

By choosing Euler Hermes Hellas to be your partner :

You gain access to

customized services and advice by specialized and experienced consultants. More specifically, we provide you with :

- Bad debt prevention (customers - buyers in your country and abroad)
- Bad debt collection cost reduction
- Indemnification within a short and predefined period of time
- Internal management costs cut down
- Improvement of internal credit management
- Improved financing capability from financial institutions (Banks, Factoring Companies)
- Improvement of your company's financial data in the process of being listed in the Stock Exchange market

You take advantage of

Euler Hermes Group's worldwide experience :

- Presence in over 55 countries
- Guaranteed worldwide commercial transactions of more than 770,000,000,000 € worth
- Financial figures monitoring of more than 40,000,000 companies all over the world
- Profound knowledge of national specificities regarding bad debt prevention and claim indemnification
- Financial information bulletins regarding the countries to which you export
- AA- financial rating by Standard & Poor's

You cooperate with

the only Greek company exclusively specializing in Credit Insurance :

- The company was founded in 1996, from 2004 is a member of Euler Hermes Group with the name Euler Hermes Emporiki and from 2013 with the name Euler Hermes Hellas
- Products offered : Whole Turnover, World policy, S.M.E. policy, ATLAS
- On behalf of the entire Euler Hermes Group, Euler Hermes Hellas underwrites credit limits for buyers based in Greece & Cyprus
- The highly qualified and experienced staff of Euler Hermes Hellas can provide the solution for your specific needs
- Euler Hermes Hellas has offices in Athens and Thessaloniki

**Increase your productivity and competitiveness and expand in full safety**

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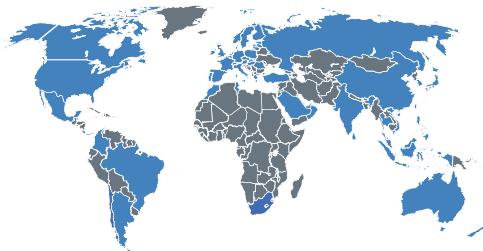
## OUR KNOWLEDGE SERVING YOUR SUCCESS

Expand your business horizon in full protection against bad debts

Euler Hermes, the world leader in Credit Insurance with global presence in over 55 countries

 Argentina	 Indonesia	 Russia
 Australia	 Ireland	 Saudi Arabia
 Austria	 Israel	 Singapore
 Bahrain	 Italy	 Slovakia
 Belgium	 Japan	 South Africa
 Brazil	 Kuwait	 South Korea
 Canada	 Luxembourg	 Spain
 Chile	 Malaysia	 Sri Lanka
 China	 Mexico	 Sweden
 Colombia	 Morocco	 Switzerland
 Czech Republic	 Netherlands	 Taiwan
 Denmark	 New Zealand	 Thailand
 Finland	 Norway	 Tunisia
 France	 Oman	 Turkey
 Germany	 Philippines	 United Arab Emirates
 Greece	 Poland	 United Kingdom
 Hong Kong	 Portugal	 United States
 Hungary	 Qatar	 Vietnam
 India	 Romania	

Through an international network, Euler Hermes has a group of partners in all countries, specializing in risk assessment and capable of facilitating worldwide business expansion



■ Euler Hermes presence

CREDIT INSURANCE



EULER HERMES

Our knowledge serving your success

DEVELOP YOUR DOMESTIC AND WORLDWIDE SALES IN FULL SAFETY

A company of Allianz



Expand your business horizon with maximum protection against bad debts



Expanding in your country or abroad...

Your customers - buyers are an important asset for your company

Credit Insurance enables you to secure your company's future by protecting its liquidity and reliability

Your buyers are maybe paying regularly today, but are you sure they will continue to do so in the future ? Do you monitor their financial situation regularly ? Are predefined payment agreements always respected ? In the future, how can you be sure that your old or new buyers will pay you within the agreed deadlines ?

