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coface
FOR SAFER TRADE

PACK @RATING
SUPERIOR CREDIT INFORMATION

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Quick access to accurate business information allows your business to achieve the most effective credit management, which is essential for the ever-changing business environment of today.

By providing you with reliable information about potential trading partners, Coface allows your organization to expand the client base with new commercial relationships. Moreover, the monitoring of existing clients and suppliers substantially reduces the risk of unpaid claims.

With @rating, Coface can provide you with the information you need to take crucial business decisions, whether it concerns the financial reliability of a smaller independent business owner or that of a large multinational.

@rating is a service which allows you to assess and monitor the creditworthiness of your commercial clients, prospective business partners and suppliers. Rather than complicated reports or complex ratings, @rating instead gives you our professional assessment at a single glance. For @rating,

Coface employs a simple 5-level scale rating in order to indicate the creditworthiness:

X	Refusal	€	0
R	good for amounts up to	€	10,000
@	good for amounts up to	€	20,000
@@	good for amounts up to	€	50,000
@@@	good for amounts up to	€	100,000

@rating is based on the combined information and knowledge of the worldwide Coface Group containing risk assessments for more than 60 million companies. A positive @rating also shows the value for which Coface Group in principle provides insurance coverage to its policyholders.

If a company is not in our database, the letters "NR" ("Not Rated") will appear. We will then rate the company in question as quickly as possible and then inform you of the @rating.

IN SUMMARY, THE BENEFITS FOR YOU A :

- Worldwide database with information on 60 million companies;
- Online access 24 hours a day, 7 days a week;
- More insight into your debtors' portfolio;
- Effective credit management;
- Time and cost saving;
- Improvement of your management information

THE @RATING OPTIONS

@rating offers you various options:

- @rating Monitoring
- Customized Credit Opinion
- Coface Business Reports
- @ rating score

@rating Monitoring

Via @rating Monitoring, we provide you with quick and simple access to our current assessment of the creditworthiness of a company. You will be informed of changes in the @rating and therefore the creditworthiness of the company in question online.

Monitored @rating Credit Opinion

Summary

COMPANY

Name: [redacted] IDENT FISCAL TVA/BTW: [redacted]
 Activity: [redacted] ONDS Identifier: [redacted]
 NACE code: [redacted] Company Number: [redacted]
 Trade Sign: [redacted] CSB Number: [redacted]
 Address: [redacted] AMB Identifier: [redacted]
 Postcode: [redacted] SASI number: [redacted]
 Town: [redacted] Coface reference: [redacted]
 Country: [redacted] Telephone: [redacted]

CURRENT PRODUCT: MONITORED @RATING CREDIT OPINION

You have a monitored @rating credit opinion on this company

Status: Agreed
 Decision date: 12/01/2012
 Request id: 120112043877

Details

@rating Amount: 20,000 EUR
 Request date: 12/01/2012
 Effective date: 12/01/2012
 This site: Client Dept

Coface risk analysts will make a detailed analysis for you. This analysis is based on public information, information from information agencies, as well as company visits and information from our other services (including Collection, Factoring and Credit Insurance).

Customized Credit Opinion (CCO)

It is of course possible that the value, which we advise via the @rating Monitoring is not sufficient for your purposes. In that case, you have the possibility to request a Customized Credit Opinion online. You can indicate the amount for which you want to do business and we will give our risk assessment in nominal terms (total amount).

Customised Credit Opinion

Summary

COMPANY

Name: [redacted] IDENT FISCAL TVA/BTW: [redacted]
 Activity: [redacted] ONDS Identifier: [redacted]
 NACE code: [redacted] Company Number: [redacted]
 Trade Sign: [redacted] CSB Number: [redacted]
 Address: [redacted] AMB Identifier: [redacted]
 Postcode: [redacted] EASY number: [redacted]
 Town: [redacted] Coface reference: [redacted]
 Country: [redacted] Telephone: [redacted]

ORDER PRODUCT: CUSTOMISED CREDIT OPINION

Date: 12/01/2012
 Customer reference: [input]
 Order reference: [input]
 Amount: [input] 000 EUR

ACTIONS ON PRODUCT

- Confirm
- Cancel

If we advise a lower amount than requested, you will receive detailed information on the reasons underlying our decision.

Coface Business Reports (CBR)

You may need more extensive information in relation to certain business partners. We therefore offer online access to our partner information agencies throughout the world, our CreditAlliance partners. The great advantage of this is that you receive a credit report for each country from the best information agency in that country.

The Debtor Risk Assessment: a unique tool to monitor your risk

The Debtor Risk Assessment (DRA) is a unique and global coverage included in a scale of risk classification. It measures the probability of default of a company over a period of 12 months, consistently, regardless of sector and country.

