

**Expand  
Globally**



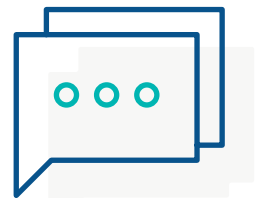
### About SaudiEXIM

The Saudi Export-Import Bank seeks to promote the growth of Saudi non-oil exports and increase their competitiveness in global markets in a variety of sectors by offering credit solutions to finance exports, guarantees, and export credit insurance with competitive advantages to support the Kingdom's Vision 2030, which aims to increase the percentage of non-oil exports in non-oil GDP.



### Vision:

We empower the Saudi non-oil economy in global markets.



### Mission:

We enable Saudi Arabian exports to reach global markets by bridging financing gaps and mitigating export risks.



## Financing and Insurance Solutions

We assist beneficiaries in attaining their objectives with our financial and insurance solutions.

## 01 Local Exporter

The Bank provides funding and advisory services to enable locally owned enterprises with varied entities and activities to export their services and local goods (excluding petroleum products). The goal is to expand into global markets, increase competitiveness, and reduce export risks.

## 02 International Buyer

The Bank assists international buyers to import local products and services by providing financial facilities that enable local products and services to access regional and global markets.

## 03 Financial Institutions

The Bank's role is to form effective strategic partnerships with local and international financial institutions, offering products that enable them to contribute to the export industry.



01 Local Exporter





## 01 Working Capital Financing

Some exporters face challenges in operational expenditures for export requests. As a result, this product aids in providing liquidity that fulfills the short-term export-related needs, thereby boosting export growth.

## Product Method

- 01 The exporter shall specify the working capital needs related to the export operations to SaudiEXIM.
- 02 SaudiEXIM will directly provide financing to the exporter or its suppliers upon request.
- 03 The exporter shall pay the amount of financing to SaudiEXIM according to the agreement.

## Product Advantages

- Meeting the short-term general financial needs of exporters.
- Improving working capital management and increasing competitiveness.

### Facility Term

Short-term.

### Beneficiary

Companies registered locally whose exports constitute a large part of their sales.

### The sectors eligible to benefit from the product

All sectors are eligible to benefit from the product.

### Financing limit for coverage

Up to 100% of the export working capital needs (but not to exceed 90% of the total working capital needs)



## 02 Pre-Export Financing

Liquidity could be an issue for some exporters who purchase production inputs from the local market during the pre-export phase to meet the demands of the foreign buyer. This product, therefore, provides financing that enables exporters to purchase production inputs required for export.

## Product Method

- 01

After signing a purchase order with an international buyer, the exporter shall supply production inputs for use in manufacturing and executing export orders.
- 02

SaudiEXIM shall directly disburse to suppliers after submitting purchase orders and supplier invoices.
- 03

The exporter shall assign the export proceeds in favor of SaudiEXIM.
- 04

The international buyer shall pay the value of exports to SaudiEXIM, which in turn shall disburse to the exporter after deducting the value of the financing according to the agreement.

## Product Advantages

- Increasing the production capacity of Saudi exporters.
- Improving the cash flow management of exporters and their suppliers.

### Facility Term

Short-term.

### Eligibility

Companies registered in the Kingdom of Saudi Arabia.

### The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

### Financing Limit for Coverage

Up to 90% of the value of supplier invoices (To be determined after study).



03 Discounting

To accelerate the exporter’s collection of their export proceeds prior to their maturity date, this product has been developed to contribute to the acceleration of the collection and provide the cash liquidity necessary to cover the cash flow gap that exporters may experience between the export period and the collection date.

Product Method

- 01
- Liquidity against accounts receivable (at a discount) shall be disbursed to the exporter upon submission of the purchase order and shipping documents to cover the cash flow gap between the period of the export transactions until the due date of the arising receivable.

Product Advantages

- Improving the efficiency of working capital management for exporters.
- Giving exporters the opportunity to set flexible payment terms for their customers.
- Increasing the competitiveness of exporters.

Facility Term

Short-term.

Eligibility

Companies registered in the Kingdom of Saudi Arabia.

The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

Financing Limit for Coverage

Up to 90% of the receivables value (at a discount to be determined after the study).



## 04 Supply Chain Financing

Improving payment conditions between exporters and suppliers is critical. The product offers export-dependent enterprises short-term revolving financing while handling complicated payments and extended payment terms for supply chain credit accounts.

## Product Method

- 01

The exporter shall provide a list of approved suppliers for production operations related to export.
- 02

After supply, suppliers shall submit shipping documents to SaudiEXIM.
- 03

SaudiEXIM will directly disburse to suppliers.
- 04

Exporter will pay SaudiEXIM the amount.