Do not ignore the risk of bad debts

Probability of payment according to lapse of time



A quick intervention increases the probability of collecting amounts claimed from a buyer

Do you know how many additional sales without any profit you must realize in order to set off the financial impact of a potential bad debt ?

Loss €	Profit margin		
	2,5%	5%	10%
3.000	120.000	60.000	30.000
5.000	200.000	100.000	50.000
10.000	400.000	200.000	100.000
20.000	800.000	400.000	200.000

Nowadays, all other companies' assets (reserves, fixed assets, personnel, transport) are insured. **Only receivables remain uninsured.** This risk is more significant **abroad**, where distance, language barriers, cultural diversity, judicial system specificities, lack of market homogeneity and different commercial practices multiply :

- At first, the difficulties in preventing bad debts by analysing the buyers' financial status
- At a latter stage, the difficulties in claiming bad debts

## CREDIT INSURANCE : A specialised solution, tailored to fit your company's needs and assist you in managing your customers - buyers

We cooperate with you to make your business grow and we provide you with an integrated solution, adjusted to your company's particularities, the sector in which you operate and adapted to your protection requirements :

### PREVENTION

We assess in advance your existing and future buyers - customers' financial status and cover you against non payment risk of your receivables : A simple internet on - line request and we shall respond immediately regarding credit limit commitments to any of your buyers.

We protect you from bad debts and capitalize on Sales Management activities

### INDEMNIFICATION

If your receivable remains unpaid, we undertake to reimburse you by paying, within a specified deadline, up to 90% of the total invoice value, including VAT.

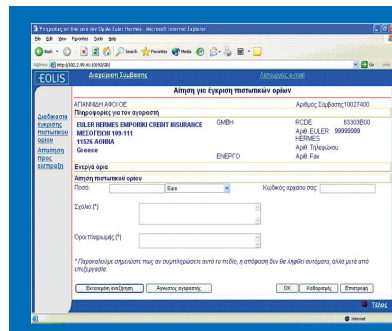
We reinforce your company's liquidity and reliability

### DEBT COLLECTION

In the process of underwriting a Credit Insurance Policy, we will undertake the collection of bad debts. In case of bad debt, we undertake to take suitable, coordinated legal action depending on your buyer's residence, while protecting your customer relationship with the specific buyer : All you need to do is to send us a Debt Collection Request and the required authorisation document.

We take the burden of claiming bad debts and maximize collection probability

## Rapid response via secure and effective on - line services



The on - line connection enables you to manage better both your customers and your Credit Insurance Policy : Through EOLIS, you can :

- Send your application for a credit limit, receive the answer, print a list of all existing credit limits
- Declare your bad debts and monitor legal action progress
- Send your Sales Declarations
- Send prorogation requests
- Receive Endorsement copies, premium payment settlements and other correspondence

## BUSINESS INSURED, SUCCESS ENSURED

Our experience and know - how at your service

In - depth knowledge of trade mechanisms and corporate risks throughout the world

Effective risk prevention methods based on :

- Political and economic developments' constant monitoring all over the world
- Assigning a specific geographical responsibility area to every group subsidiary, in order to ensure closer risk monitoring
- Organising risk prevention in subsidiary companies, by combining locally gathered financial information analysis with sectorial and regional geographic information, so as to guarantee accurate credit limit decisions

We monitor the financial outlook of more than 40 million enterprises worldwide



## Internationally recognised know - how in commercial debt collection

A worldwide network ensures rapid and effective management of your claims :

- A specialized local group subsidiary undertakes all unpaid receivables management, including uninsured receivables, in order to successfully overcome legal and language differences, as well as local habits and customs



- All group subsidiaries provide high quality services, ensuring a speedy and professional approach to the settlement of all claims, with minimum costs

- Every subsidiary boasts a network of trained and experienced legal partners, capable of maximizing the collection potential, via judicial or extrajudicial actions, having first used up all amicable settlement possibilities with your customers - buyers, in an effort to protect your customer relationships

Every year we are assigned hundreds of thousands of commercial bad debt collection cases