

# INTERNATIONAL OFFER

Caixa  
Empresas





WE WILL HELP YOU  
TAKE YOUR BUSINESS  
FURTHER AND FURTHER.



The Caixa Geral de Depósitos Group operates in 4 continents. With its international platform of branches, subsidiaries and representative offices in 23 countries and a vast network of correspondent banks in nearly 120 countries, it supports the activities of Portuguese entrepreneurs.

The expert knowledge and experience of its team of international business managers, acting in coordination with the CGD Group's units abroad, through its international desks ensure an integrated monitoring of its customers and contribute to promote cross-business and the successful internationalisation of businesses.

In addition to a comprehensive range of retail banking products and services, Caixa offers solutions that allow minimising risks inherent to foreign trade operations, such as credit risk, and generates operations to support businesses, such as anticipated revenue and import financing.

You can rely on the experience and knowledge of a financial group that stands out for its strong contribution to the economic development, enhanced competitiveness, capacity for innovation and internationalisation of Portuguese companies.



# TREASURY SUPPORT

The success of a business' internationalisation is based on the optimisation of its treasury management. We offer your business several financial solutions and support services.

## YOUR NEEDS

Frontloading of funds

Available cash resources

Collection management

Support services  
for transactions executed abroad

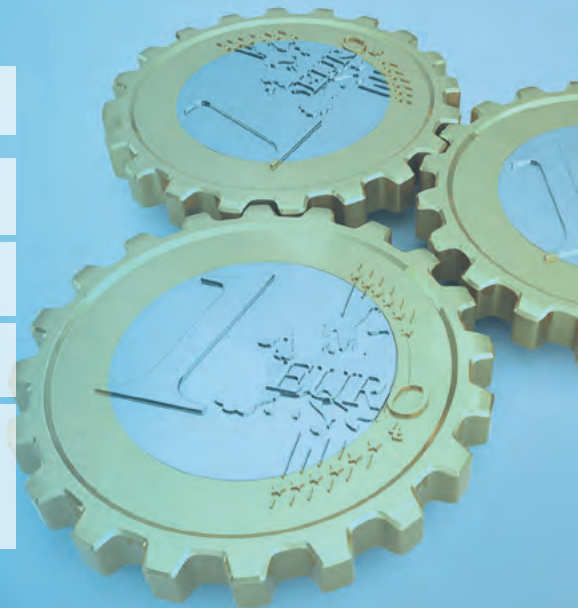
## OUR SOLUTIONS

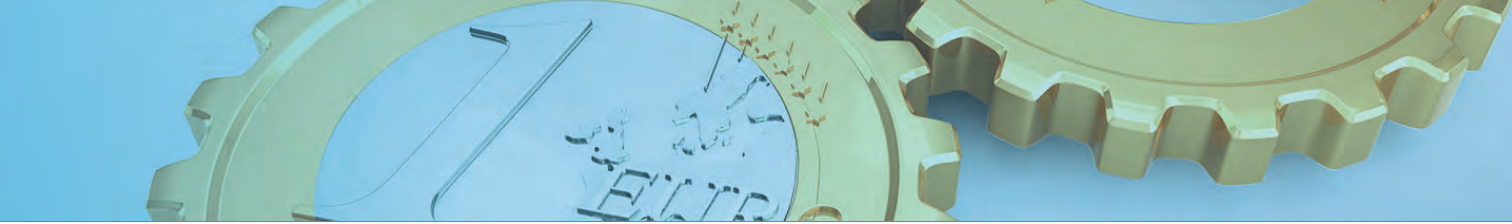
IVA EnCaixa  
Commercial discount

Linha Caixa Exportação

Caixa Maistessoraria

Opening accounts abroad  
Cheque issuing and purchasing  
International Transfers  
Caixa e-banking Service





## FRONTLOADING OF FUNDS

### **IVA EnCaixa**

In the form of a short-term loan, it allows anticipating VAT refunds, with the following benefits:

- Advancement of up to 100% of the VAT return amount declared to Autoridade Tributária e Aduaneira (AT) (tax authority);
- Maturity up to 120 days, with the possibility of adjustment to the payment terms applied by the tax authority;
- Payment of principal and interest at maturity.

