

# Application for Export Credit Guarantee in favour of **exporter**

Date of application

**For instructions, see page 8.**

The application refers to guarantee for loss on claim only (F) loss on production and loss on claim (T+F) separate application to be filed by financier	EKN's reference number	
	Guarantee requested for political and commercial events political events only	
	Extended risk cover for assignee *	
<b>1. Applicant *</b>	Name and organization number, if any	
	Postal address	
<b>2. Buyer/equivalent (debtor) *</b>	Name (as in contract)	
	Local organization no/registration no	DUNS-no
	Postal address	Visiting address, if different from postal address
	Place	Country
	Telephone	Website
	Further information about the buyer  EKN will order a credit report on the buyer. Please enter the full information about the buyer. EKN requires financial information for the buyer. Note that EKN may require further information.	
<b>3. Goods, services *</b>	a) Goods, services	
	See item 22	
<b>4. Responsibility for assembly / supervision /starting-up. Terms of delivery *</b>	a) Responsibility for assembly/supervision/starting-up	b) Terms of delivery
	No            Yes, state which	

\*) See Special Instructions

1.01 / 28.03.2025

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<b>5. Contract amount etc in the currency of the supply contract *</b>	a) Contract amount excl price escalation, if any 1) 2)	b) local costs included in a) 1) 2)		
	c) Amount of price escalation 1) 2)	d) local costs included in c) 1) 2)		
	e) Interest and other financing costs 1) 2)	f) Interest rate p a including financing costs in 5e) 1)           %           fixed       floating 2)           %           fixed       floating		
	In case of floating interest g) Interest base (e.g. Libor + 6 months)   h) Margin   i) Applicable interest rate in 5e) 1)   1)   1) 2)   2)   2)			
<b>6. Highest amount to be covered by the guarantee for loss on production</b>	State the amount which, at the most, corresponds to the calculated production and acquisition costs or their equivalent, with a deduction for any amounts which are paid in connection with concluding of the contract. SEK			
<b>7. Accrued costs as per date of unconditional contract (to be completed only if the application refers to loss on production).</b>	If the applicant has accrued costs applying to the transaction before the contract is unconditional, please state the approximate amounts involved denominated in the contract currency. This should include possible expenses resulting from unconditional agreements with subsuppliers.			
<b>8. Terms of payment including place of payment and securities according to the supply contract *</b>	a) Terms of payment			
	b) Interest is calculated on credit amount outstanding and is payable half-yearly in arrears. Yes                   No, specify in item 22			
	c) Place of payment			
	d) Security for payment			
EKN will order a credit report on the guarantor. Please enter the full information about the guarantor. EKN requires financial information for the guarantor. Note that EKN may require further information.				
<b>9. Late interest clause in the supply contract?</b>	Late interest clause in the supply contract? Yes                   No			

\*) See Special Instructions

<p><b>10. Date / period for unconditional contract, shipment, execution of contract works/ consulting works etc *</b></p>	<p style="text-align: right;">Date or period</p> <p>Expected date for unconditional contract</p> <p>The export is expected to take place in one shipment during the period</p> <p>The export is expected to take place successively during the period    early                  evenly                  late</p> <p>Assembly or supervision expected to take place during the period</p> <p>Installation and plant expected to be ready for starting-up</p> <p>Contract works/consulting works expected to take place during the period</p>						
<p><b>11. Origin of goods/ services being part of the export transaction etc *</b></p>	<p>a) Used goods</p> <p>No                  Yes, wholly or partially. Specify in item 22.</p> <hr/> <p>b) Goods / services being part of the export transaction are produced by:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 33%;">ourselves</td> <td style="width: 33%;">companies stated below</td> <td style="width: 33%;">ourselves and companies stated below</td> </tr> <tr> <td>Country</td> <td>Company (producer)</td> <td>Purchase price in SEK, USD etc</td> </tr> </table> <hr/> <p>c) Goods/services not produced by us are:</p> <p>bought as firm purchase, i.e. we are liable to pay subcontractor whether export revenues are received or not.</p> <p>not bought as firm purchase. Specify in item 22.</p>	ourselves	companies stated below	ourselves and companies stated below	Country	Company (producer)	Purchase price in SEK, USD etc
ourselves	companies stated below	ourselves and companies stated below					
Country	Company (producer)	Purchase price in SEK, USD etc					