## Product Advantages

- Improving the terms of dealing with suppliers through direct payment by SaudiEXIM.
- Improving the efficiency of production capacity operations and competitiveness to increase market share.

### Facility Term

Short-term.

### Eligibility

Companies registered in Saudi Arabia who have a minimum export threshold as a percentage of sales.

### The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

### Financing Limit for Coverage

Up to 100% of the value of the supply invoices (to be determined after study).



## 05 Import Finance

To keep up with demand from international markets for local products, we offer this product to enable local exporters to acquire international raw materials and help accelerate the production process.

## Product Method

- 01 Invoices must be submitted from an International Supplier(s) to prove the cost of inputs to Produce Saudi exports.
- 02 The Beneficiary must submit documentation certifying delivery of purchased items (only under open account transactions).
- 03 SaudiEXIM disburses to the supplier once all the documents are found compliant with the applicable terms.
- 04 The exporter shall pay the amount of financing to SaudiEXIM according to the agreement.

## Product Advantages

- Increasing the production capacity of Saudi exporters.
- Improve terms with suppliers.
- Increase competitiveness of Saudi exporters.

### Facility Term

Short-term.

### Financing Limit for Coverage

Up to 90% of the value of supplier invoices (To be determined after study).

### The Sectors Eligible to Benefit From The Product

Companies registered in the Kingdom of Saudi Arabia.



## 06 Structured Financing for International Projects

We provide this product in the form of medium- to long-term loans to support companies' ability to carry out international projects that incorporate local goods or services, considering the involvement of Saudi companies in the implementation of significant international projects in various fields.

## Product Method

- 01 The exporter shall provide SaudiEXIM with the project documents, the financing request, and/or a Letter of Intent.
- 02 SaudiEXIM shall evaluate the project, and a Letter of Intent will be submitted.
- 03 After awarding the project to the local exporter, SaudiEXIM shall disburse it to the exporter.
- 04 The exporter shall implement the project and pay SaudiEXIM according to the agreed financing terms.

## Product Advantages

- Improving competitiveness in international markets.
- Expanding the customer base in new and existing markets.

### Duration of Insurance Coverage

Medium and long-term.

### Eligibility

Companies registered in the Kingdom of Saudi Arabia.

### The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

### Coverage Percentage

Up to 80% of the contract value (to be determined after study).



## 07 Letter of Guarantee

To enable national enterprises, we developed this product to fulfill the guarantees outlined in project implementation criteria and increases the chance of winning international bids.

## Product Method

01 The exporter shall provide SaudiEXIM with the company's financial statements and project documents.

02 The exporter shall specify the needed letters of guarantee.

## Product Advantages

- Enable the exporter to enter into tenders for international projects and implement them.
- Expand the customer base in new and existing markets.
- A secure means of entering tenders and bids that ensures the exporter's fulfillment of contracts.

### The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

### Eligibility

Companies registered in the Kingdom of Saudi Arabia.

### Coverage Percentage

Financing limit for coverage up to 100% of the guarantee value (to be determined after study).



08 Export Credit Insurance Policy

We offer this product to provide insurance solutions that cover the exporter’s portfolio of buyers through either comprehensive cover or a specific cover, which helps reduce default risks. This enables the local exporter and provides a layer of protection from the risks of non-payment by buyers or banks.

■ Policies are classified into two types:

**Whole-turnover Policy:** A “short-term” insurance policy that can be renewed annually for multiple buyers or banks.

**Single-Buyer Policy:** A “short” or “long-term” insurance policy for single buyer or bank for specific transaction.

■ Product Method

01 Multi-Buyer: The local exporter will provide information on their company and a list of potential buyers (importers) that they aim to include in the policy In addition to the expected volume of coverage needed.

SaudiEXIM will review the request and submits an offer to the Saudi exporter that includes the approved coverage for each buyer.

02 Single-Buyer: Same procedure as a multi-buyer, but information shall be provided for only one buyer (importer).

■ Product Advantages

- Improving the competitiveness of exporters in international markets.
- Facilitating the export of companies by providing credit facilities to their customers abroad.
- Improving the cash flow management of exporters and importers.
- Reducing the risk of non-payment for exporters.
- Expanding the customer base for exporters in new and existing markets.

Duration of Insurance Coverage

Short and long-term.

Eligibility

Companies registered locally.

The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

Coverage Percentage

Up to 90% of the transaction value.