### **Commercial discount**

Have early access to income resulting from business transactions, at competitive interest rates, with the possibility of negotiating a ceiling and with quick and easy access to resources. For businesses with seasonal activity, it allows for a convenient temporal distribution of revenue.

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## AVAILABLE CASH RESOURCES

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### **Linha Caixa Exportação**

It allows for early receipt of payments from export shipments, flexibility of the maturity and reimbursement of medium and long term operations and spread rebates for companies in a centralised global banking relationship with Caixa.

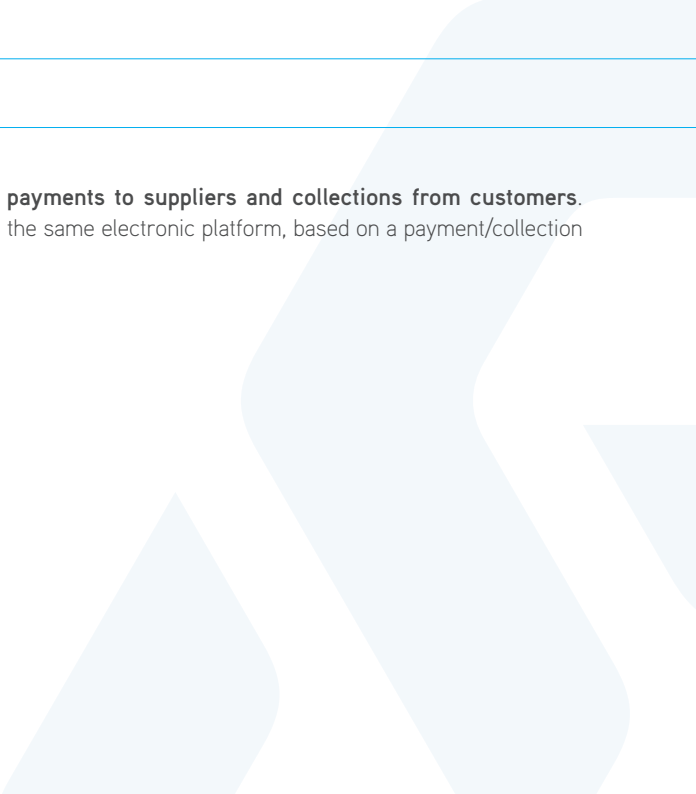
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## COLLECTION MANAGEMENT

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### **Caixa Maistsouraria**

An exclusive credit line with a more favourable interest rate, to **finance payments to suppliers and collections from customers**. The management of these operations is simple, as they are performed on the same electronic platform, based on a payment/collection management agreement established with Caixa Leasing and Factoring.



## SUPPORT SERVICES FOR FOREIGN TRANSACTIONS

### **Opening accounts abroad**

Through the Connector international alliance, of which Caixa is a member, companies can open bank accounts in 36 countries and have access to local financial services as if they were working with their regular bank.

**Issuance and purchasing of cheques abroad:** Caixa shall ensure their cashing, directly or through correspondent credit institutions.

### **International transfers**

They ensure the payment of your exports and imports. You can order them at any Caixa branch or through the Caixa e-banking service.

### **Caixa e-banking Service**

You can make online proposals for the opening of import documentary credit and consult foreign trade operations: documentary credit, documentary remittances, foreign bank guarantees and external financing in foreign currency. It also allows you to make payments and collect invoices in SEPA countries, check your bills or manage your company's checking account. A new, innovative feature is also available - the online Account Manager - with the photo and contact details of your account manager and the ability to receive information on major service changes, new features and suggestions concerning Caixa's offers, via a secure mailbox.



## TRADE FINANCE

Caixa offers several banking operations aimed at minimising the risks involved in import or export transactions.



### SECURITY FOR EXPORTERS



Delayed  
Receipts/Payments

Documentary  
remittances

Documentary  
credits

Receipts/Payments  
in arrears



### SECURITY FOR IMPORTERS



## DOCUMENTARY CREDITS

Your international business is accompanied by Caixa, which ensures the collection of your exports and the fulfilment of contracts concluded with suppliers and customers.

