

A System of Safeguards

Every transaction carries the risk of outstanding receivables for you until payment is made in full. A sizeable accumulation of bad debts can jeopardize your business. **Crefo Credit Insurance** provides continuous or one-time protection against financial losses. In the event of non-payment, the insured claim is quickly compensated.

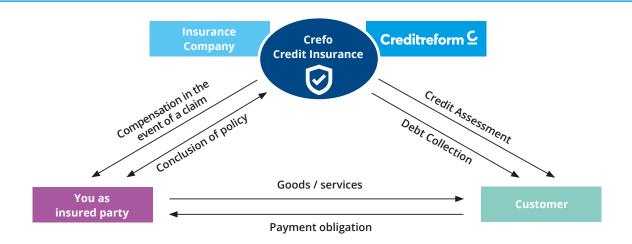
At the same time, your customers are increasingly demanding sureties before they award you a lucrative contract. The **Crefo Surety Bond** is an excellent alternative to a bank guarantee that lets you safeguard orders without burdening your credit line.

Creditreform works closely with leading insurers to offer small and medium-sized enterprises bad-debt protection that is aligned with their needs and covers industry-specific risks as well.

Crefo Credit Insurance

The exclusive combination of Creditreform's credit assessment and debt collection services, and customized bad-debt insurance from leading insurers, offers you simple, straight forward risk protection.

Crefo Credit Insurance - How It Works

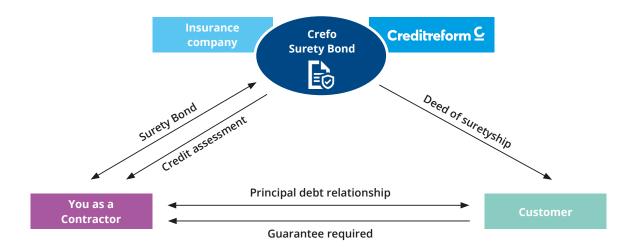




Crefo Surety Bond

You can also opt for the Crefo Surety Bond, providing a superior alternative to traditional bank guarantees. The better your company's Creditreform solvency index, the more favourable the terms will be.

Crefo Surety Bond - How it works:



BENEFITS AT A GLANCE

- Minimum administrative overheads
- Simple handling of the contract
- Full cost control

- Creditreform as a competent and experienced partner
- Personal consulting
- Surety concept aligned with your business needs

Contact

Verband der Vereine Creditreform e.V. Hammfelddamm 13 41460 Neuss

Phone: +49 2131 109-300 Fax +49 2131 109-8000 wkv@creditreform.de

www.creditreform.de/wkv-ktv

Legal notice

Register of Insurance Brokers in accordance with Section 11a of the German Trade, Commerce and Industry Regulation Act (Gewo):

The license as an insurance broker with license exemption pursuant to Section 34d (6) GewO (for ancillary products) was granted by the competent supervisory authority, the Chamber of Industry and Commerce Mittlerer Niederrhein, Nordwall 39, 47798 Krefeld, Germany, to Verband der Vereine Creditreform e.V. under the registration number D-Z42F-0FY1G-19. The registration number is held by the German Chamber of Commerce and Industry (DIHK), Breite Strasse 29, 10187 Berlin, Germany.

In order to offer you the optimal product, Creditreform works closely with various leading credit-insurance providers. The relevant service is rendered by the provider concerned, not by Creditreform.