**Items 12-14 not to be filled in if guarantee is requested for political events only**

<p><b>12. Mutual ownership *</b></p>	<p>Mutual ownership with the buyer directly or indirectly</p> <p>No                  Yes, specify in item 22.</p>						
<p><b>13. Other information on the buyer</b></p>	<p>The buyer is</p> <p>a new client                  a previous client, since</p> <p>Experience concerning the buyer's way to meet his obligations:</p>						
<p><b>14. The applicant's outstanding claims on the buyer</b></p>	<table border="0" style="width: 100%;"> <tr> <td style="width: 33%;">No such claims exist</td> <td colspan="2" style="width: 66%;">Such claims exist and are stated below</td> </tr> <tr> <td>Currency and amount</td> <td style="width: 33%;">Due date (state for each claim)</td> <td style="width: 33%;">Guarantee number of claim covered by EKN guarantee</td> </tr> </table> <p>Presumed cause for non-payment (state whether payment has been effected in local currency and if so, when) and if there are any objections to these receivables</p>	No such claims exist	Such claims exist and are stated below		Currency and amount	Due date (state for each claim)	Guarantee number of claim covered by EKN guarantee
No such claims exist	Such claims exist and are stated below						
Currency and amount	Due date (state for each claim)	Guarantee number of claim covered by EKN guarantee					

\*) See Special Instructions

<b>15. End user *</b>	a) Where will the goods and/or services be used? The buyer's business (go to item 15c)                      Other business                      Unknown end user (go to item 15d)	
	b) Is the end user a known company? If yes, supply information about the company/companies: Name: Organisation-/Registration-/DUNS-number: Address: Country:	
	c) Is the end user a specific business or a project? If yes, supply information about the business/ project: Name: Description: Country: GPS-coordinates: Choose industry sector from list of value below or find list under Special instructions:  The business phase: Existing operations Material expansion of existing operations New project	
	d) Country/countries where the goods and/or services will be used (if not stated under item 15b and/or 15c):	
	e) Please describe how the goods and/or services will be used (if not stated under item 15 c)	
	f) Industry sector for the business where the goods and/or services will be used (if not stated under 15c). Choose industry sector from list of value or find list under Special instructions:	
<b>16. Environmental matters *</b>	a) Applicant has investigated the risk of serious environmental impact in the project or existing business operations where the goods and/or services are to be used: Yes                      No	
	If yes, please describe how the investigation was conducted:	If no, please describe why no investigation has been conducted:  Low risk of serious environmental impact where the goods and/or services are to be used  Other reason (Describe)
	b) The project or existing business operations where the goods and/or services will be used pose a serious risk to or has a serious impact on the environment:  No Yes (Describe)	c) The activity where the goods and/or services will be used is conducted in or near environmentally sensitive areas:  No Yes (Describe)
	d) There are relevant positive environmental impacts?  No Yes (Describe)	

<b>17. Social matters*</b>	a) Applicant has investigated serious risks and impacts on human rights and working conditions in the project or existing business operations where the goods and/or services are to be used: Yes                  No	
	If yes, please describe how the investigation was conducted:	If no, please describe why no investigation has been conducted:  Low risk of serious impacts on human rights and working conditions where the goods and/or services are to be used  Other reason (Describe)
	b) The project or existing business operations where the goods and/or services will be used pose a serious risk to or has a serious impact on human rights and working conditions?  No  Yes (Describe)	
	c) There are relevant positive social impacts?  No  Yes (Describe)	
<b>18. Debarment list*</b>	Is the applicant, any group company involved <sup>1</sup> or anyone else acting on behalf of the applicant included on the World Bank's debarment list? If yes, provide information under item 22. (A link to the list may be found at <a href="http://www.ekn.se">www.ekn.se</a> )  Yes                  No	
<b>19. Agents*</b>	Is any agent involved, or will be involved, in the export transaction on behalf of the applicant?  Yes                  No  Name and corporate identity, if any  Postal address  Amount  Purpose of commissions and fees	
<b>20. Cooperation with other contractors*</b>	Does the transaction – in relation to the buyer – involve cooperation with other contractors within the framework of a joint venture/consortium company or the like?  Yes                  No	