### **Documentary export credits**

They constitute a guarantee of payment for the exporter, provided the latter complies with all the conditions of the operation, thus eliminating commercial, political and transfer risks. Caixa can vouch for the documentary credit, undertaking an irrevocable obligation of payment to the exporter, thus allowing for the possible early receipt of the export revenue.

### **Documentary import credits**

In import operations, acting at the request of its customer and contingent on the delivery of the required documents, Caixa makes payments to third parties, pays bills collected by payees, or authorises that such payments are settled, accepted or negotiated by another bank.

### **Early receipt of export revenue under documentary credits**

Intended to meet exporters' needs of early receipt of revenue involving lower risk, before maturities.

## DOCUMENTARY REMITTANCES

These are banking operations in which an exporter, after shipping the goods, submits the respective documentation to their bank, which makes the collection from the bank of the importer and, thus, obtains the respective payment, against the delivery of the required documents.

### **Export documentary remittances**

Through its vast network of correspondent banks, Caixa ensures its exporting customers the collection of their documentation from the importer. It may also, on a case-by-case basis, advance the amounts of export revenues covered by remittances.

### **Import documentary remittances**

Caixa ensures its importer customers the good collection of remittances received in their favour and may, on a case-by-case basis, provide financing to support the payment of imports. It may also, under request of the exporter's bank, endorse the payment of bills of exchange or promissory notes on behalf and at the expense of its customer.

### **Advance payments against export remittances**

These meet the needs for early receipt of export revenue before their maturity (free, billed and direct).

## FOREIGN BANK GUARANTEES AND STANDBY LETTER OF CREDIT

Caixa, on behalf and at the expense of its customer, can serve as a guarantee for the commitments undertaken by the latter before a foreign beneficiary, via a correspondent bank. It may also receive, through foreign banks, guarantees to notify the Portuguese beneficiary of the guarantee issued by the foreign banking institution, or issue guarantees in lieu of such foreign banking institutions in favour of national beneficiaries, who prefer to have their rights protected by Caixa.

This type of commitment may also be undertaken through a standby letter of credit, an instrument similar to a bank guarantee but governed by specific rules issued by the International Chamber of Commerce.

## EXPORT PREFINANCING

Advancements based on firm orders from abroad, which enable their preparation and manufacture.

## IMPORT FUNDING

Enables access to financing to pay for imports, either directly or through documentary remittances or credits.

## FOREIGN IMPORTER CREDIT

Credit with a maturity of 3 to 10 years for foreign importers, in order to fund Portuguese exports of goods and services. In the structuring and implementation of these operations, Caixa relies on guarantees provided by a credit insurance company, which covers the risk associated with the importing country.

## MULTILATERAL FINANCIAL INSTITUTIONS AND DEVELOPMENT BANKS

Caixa has established agreements with major multilateral financial institutions, which allow for the partial or full coverage of political risk, through bank guarantees and letters of credit. Therefore, it can safely negotiate payment terms in the countries with higher political risk of Central and Eastern Europe, Africa, Asia, Latin America, and the Caribbean. It can also obtain financing with more beneficial terms for export or investment projects in those countries.

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## RISK HEDGING INSTRUMENTS IN NON TRADITIONAL MARKETS

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Caixa also offers risk hedging solutions for non-traditional export markets in Central Europe, Asia, Africa and South America. These are based on the allocation of credit lines to financial institutions in export markets, allowing exporters to benefit from the most appropriate instruments to ensure the payment of their exports.

