



www.trafinscout.com

Who is TraFinScout?

TraFinScout is a Frankfurt/Main, Germany, based Fintech that digitizes and simplifies export financing and, due to digitalization, can offer buyer credits as of 500.000 Euro.

What do export financing and buyer credit mean?

Export financing means specific cross-border loans granted to pay for imported goods. Buyer credit is the specific term for such loans that are tied to the purchase of capital goods from abroad, in case of TraFinScout the goods must be “Made in Germany” and the loan must be covered by export credit guarantees of the German Export Credit Agency Euler Hermes (“Hermes Cover”). Euler Hermes is acting on behalf of the Federal Republic of Germany.

So TraFinScout offer export financing for small order volumes?

Yes, from **500,000** Euro through buyer credits directly granted to the buyer. TraFinScout also can arrange for the purchase of export receivables from an exporter if the purchase is financed by a supplier credit. Minimum volume here is **250,000** Euro.

How does financing with TraFinScout work?

A buyer who intent to buy capital goods “Made in Germany” either can directly get in touch with TraFinScout or can ask his supplier to do so. In any case, the supplier, as the exporter, must be involved. If he does not have a wealth of experience with export financing and Hermes Cover, no problem. TraFinScout will give full support through the whole process.

Is TraFinScout a bank?

No, TraFinScout is not a bank but backed by a bank. TraFinScout act as the bank’s front office and arrange the financing. The bank finally is the lender and the contractual counterparty to the borrower but TraFinScout will be the borrowers (and the exporters) contact point

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Are there more details about the financing offered?

Yes, some details about small ticket export financing:

Type of Financing	Cross-Border Loans to foreign buyers
For	Buyers of capital goods from German production
Asset types	All types of capital goods
Importer / Buyer:	Any company abroad
Tenor:	24 – 60 months (up to 720 days bullet loans also available)
Amount (order volume / "CIF price")	€ 250.000 to € 5.000.000
Currency	EURO
One off fee	Depending on the individual case
Financing costs / (fixed) interest rate	Depending on term and product variant
Cost of Hermes Cover	Depending on Country Risk Category as set by the OECD as well as Client Risk Category as set by Euler Hermes (or any other involved ECA)
Collateral/prerequisite	State export credit guarantee ("ECA cover") (e.g. Euler Hermes as mandatary of the Federal Republic of Germany)
Documents for the risk examination	<ul style="list-style-type: none">• Creditworthiness documents on the importer (according to the requirements of the insurer, usually last 2 annual financial statements and preliminary figures of the current year in English),• Copy of the export contract including supplements (at first also offer incl. terms of payment or draft contract),• Where already available: Application for export credit guarantee
Additional services - optional at the exporter's request	<ul style="list-style-type: none">• Initial assessment of the financial feasibility of the intended business,• Support with calculation, documentation etc. (no legal advice),• Assistance with the application for an Export Credit Guarantee

Let us talk about your project!



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Buying in Germany never was as easy as with TraFinScout funding!

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