<sup>1</sup> See the definition of 'group company involved' under item 18 in the Special Instructions.

\*) See Special Instructions

<p><b>21. Under charge/convicted or notice served of a suspicion of crime *</b></p>	<p>Has the applicant, any group company involved or anyone else acting on behalf of the applicant, within a five-year period preceding the application, been (i) convicted in any court for bribery or a similar criminal act, or (ii) subject to equivalent measures or (iii) found as part of a publicly available arbitral award to have engaged in bribery or a similar criminal act?</p> <p>And/or</p> <p>Is the applicant under charge, under formal investigation by a public prosecutor, or has been served with notice of suspicion of bribery or similar criminal act, or has the applicant knowledge of anyone else, natural or legal person acting on behalf of the applicant, under charge, under formal investigation by a public prosecutor, or having been served with notice of suspicion of bribery or similar criminal act?</p> <p>Yes, specify in item 22      No</p>
<p><b>22 Special and additional information to the previous items *</b></p>	<p>Describe for example foreign competition, country and company (if known). Further, any information on the financing of the transaction, e.g. through the World Bank or other international bodies.</p>

\*) See Special Instructions

The application must have been received by EKN:

- in respect of Guarantee for Loss on Claim only: at the latest on the day when the claim arises according to the contract,
- in respect of Guarantee for Loss on Production and Loss on Claim: at the latest on the day when unconditional supply contract exists; if a combined guarantee is applied for, the lender's application for Guarantee for Loss on Claim must have been received by EKN at the latest the same day.

**The OECD has adopted a recommendation to combat bribery. Accordingly, and as provided by Swedish law on bribery etc. in both the public and the private sector, EKN requests that the applicant make the following declaration.**

We hereby declare that

- (i) we understand the importance of the development, application and documentation of an appropriate control system to combat corruption,
- (ii) neither we, nor any group company involved or anyone else acting on our behalf, have given, or give any bribe or other improper benefit in conjunction with the export transaction specified in the application,
- (iii) any commissions or fees paid, or agreed to be paid, to a natural or legal person acting on our behalf in relation to the transactions to which the application relates, is, or will be, for legitimate services only.
- (iv) we are aware of the fact that EKN's responsibility for the guarantee may lapse, and that already received amounts of compensation – including interest thereon from the date of disbursement of such compensation - shall be repaid to EKN, if we, any group company involved or anyone else acting on our behalf, have given, or give any bribe or other improper benefit as described above, also
- (v) we will indemnify EKN for all its costs and expenses which will be the consequences of the fact that we, any group company involved or anyone else acting on our behalf, have given, or give any bribe or other improper benefit as described above.

Note that bribery is criminalized under Swedish law, i.e. taking or giving bribes, trading with influence and negligent financing of bribery, see ch. 10 §§ 5a - 5e of the Swedish Criminal Code. Note that there may be additional rules applicable in other countries relevant to the export transaction.

The guarantee-holder is responsible for ensuring that the contract is legally binding and in accordance with what has been stated in connection with the application for a guarantee. The guarantee-holder is also responsible for ensuring that the contract does not contain provisions restricting the guarantee-holders possibilities to observe his obligations under EKN's General Conditions and other terms to which the guarantee may be subject. This also applies if EKN has received a copy of the contract in connection with the application for a guarantee or later (see also sections 3.2 and 3.3 of EKN's General Conditions).