## 02 International Buyer





## 01 Buyer's Credit

Given that Saudi products and services compete with their foreign counterparts on the global market, we developed this product to give foreign importers short- and medium-term financing options when purchasing Saudi products and services. This product also makes it easier to collect debts without the need to conduct financial transactions.

## Product Method

- 01

The exporter and international buyers shall identify an opportunity that includes local exports (purchases or projects).
- 02

After signing the agreement with an international buyer (importer), the buyer shall submit a financing request.
- 03

SaudiEXIM will study the financing request and the credit-worthiness of the international buyer.
- 04

After the application is approved, the local exporter shall export the final product to the international buyer and submit the shipping documents to SaudiEXIM to get paid for what has been exported.
- 05

SaudiEXIM will collect the amount from the importer according to the signed agreement.

## Product Advantages

- Improving the competitiveness of local exporters by providing credit facilities to their international customers.
- Improving the cash flow management of exporters and importers.
- Reducing the risk of non-payment.
- Expanding the customer base for exporters in new and existing markets.

### Facility Term

Short, medium, or long term.

### Eligibility

International buyers wish to import Saudi products and services.

### Countries Where The Product is Available

All countries to which export is allowed.

### The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

### Financing Limit for Coverage

Up to 90% of the transaction value (to be determined after study).

### 03 Financial Institutions



### 01 Line of Credit (International)

The bank conducts partnerships and agreements with international financial institutions (Banks, Non-bank financial institutions, Multilateral development banks, etc) offering solutions that enable international buyers to overcome financing challenges, which contributes to the growth of local exports.

### Product Method

- 01

After identifying a transaction with a local exporter, international importer shall approach one of our international financial institutions to apply for a trade financing.
- 02

Once the financing application of the international buyer's financing request is approved, and after submitting export and shipping documents, SaudiEXIM shall transfer the invoice proceed to the Saudi exporter.
- 03

The financial institution shall repay SaudiEXIM the due amount as per the Line of Credit Agreement.

### Product Advantages

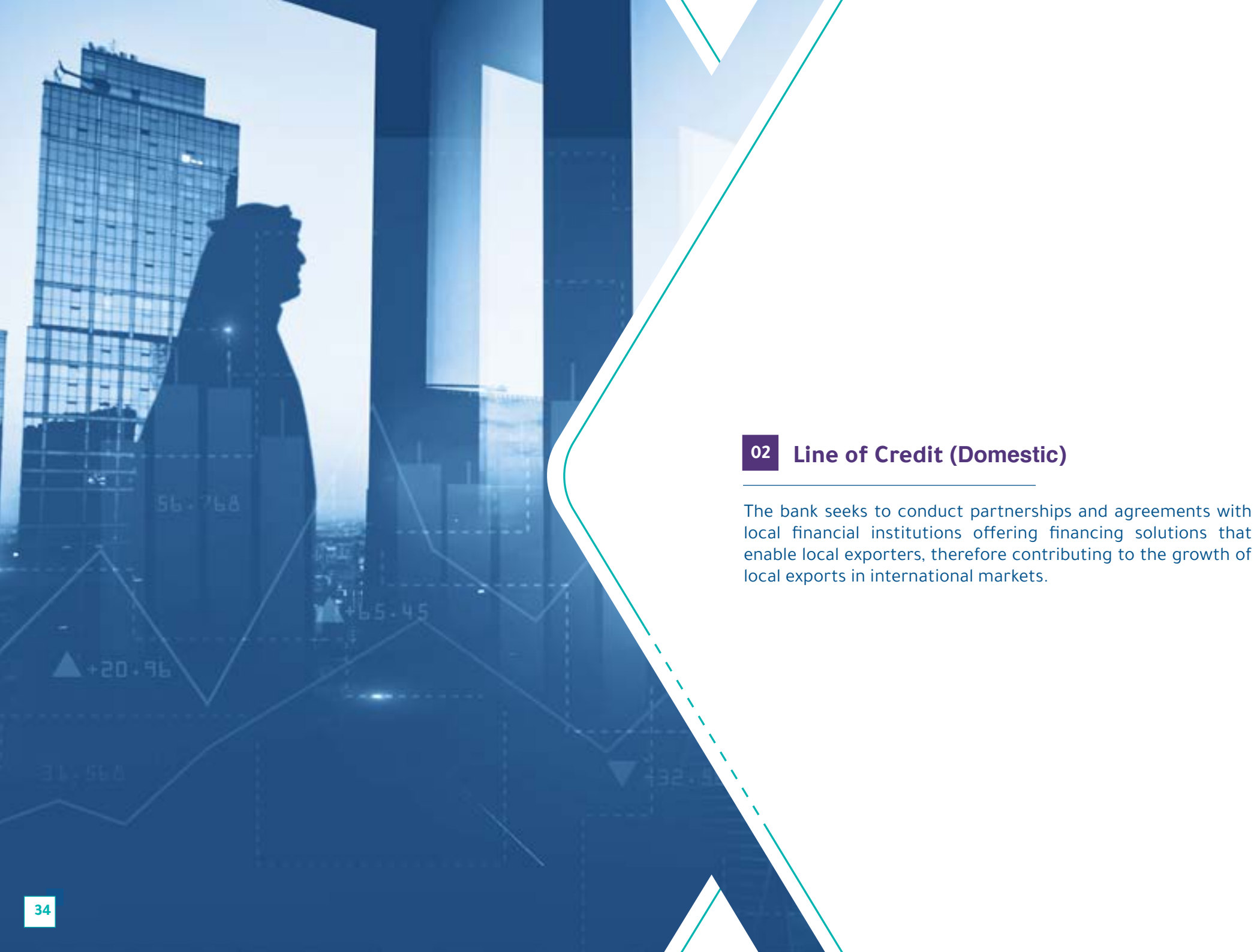
- Reducing exporters' risks in collecting amounts owed by importers.
- Facilitating the importer's access to financing to import local products.
- Improving payment terms between exporters and their customers.