The probability of default is recorded from 0 to 10. The scores are divided into three risk categories.

The higher the Score @ rating, the lower the risk



- The Debtor Risk Assessment (DRA) allows an assessment within your organization on the quality of your customers. It can support your trade policy (with a focus on the most creditworthy customers) and your credit policy (with the payment requirements of larger customers the most fragile).
- The DRA also allows you to exchange information with us about the quality of your customers: Coface takes great care to update their scores, but is also prepared to correct any deficiencies or errors in information: a dialog box is open in Cofanet specifically for that.
- All relevant factors are consolidated into a powerful and objective risk assessment. The DRA is the combination of statistical methods, and the comments of a risk analyst and investigators in the field. It is automatically updated with all new relevant data.

Coface credit solutions for business

In an unpredictable commercial environment, we at Coface know that doing business in a safe and successful manner is your number one priority.

Coface is part of the fast-growing Coface Group, which has a pronounced worldwide presence. Working in 66 countries, more than 4.600 Coface employees facilitate the national and international business operations of more than 135.000 clients. Thanks to the CreditAlliance network, Coface is further able to provide local services in more than 100 countries.

Coface offers a complete range of services in the area of credit management:

- Credit insurance
- Commercial information

Our services are personal and efficient. We ensure that you are able to take action quickly. Would you like a no-obligation discussion with Coface about the services, which we can offer your company? Then please contact our sales team on 02/404 01 67 or your account manager.



EXPLANATION OF TARIFFS

With an @rating Pack, you can request one-off (ad-hoc) or monitored @ratings. If you wish, you can also request detailed credit reports (Coface Business Reports) on your debtors via this application.

@rating credit limits

- a.) At the start of the contract a minimum advanced payment is charged which is based upon the number of @ratings chosen by you (on an annual basis) and the chosen geographical zones.
- b.) Each quarter, your use of @ratings will be deducted from the advanced payment. If the balance is negative, you will receive an additional invoice.
- c.) You have a choice between requesting a one-off @rating and the permanent monitoring of the @rating. Only the @ratings for which the monitoring has not been discontinued will be charged each quarter.
- d.) Any Customized Credit Opinions that are requested will also be deducted from the advanced payment.
- e.) In the addendum, you will find the annual price for each @rating and CCO. For a one-off request, you need to divide this price by 4.

Debtor Risk Assessment (DRA)

For € 0.50 eurocents more per quarter, you have unlimited access to scores in addition to the @rating. Thus, you will benefit from the @rating credit limits and the DRA at preferential prices.

If you want only the DRA, please contact us on +32 (0) 2 404 01 11 for Belgium and +352/26.10.81.43 for Luxembourg and we will send you a proposal.

Coface Business Reports (CBR)

- a.) The price of a report depends initially on the geographical zone in which your debtor is located.
- b.) In order to obtain a reduced price for each request, you can also pay for the CBR reports in advance. The price per report then depends on the number of reports you undertake to order.
- c.) If you do not pay for the reports in advance, the tariff for < 100 requests is applicable. This sum is then also deducted from the advanced payment.
- d.) You can find the price for each report in the addendum.

@rating - Customized Credit Opinion - Debtor Risk Assessment

PACK SIZE (Yearly price per unit in €)								
Pack	25	50	100	200	300	>400	CCO*	DRA*
BELUX	12.44	10.96	9.32	8.28	7.24	6.20	4.16	2.00
ZONE A	51.76	45.56	39.36	34.16	30.04	25.88	6.20	2.00
ZONE B	114.96	99.40	87.00	75.60	65.24	56.96	46.60	2.00
ZONE C	156.36	136.68	118.04	102.52	89.04	77.68	56.96	2.00

* The cost of personal credit advice (CCO) and the DRA to be added to the price of the @rating.

ZONE BELUX	ZONE A	ZONE B	ZONE C
BELGIUM LUXEMBOURG	ANDORRA BULGARIA AUSTRIA CYPRUS CZECH REPUBLIC DENMARK ESTONIA FINLAND FRANCE FRENCH GUYANA GIBRALTAR GERMANY GREECE GUADELOUPE HUNGARY ICELAND IRELAND ITALY LATVIA LIECHTENSTEIN LITHUANIA MALTA MARTINIQUE MONACO NORWAY THE NETHERLANDS NEW CALEDONIA POLAND PORTUGAL REUNION ROMANIA UNITS KINGDOM SAN MARINO SLOVAKIA SLOVENIA SPAIN SWEDEN SWITZERLAND VATICAN	AUSTRALIA CANADA HONG KONG JAPAN NEW ZEALAND SINGAPORE SOUTH KOREA TAIWAN UNITED STATES	REST OF WORLD