We confirm that we have studied the General Conditions for State Export Credit Guarantees in respect of Loss on Production and Loss on Claim valid as from October 1996 with Supplement from March 1st, 2022.

Company name	Contact persons (preferably two names)
Signature	Telephone number
	E-mail address

### FREEDOM OF INFORMATION AND CONFIDENTIALITY

Freedom of information applies at EKN. Information in public documents can only be treated as confidential by EKN if so provided by the Freedom of Information and Secrecy Act. Confidentiality applies to information about an individual party's business or operations if it may be assumed that the individual party will incur damage if EKN discloses an item of information. Certain information concerning third parties is subject to absolute confidentiality.

In case of projects classified by EKN in environmental and social category A and exceeding 10 million SDR (Special Drawing Rights) and with credit period exceeding two years; EKN will make the Environmental and Social Impact Assessment (ESIA), or a summary of it, available to the public for at least thirty days before issuing a guarantee. This procedure is in line with the OECD recommendation on common approaches on environmental and social due diligence for export credit agencies. EKN will also disclose the above information to anyone requesting it during the guarantee period.

<sup>2</sup> Approx SEK 100 million.

## Special instructions

**Extended risk cover for assignee** can be applied for under certain conditions. See item 23 for further information.

### Item 1 The applicant

Should the application be made jointly on behalf of several exporters, these exporters are to be represented and the application is to be signed by one of the applicants on the basis of a power of attorney from the others. All the applicants and their respective share should be stated in item 22. The power of attorney, which shall be submitted to EKN together with the application, shall empower the attorney not only to sign the application but also to make all required reports etc to EKN and to represent the group of exporters in all dealings with EKN. The guarantee documents, both offers and guarantees, will be issued to the attorney for the applicants' joint account.

### Item 2 *The buyer/equivalent (debtor)*

State the buyer/equivalent who is liable for payment under the contract. If the applicant is a subcontractor to a company in a third country and the applicant's contract with the main supplier prescribes that the applicant is entitled to payment only if and to the extent payment is made by the final buyer in the import country (so-called if-and-when-contract), state in item 2 the name and address of the final buyer. Detailed information on the main supplier and his agreement with the final buyer must be provided in item 22.

### Item 3 Goods, services

In respect of machinery, means of transport, apparatuses, instruments and the like, state the number of each such goods. If such goods constitute a cohesive item of equipment (installation and plant), this must be apparent from the goods description; in such case, the number of individual goods need not be specifically indicated. If the contract includes spare parts and tools, their percentage proportion of the contract amount must be stated.

### Item 4 b *Terms of delivery*

Indicate the terms of delivery by the customary abbreviation (FOB, CIF etc). Do not forget to state the place to which the terms of delivery are linked (e.g. FOB Gothenburg).

### Item 5 Contract amount etc

By contractual currency is meant the currency of payment according to the supply contract. Customary abbreviations (SEK, USD etc) should be used.

If the contract is concluded by a consortium in which one or more foreign companies are included, state only those amounts which correspond to the applicant's share in the consortium. State in item 22 detailed information on the consortium.

If the applicant is responsible for assembly, supervision or starting-up according to a separate contract, requested to be covered by the guarantee, these amounts shall be included in the amounts stated in item 5a) -f), and be accounted for separately.

If the contract amount may be subject to amendment as a result of additional performances or the like as the buyer/equivalent is entitled to request under the supply contract, state in item 22 detailed information on these performances and the price.

- a) State the price according to the contract excluding both amount of price escalations, if any, and interest not included in calculation of the price but debited separately.
- b), d) Local costs refer to the applicant's expenditure for procuring such goods and/or services in the import country necessary for the completion of the contract.
- c) Amount of price escalation refers to the amount calculated in accordance with a method stated in the contract for price adjustment on future changes in cost of materials, wages and so on. This item is to be completed only if and to the extent that this amount of price escalation is requested to be covered by the guarantee.
- e) State such interest etc not calculated into the price but debited separately. This item is to be completed only if and to the extent that this amount is requested to be covered by the guarantee.
- g-i) In case of floating interest rate state the interest base in item 5g), e.g. Libor +6 months, and in 5h) state the applicant's margin above the interest base. If other fees are to be included in the guarantee please state their size and due dates under item 22. In item 5i) please state the interest rate which has been used to calculate the interest and other financing costs listed in item 5e).



