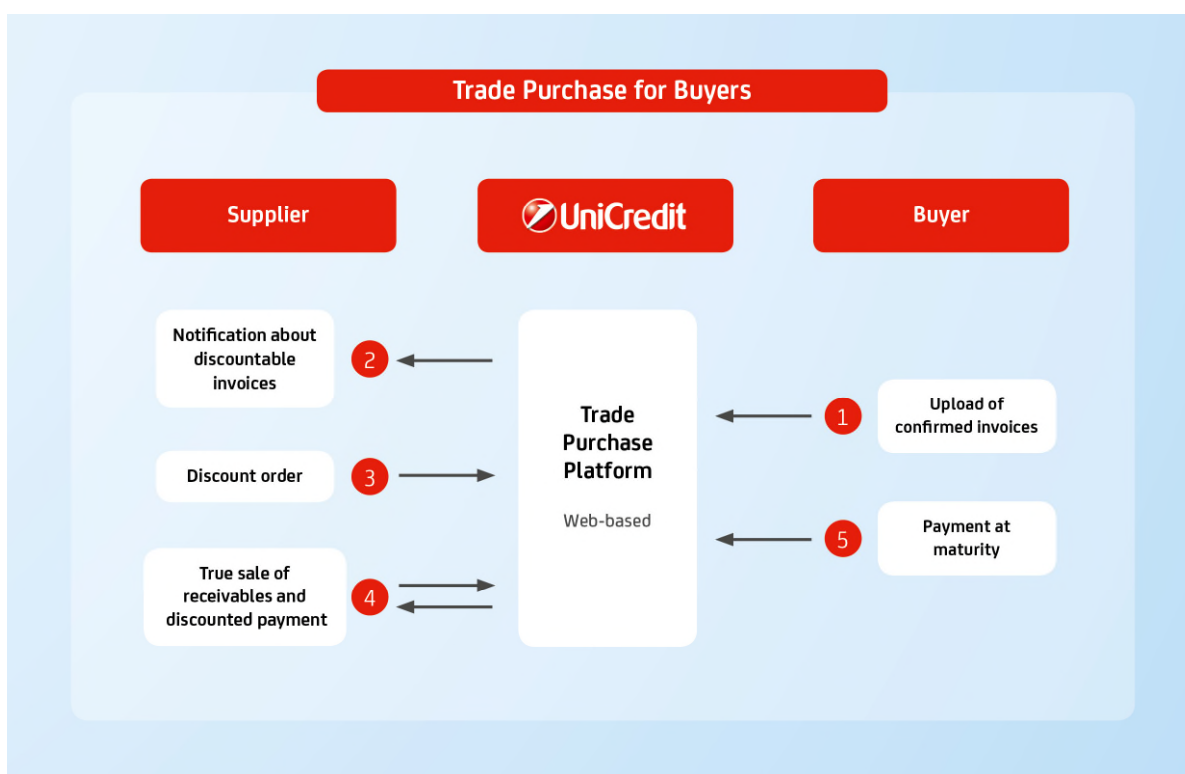


Supply Chain Finance

Clever buyers stabilize their supply chain – by using UniCredit's web-based platform "Trade Purchase for Buyers".

Our state-of-the-art solution for working capital optimization enables you to extend your days payables outstanding while your supplier benefits from your financial standing.

HOW DOES IT WORK?



Money just-in-time for your suppliers - UniCredit has developed "Trade Purchase for Buyers" as a web-based system that links the physical supply chain with the financial supply chain. In practice, it works like this: as soon as you have received a correct delivery and approved the invoice, your suppliers can ask us for a discount quote with a mouse click. Due to your approval, the quote will be based on your good credit standing – giving the suppliers an attractive financing opportunity: cheap, fast and off the balance sheet.

BOTH, YOUR SUPPLIERS AND YOU AS A BUYER BENEFIT

- You as buyer improve your liquidity and your working capital by extending your terms of payment - without additional cost.
- Your suppliers replace their receivables with liquidity and get access to competitive interest rates.
- Due to mutual cooperation, you reduce the overall costs of capital alongside the supply chain.

No rocket science: A highly flexible internet-based solution both for multinationals and medium to large corporates. "Trade Purchase for Buyers" is simple, reliable and scalable, adapting to your businesses' needs.

The product was designed to work without a glitch for both small and big invoice volumes. No need to install anything on your computers in-house: You simply access the system over the internet. On demand, the "Trade Purchase for Buyers" solution can of course be integrated with your ERP systems.

BENEFITS

- Optimization of buyers working capital due to later settlement of invoices
- Enhancement of buyers balance sheet ratios and consequently company's rating class (no bank debt)
- Reduction of the financing costs of suppliers
- Easy access enables the suppliers to receive funds upon a few mouse clicks
- Improvement of suppliers' working capital by monetizing assets
- Creation of transparent, safe, efficient and fully automated payment streams on both sides

THIS IN TURN GENERATES EVEN MORE EFFICIENCY

- You avoid operational risks that often occur when data is passed on "manually"
- Your Accounts Department saves time, as creditor management is considerably simplified

AND DON'T UNDERESTIMATE THE „SOFT FACTS“

- Strengthening of your relationships with your key suppliers
- Granting access to "Trade Purchase for Buyers" may be considered as incentive to become one of your key suppliers

Buyers and suppliers already take advantage of the "Trade Purchase for Buyers" solution; just ask your local UniCredit contact for advice.

Contact:

For further details please contact your account manager in Bank Austria or our specialists in Supply Chain Finance Austria:

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