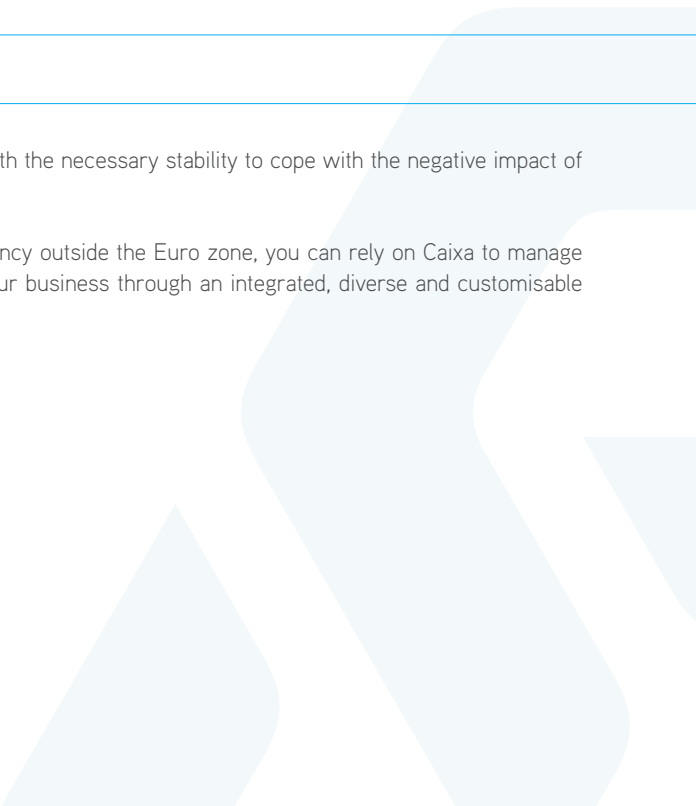
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## RISK HEDGING

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Given the volatility of markets, it is important to provide your business with the necessary stability to cope with the negative impact of fluctuations in exchange rates or interest rates.

In import/export financing and transactions denominated in foreign currency outside the Euro zone, you can rely on Caixa to manage the currency risk inherent to your business activities abroad. Protect your business through an integrated, diverse and customisable range of products.



## INSURANCE OF GOODS CARRIED

An insurance provided by Fidelidade - Companhia de Seguros, S.A., which covers losses or damages to goods occurred in the course of import or export operations or occasional trips made within the country and occurring during transportation by sea, air or land.

This insurance is a product of Fidelidade - Companhia de Seguros, S.A., marketed by Caixa Geral de Depósitos, S.A., in its capacity of insurance intermediary. Caixa Geral de Depósitos S.A., hereinafter referred to as CGD, legal entity no. 500960046, registered at the Commercial Registry Office of Lisbon, with a share capital of 5,900,000,000 euros, with head office at Avenida João XXI, n.º 63, 1000-300 Lisbon, requested, on 19 September 2007, its registration with the Portuguese Institute of Insurers, as an Associated Insurance Intermediary for Life and Non-life Insurance, and was granted the corresponding permit to work with Fidelidade - Companhia de Seguros S.A., registered under no. 207186041. CGD's information as an Insurance Intermediary is available for consultation at the website of the Portuguese Institute of Insurers ([www.isp.pt](http://www.isp.pt)). CGD, as an intermediary, does not have the authority to conclude insurance contracts on behalf of the Insurer, nor does it provide coverage for any risks. CGD, as an associated insurance intermediary, does not have the authority to exercise powers of recovery, although it may, as a banking authority, perform its own transactions within the scope of its activity, such as bank debits or bank transfer operations authorised by the corresponding account holder.

The insurance information in this brochure does not replace the consultation of the full pre-contractual and contractual information legally required, which can be obtained at any Caixa branch or Caixa Empresas office.



## IBERIAN BUSINESS



Benefit from CGD Group's Iberian-wide presence, and its range of financing solutions aimed at facilitating business with your Iberian partners and promoting your company's internationalisation process:

- Short-term cash financing for export or import (invoices, promissory notes, etc.);
- Medium- and long-term financing for investment in the creation, expansion or modernisation of productive or commercial capacity;
- Guarantees and sureties;
- Single overall limit for both countries.

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You can also count on the following additional benefits in your business' everyday life:

- Nearly 1,000 branches and specialised advice from account managers in both countries;
- Same-day bank account opening in Spain without leaving Portugal;
- Free, same-day cross transfers;
- Quicker collection of sales made to Spanish customers through the Spain payment collection service;
- All your banking operations at competitive Iberian prices.





