer a counter-guarantee if banks wish to outsource the bonding line in its entirety. We also cover non-payment of medium term receivables linked to the supply of capital goods with sales in instalments.

Benefits: Surety provides an alternative to traditional bank syndication, relieves pressure on counterparties and countries, reduces risk concentrations, RWA optimisation and confidential transactions.

Bancassurance

This bundle offer includes a distribution partnership to protect against non-payments of receivables, fraud insurance to protect against cyber fraud, and bonding solutions to those with tight credit lines to enable more profitability and less risk.

Benefits: This offers non-risk recurring revenue and provides daily insight into your customers' risk portfolio and reduces probability of defaults.



Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes

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