

# A CREDIT INSURANCE SOLUTION FOR MID-MARKET COMPANIES

TradeLiner is a comprehensive credit insurance solution which protects companies from the unnecessary cost and inconvenience of late payment and customer insolvency. It offers solid cashflow protection and efficient credit management support to bring you peace of mind, financial stability and ultimately facilitate the healthy growth of your business.

## Benefits of TradeLiner:

TradeLiner offers three essential benefits, ensuring the credit you grant to your customers is managed effectively.

### 1. PREVENTION:

Coface continuously assesses the financial situation of your customers and notifies you about any developments. You are given strategic information so you can negotiate suitable credit terms, select the right business partners and anticipate the risk of unpaid invoices in your account receivables.

### 2. COLLECTION:

Thanks to our international network of experts, you can be sure that your receivables will be collected quickly and efficiently. This means you save time to grow your business while retaining the confidence of your customers.

### 3. INDEMNIFICATION:

If your insured debts are not recovered, we compensate you for up to 90% of the loss – which protects your cash flow and secures your margins.



# YOU HAVE A SPECIFIC NEED, WE HAVE THE SOLUTION

Choose from an extensive range of options and services to enhance your cover and build the credit insurance solution that works for you.

A COMPREHENSIVE SOLUTION	OPTIONS		
<ul style="list-style-type: none"> <li>• Cover against insolvency or customer payment defaults for insured sales payable on credit terms.</li> <li>• Coverage customized to each of your customers.</li> <li>• *Autonomy allowing you to determine your coverage.</li> <li>• Flexibility with the payment terms you grant to your customers.</li> <li>• Indemnification up to 90% of your losses.</li> <li>• Collection services for your unpaid debts.</li> <li>• Simplified risk premium with an all-inclusive rate.</li> <li>• An on-line tool, CofaNet Essentials, to manage your buyer (customer) portfolio and buyer coverage.</li> </ul>	<b>POLITICAL EVENT COVER</b>	<b>ADVANCE PAYMENT TO SUPPLIERS COVER</b>	<b>BINDING ORDERS COVER</b>
	To cover non-payment due to a war/foreign exchange transfers	To cover the non-reimbursement of advance payments made to your suppliers	To extend cover for orders to be delivered after a reduction or cancellation of the buyer coverage
	<b>NATURAL DISASTER COVER</b>	<b>TOPLINER</b>	<b>AGGREGATE FIRST LOSS</b>
	To cover non-payment due to a natural disaster	Supplemental cover on your buyers receiving insufficient coverage, online	*Protect your balance sheet, providing cover only for exceptional losses
	<b>DISPUTED DEBTS COVER</b>	<b>PRE-SHIPMENT COVER</b>	<b>CONSIGNMENT STOCK COVER</b>
	To advance indemnification and assist with the management of disputed debts	To cover manufacturing costs when the buyer become insolvent before delivery	To cover sales from a stock of goods located on the buyer's premises

\*Terms and conditions apply

## TRADELINER ADJUSTS PROACTIVELY TO EVOLUTIONS IN YOUR BUSINESS

You have to deliver an unexpected and urgent order and have no time to apply for buyer coverage? **We will support you by giving you buyer coverage retroactively.**

Your annual minimum premium **will adjust automatically each year** based on your previous year's turnover.

In the event of unpaid debts, **you can decide to be indemnified earlier** whenever it makes a difference to your business.

You will pay your premium once the business is done **we won't charge premiums in advance.**

Visit our website for more information  
[www.coface.co.za](http://www.coface.co.za)

**coface**  
 FOR TRADE