**Item 8** *Terms of payment including place of payment and securities according to the supplycontract*

- a), b) Specify in detail the terms of payment, including any advance payment as a proportion of the contract amount, the place of payment and the securities for payment and transfer under the contract.

In **cash transactions** (relates also to the cash proportion in a credit transaction) state

- *when* payment is to be made, e.g. at or a certain time after the conclusion of the contract, at shipment (partial shipment/final shipment) or on a meandelivery date, on completion of the contract or the like,
- what **documents** etc. which release payment, e.g. shipping documents, warehouse receipts, drawings, acceptance certificates or the like, state specifically if title deeds are to be submitted by bank, forwarder or equivalent, with the provision that they may not be made available before payment is made, or if they are sent directly to the buyer/equivalent,
- if payment is to be made under an irrevocable *letter of credit* and, in such case, by which bank (if known) and when the letter of credit will be opened. State further where the letter of credit is payable and whether it is confirmed and, if so, by what bank,
- if the applicant has arranged a **credit from a separate lender** to the buyer/orderer or his bank.

In **credit transactions** state

- the number of **instalments**, whether the payments of principal are of equal size, the first due date for such payment and the interval between the due dates. (An example of formulation of terms of payment: "The credit is to be repaid in ..... half-yearly instalments of equal size, the first falling due ....."),
- how the interest is calculated and at when it is to be paid. (An example of formulation: "The interest amount is calculated on the principal amount outstanding and is payable half-yearly in arrears starting six months after each respective shipment/ready for operation etc.")
- if the buyer/equivalent is to accept bills of exchange or alternatively issue his own bills or promissory notes on principal amount and interest, respectively, and if so whether the bills or promissory notes respectively are to be deposited beforehand in a bank outside the import country, when and against which documents the bills of exchange or promissory notes, respectively are to be handed over to the applicant and whether this is to take place under the provisions of an irrevocable letter of credit.

Note that the exporter, in an application for a combined guarantee (credit arranged by bank which applies for a guarantee separately), is to provide information on the payment terms in the **supply contract**. Consequently, the exporter is not to provide information concerning repayment etc. of the loan which has been made available by the lender. Instead, this information is to be provided through the lender's application.

- c) The place of payment stated in the contract shall be noted here. Should there be bills of exchange, promissory notes or letters of credit payable elsewhere than stated in the contract, this should be stated specifically; see further the General Conditions, Section 2.3.2, paragraph ten of the commentary.

If, according to the contract, payment is to be made in the import country, the EKN-guarantee will not - as stated in the General Conditions - cover the transfer risk.

- d) State in detail the type of security, e.g. payment guarantee, surety, aval, transfer guarantee or equivalent, issuer of such security, when it will be provided and exactly what it covers. The stated security is assumed to cover payment of principal as well as interest and other financing costs, if not otherwise specifically stated. Should the surety or payment guarantee not be designed to bind the guarantor as for his own debt, this should be specifically stated. Where there is aval on bills of exchange it is assumed that it is intended to cover the buyer's/equivalent obligations if not otherwise specified.

**Item 10** *Date/period for unconditional contract ... etc*

An unconditional contract is deemed to exist once the conditions stipulated for its entering into force have been fulfilled. However, a condition stipulating the existence of an EKN-guarantee may be disregarded in this connection.

In case of successive deliveries EKN needs information on the expected delivery schedule. If, in terms of value, more than 75% is delivered during the first half of the period, state that the export is expected to take place early. If, in terms of value, more than 75% is delivered during the second half of the period, state that the export is expected to take place late.