Coface Business Reports (CBR)*

Quantities	< 100	≥ 100	≥ 500	≥ 1000	≥ 2000	≥ 5000	≥ 10000	≥ 20000
ZONE A	35.15	34.20	32.30	30.40	29.45	28.50	26.60	25.65
ZONE B	48.10	46.80	44.20	41.60	40.30	39.00	36.40	35.10
ZONE C	61.05	59.40	56.10	52.80	51.15	49.50	46.20	44.55
ZONE D	68.45	66.60	62.90	59.20	57.35	55.50	51.80	49.95
ZONE E	92.50	90.00	85.00	80.00	77.50	75.00	70.00	67.50
ZONE F	129.50	126.00	119.00	112.00	108.50	105.00	98.00	94.50
ZONE G	157.25	153.00	144.50	136.00	131.75	127.50	119.00	114.75
ZONE H	231.25	225.00	212.50	200.00	193.76	187.50	175.00	168.75

* The unit price per request (in €).

Zone A:

Belgium, France, Germany, Italy, Portugal, San Marino, Spain, United Kingdom.

Zone B:

Austria, Greece, Libya, Luxembourg, Netherlands.

Zone C:

Andorra, Bahrain, Cyprus, Dubai, Egypt, Gibraltar, India, Iran, Iraq, Ireland, Jordan, Kuwait, Malta, Monaco, Oman, Qatar, Saudi Arabia, Syria, Turkey, United Arab Emirates.

Zone D:

Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Bangladesh, Barbados, Belize, Bermuda, Bolivia, Bulgaria, Canada, Cayman Islands, Chile, China, Colombia, Costa Rica, Croatia, Cuba, Czech republic, Dominica, Dominican Republic, Ecuador, El Salvador, Finland, Grenada, Guatemala, Guyana, Haiti, Honduras, Hong Kong, Hungary, Jamaica, Liechtenstein, Mexico, Montserrat, Morocco, Netherlands Antilles, Nicaragua, Panama, Paraguay, Peru, Poland, Puerto Rico, Romanian, Saint Kitts and Nevis, Santa Lucia, Slovakia, Slovenia, South Africa, Surinam, Switzerland, Trinidad and Tobago, United States, Uruguay, Venezuela, Virgin Islands, British, Virgin Islands, US.

Zone E:

Australia, Belarus, Bhutan, Botswana, Brazil, Brunei, Denmark (normal), Estonia, Guernsey, Israel, Jersey, Kenya, Korea, South, Latvia, Lebanon, Lesotho, Lithuania, Malaysia, Man, Isle of Mauritius, Moldova, Montenegro, Mozambique, Myanmar, Namibia, Norway, Pakistan, Philippines, Russia, Serbia, Singapore, Sri Lanka, Swaziland, Sweden, Taiwan, Tanzania, Thailand, Tunisia, Uganda, Ukraine, Vietnam.

Zone F:

Bosnia Herzegovina, Denmark (express), Faroe Islands, French Guyana, French Polynesia, Gabon, Ghana, Greenland, Guadeloupe, Iceland, Macedonia (FYR), Martinique, Mayotte, New Caledonia, Niger, Reunion, Saint Pierre and Miquelon, Seychelles, Timor Leste (ex East Timor), Wallis and Futuna.

Zone G:

Afghanistan, Albania, Algeria, Angola, Armenia, Azerbaijan, Burundi, Cambodia, Cape Verde, Central African Republic, Chad, Christmas Island, Cocos (Keeling) Islands, Comoros, Congo, Democratic Republic of the, Congo, People's Rep. Of, Cooks Island, Djibouti, Equatorial Guinea, Eritrea, Ethiopia, Falkland Islands (Islas Malvinas), Fiji, Gambia, Georgia, Guinea, Guinea Bissau, Japan, Kazakhstan, Kiribati, Kyrgyzstan, Macau, Madagascar, Malawi, Maldives, Marshall Islands, Mauritania, Micronesia, Federated States of, Nauru, Nigeria, Niue, Norfolk Island, Palau, Palestine (Self Governing Territories), Rwanda, Saint Helena, Saint Vincent and the Grenadines, Samoa, Sao Tome and Principe, Sierra Leone, Solomon Island, Somalia, Sudan, Tajikistan, Tokelau, Tonga, Turkmenistan, Turks and Caicos Islands, Tuvalu, Uzbekistan, Vanuatu, Western Samoa.

Zone H:

Benin, Burkina Faso, Cameroon, Indonesia, Ivory Coast, Korea, North, Laos, Mali, Mongolia, Nepal, New Zealand, Papua New Guinea, Senegal, Togo.