#### The Sectors Eligible to Benefit From The Product

all sectors are eligible to benefit from the product except Crude Oil.

#### Financing Limit For Coverage

Up to 100% of the transaction value (the financing limit (shall be determined by our partners from financial institutions.



## 02 Line of Credit (Domestic)

The bank seeks to conduct partnerships and agreements with local financial institutions offering financing solutions that enable local exporters, therefore contributing to the growth of local exports in international markets.

## Product Method

01

The subject financial institution submits a request to apply for the Line of Credit against actual financed (or potential) exports' transactions.

02

The financial institution is not obligated to burden more risk than their approved criteria. However, this product shall incentivize their exports financing inline with their policies and procedures.

## Product Advantages

- Enhancing and improving the partnership between the public and the private sector.
- Enhancing the export financing ecosystem.

### Financing Limit for Coverage

Up to 100% of the financed exports transactions.



### 03 Letter of Credit Confirmation Insurance Policy

With local financial institutions facing the risk of default by international banks issuing letters of credit related to local exports, we offer this product to help improve the acceptance of Letter of Credit received by local financial institutions from foreign banks as well as facilitate access to local exports globally.

## Product Method

01

The local commercial bank provides a list of international banks that issue the L/Cs, including the credit limit volume covered under the policy; SaudiEXIM will review the request and submit an offer to the local commercial bank that includes the approved coverage for each issuing bank.

## Products Advantages

- Increasing the volume of acceptance of Letters of Credit.
- Increasing the volume of dealing with customers by enhancing letters of credit in many foreign markets.
- Exchanging credit and financial information.

### Duration of Insurance Coverage

Short-term.

### Eligibility

All local banks and financial institutions.

### The Sectors Eligible to Benefit From The Product

All sectors are eligible to benefit from the product.

### Financing Limit for Coverage

Up to 90% of the volume of the letters of credit.



04 **Buyer’s Credit Insurance Policy**

To provide financial institutions with the insurance required to finance purchases of local goods and services by international importers, we offer this product that covers the risk of importers defaulting on payments, and contributes to increasing the competitiveness of local products internationally.

■ **Product Method**

- 01
- The commercial bank [policy holder] provides a list of foreign buyers that they want to be included in their policy, it should include identifying information and the exposure they want to cover, SaudiEXIM will review the request and submits an offer that includes the accepted coverage.

■ **Products Advantages**

- Support banks and financial institutions in structuring credit that benefits local exports.
- Protection against credit risk.
- Increase exports volume and access to global markets.
- Expand clients’ base and develop relations with foreign buyers.

**Duration of Insurance Coverage**  
Medium, long term, up to 15 years.

**Eligibility**  
All local and international banks and financial institutions.

**The Sectors Eligible to Benefit From The Product**  
All sectors are eligible to benefit from the product.

**Financing Limit for Coverage**  
Up to 90% of the volume of the policy.

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 [www.Saudiexim.gov.sa](http://www.Saudiexim.gov.sa)

 800 433 3330

 LinkedIn & Twitter @SaudiEXIM

 [ca@saudiexim.gov.sa](mailto:ca@saudiexim.gov.sa)