**Item 11** *Origin of good/services being part of the export transaction etc*

When filling in this item please notice the following:

- As goods produced by "ourselves" is regarded goods produced by the applicant even if components of varying origin are used in the manufacturing process. In these cases there are no need for details about the origin of components.
- If, however, the export transaction, besides the applicant's own products, also contains manufactured goods from other companies, Swedish or foreign, this should be mentioned stating country, producing company and purchase price for this goods. If there are many subcontractors only the main ones need to be stated. The same applies to export of plants of different kinds where equipment from subcontractors together with the applicant's own equipment shall form a complete plant.

**Item 12** *Mutual ownership*

Mutual ownership between two companies is considered to exist in the following cases:

- one company owns a financial interest in the other company's business or assets,
- both companies jointly own a financial interest in a third company's business or assets,
- a third company owns a financial interest in both companies' business or assets.

If such interest consists of a shareholding of less than 20% of the share capital, the mutual ownership will be disregarded by EKN.

**Item 15** *End user*

*EKN's sustainability assessment focuses on the location-specific business activity, operation, or project where the goods and/or services is to be used, the so-called end use. The following questions aim to clarify the end use in the current transaction as far as possible.*

- a) Select the **buyer's business** if the goods and/or services are to be used in an operation, a business or project that the buyer owns, e.g in its own factory, infrastructure project, mine, or other facility. Also select the buyer's business if the buyer resells directly to consumers. Select **other business** e.g. when the buyer is a reseller or contractor to/in other business operation or project.
- c) **Specific business** operation refers to e.g. a mine, a factory or a facility. **Project** refers to a commercial industrial or infrastructure undertaking.

**Description of the Business/Project**

Example 1: The goods will be used at mine X located in the Y province.

Example 2: The goods will be used at the Y factory located in the city Z.

Example 3: The goods will be used in the construction of the motorway between the city Z and the city ZZ.

Example 4: The goods will be used in the mining sector in the YY region

**The business phase**

**New Project:** Projects refer to the construction of new physical infrastructure and facilities such as factories, roads, mines, railways, tunnels, bridges, electricity grids and water supply systems, as well as the restart of previously active facilities (e.g. a factory or a mine).

**Material expansion of existing operations:** Expansion refers to a material expansion, capacity increase or other change of existing infrastructure or facility which may result in an increased or changed impact on people and/or the environment during the construction and/or operation phase (e.g. expansion and/or significant capacity increase of a factory or mine).

**Existing operations:** If the end use is in a business that does not meet the criteria for projects or expansion, state existing business.

e) The specific business where the goods and/or services will be used may be unknown, but please describe what you know such as:

- the goods will be used within the mining sector in country X;
- the services will be used in different businesses in region Y;
- the retailer will sell mostly to industry sector Z;
- the goods consist of spare parts or services to industry sector Z in country X

#### f) Industry sectors

This is a list of the industries with high risks that EKN has identified. If you do not find the specific industry, select *Other industry*. Note that it is the end user's industry that is referred to. If, e.g., the buyer is active in transport, but mainly perform services for the mining industry, the sector *Mining and quarries* must be selected.

- Agriculture, animal husbandry, forestry
- Chemical industry
- Food and beverage processing
- Information and communications technology, surveillance
- Infrastructure and construction
- Manufacturing pulp and paper
- Military, coast guard
- Mining and quarries
- Oil and gas extraction, petrochemical industry
- Other industry sector -ta bort
- Power generation, fossil energy (coal, oil, gas)
- Power generation, renewable energy (wind, sun, hydro, biofuels)
- Power transmission including substations
- Shipyards and shipbuilding
- Steel industry
- Textile industry
- Waste management
- Water treatment and water supply

EKN's guarantees for applications for fossil fuel operations is restrictive. Read more in EKN's sustainability policy. The Appendix 1 clarifies EKN's approach to guarantees for applications which in different ways relate to fossil fuels and clarifies which sectors and businesses EKN does not issue guarantees for.

