

Practical example

A business with a turnover of **4.5 mill. euro** needs

450,000 euro guarantee credit facility

400,000 euro investment loans

250,000 euro overdraft facility

The bank assesses the credit facility at 1.1 mill. euro.

With the help of an insurer and exchange of surety, with provided collateral of 10 %, **the credit facility falls to € 695,000**. The costs of the guarantee ceiling come to **4,400 euro per annum**.

with bank only

false

with insurer

false

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