#### Item 16 *Environmental matters*

These questions also include information about business operations connected to the new project and necessary for the project development. Examples of connected business operations: a new harbour built in connection with a new mining project; forest areas that supply a new pulp mill with raw material; new roads built to a new industrial project (these businesses are not necessarily connected geographically to the new project).

- a-b) Examples: Impact on climate, air, water, land, resource consumption, biodiversity, sensitive natural areas and the impact of environmental effects on people and communities.
- c) **Sensitive areas** include, for example, national parks and other protected areas according to national or international law and sensitive natural areas such as wetlands, areas with high biodiversity and / or endangered species. Sensitive natural areas also refer to historical / cultural monuments as well as important areas for indigenous peoples or other vulnerable groups.
- d) For example: exports of products that reduce the impact on the climate, contributions to the UN's sustainability goals (Agenda 2030).

#### Item 17 *Social matters*

- a) Examples: Risk of child labour, forced labour, discrimination, health and safety, as well as the right to freedom of association and collective bargaining, but also the companies' influence on health and safety in the local area, relocation, indigenous people, cultural areas and freedom on the Internet.
- b) Examples: Pose a serious risk to or has a serious impact on human rights with particularly grave effects (child labour, forced labour, trafficking in human beings, threats to life), widespread (large-scale migration or working conditions in a sector), cannot be restored (torture, loss of health, loss of indigenous people) or is related to the project site (conflict or post-conflict areas).
- c) Examples: exports of products that increase the number of jobs, contributions to the UN's sustainability goals (Agenda 2030) and freedom on the net.

**Item 18**     *Debarment*

The question on debarment concerns not only the applicant, but also anyone acting on behalf of the applicant and any group company involved. This means enterprises belonging to the same group as the applicant that have been involved in the contract negotiations or otherwise been involved in the negotiations with the buyer.

**Item 19**     *Agents*

The term agent means anyone acting on behalf of the applicant.

**Item 20**     *Cooperation with other contractors*

If the export contract is concluded by a consortium including one or more foreign enterprises, or if similar co-operation occurs with enterprises abroad, the form of the cooperation should be stated here, along with the names of the enterprises, their home countries and their stake in the transaction. If the applicant is a sub-contractor of an enterprise in a third country, detailed information about the main contractor and its contract with the end buyer should be provided here. See also the above instructions for Item 2.

**Item 21**     *Under charge/convicted or notice served of a suspicion of crime*

Note that, with regard to under charge or conviction, not only the applicant as a legal person is covered by this question; it also concerns the applicant's employees, employees of any group company involved or anyone else acting on behalf of the applicant.

The question on knowledge if any of notice of suspicion of criminal act refers to any other natural or legal person than the applicant in its capacity as a legal person.

**Item 22**     *Special information*

State whether the transaction relates to a leasing contract and if so, the size of the residual value.

**Item 23**     *Extended risk cover for assignee*

Companies that have been in business for at least two years can apply for extended risk cover for an assignee. The sale must relate mainly to export of goods and the exporter must be able to prove that it has previously sold the goods.

The purpose of the extended risk cover is to facilitate financing for exporters by providing greater protection for financiers, e.g. discounting banks. In order to assess the possibility of providing extended risk cover for an assignee, EKN requires additional information from the exporter, which is collected in a supplementary form.

The exporter's previous experience, the size of the transaction in relation to the exporter's turnover and the exporter's financial strength will be taken into account in the assessment. If EKN grants the extended risk cover for an assignee, a premium surcharge is payable. If the risk cover is utilised, the exporter assumes a recourse liability towards EKN. This recourse liability means that if EKN pays indemnification to an assignee and it later turns out that the exporter was not entitled to indemnification, should the rights not have been assigned, the exporter must repay to EKN an amount equal to the amount paid to the assignee in indemnification.

**Remember** to study the General Conditions in respect of Loss on Production and Loss on Claim so as to avoid unpleasant surprises if the guarantee needs to be invoked.