# INVESTMENT

## MEDIUM- AND LONG-TERM CREDIT

Caixa provides medium- and long-term loans to finance projects that involve the creation, expansion, modernisation and development of businesses, as well as the reinforcing of their permanent capital.



## CAIXA CAPITALIZAÇÃO

Revolutionary line of credit in the domestic financial market, which combines debt and capital attributes. Its purpose is to provide stable resources for businesses, which can neutralise the impact on their cash flows resulting from increasingly longer average receipt deadlines, and meet the need for additional resources allocated to the growth effort, particularly in foreign markets.

It provides funds with extended maturity and bullet repayment for credit (up to 4 years), with no requirement for mortgage collateral and without participation in the capital or management (provided performance ratios are met).

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## SPECIAL CREDIT LINES

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### **PME Crescimento 2014**

With a global amount of 2,000 million euros and a specific allocation for exporting companies of 500 million euros, this credit line supports investment in fixed assets and permanent capital, with mutual guarantee hedging.

### **Investe QREN**

With a global amount of 1,000 million euros, of which 600 million euros are directed at SMEs, this credit line supports investment projects approved by Compete, as a supplement to European funds. With mutual guarantee hedging of up to 50% of the outstanding capital, maturity extended to eight years and no bank charges.

### **Portugal - Angola credit line**

With a ceiling of 1,000 million euros and insured by COSEC - Companhia de Seguro de Créditos, S.A., this business line aims at supporting the development of infrastructure projects to be implemented in Angola by Portuguese companies.

It is a long-term financing instrument intended to support Portuguese exports of capital, goods, industrial or transport equipment, machinery, construction of infrastructure and public works, as well as the associated services and engineering projects.

### **Support for investment projects in emerging countries**

Support for Portuguese businesses that participate in sustainable investment projects in emerging and developing countries, in the form of funding, provision of collaterals and capital participation through SOFID, an entity in which the Portuguese State and CGD, among other institutions, are shareholders. Among the instruments available, highlight goes to InvestimoZ, a Portuguese fund to support investment in Mozambique, intended for projects or strategic partnerships in the fields of energy, particularly renewable energy, environment and infrastructure.

## MEDIUM- AND LONG-TERM CREDIT IN FOREIGN CURRENCY

Intended for import and export companies with commercial relationships abroad, it aims at supporting investment by such companies, particularly in projects that involve the creation and development of their activity.

## LEASING AND FACTORING

### **Leasing of imported equipment**

Caixa Leasing and Factoring provides medium- and long-term financing, in the form of formal leasebacks, for investment in imported equipment required for the installation or development of a business activity. All the benefits in a single solution:

- Full medium- and long-term financing for the intended investment, avoiding the tying-up of capital, which will remain available for other applications;
- Flexibility in the type of income regime, according to the company's business;
- Suiting of terms to the revenues generated by the asset itself;
- Exemption from Stamp Duty on interest and credit facilities;
- Ease of access and simplicity in terms of procedure.

### **International factoring**

Sales to foreign markets often involve undertaking higher risks, which result from a poorer knowledge of the economic situation of the markets in question and the physical distance from the actors involved. In this context, there are several advantages in taking out a factoring agreement with Caixa Leasing and Factoring, to support the management of collections:

- Hedging of non-payment risk. Guaranteed payment of all undisputed invoices 90 days after their maturity date;
- Removal of language barriers in the collection process;
- Reduction of administrative costs and release of human and financial resources allocated to collections in favour of the company's core business areas.

## OTHER FINANCIAL INSTRUMENTS

### **Investment Banking**

Within the CGD Group, Caixa - Banco de Investimento (CaixaBI), combined a specific set of skills that allows it to provide financial services to customers who already have or aspire to have some international dimension.

With a highly specialised and multisectoral team, CaixaBI covers several markets, with special focus on Brazil. This international presence enables the bank to provide consulting services, including support for investment projects and the establishing of strategic partnerships. Boasting an extensive set of credentials in all areas of business, particularly mergers and acquisitions, CaixaBI has established itself over the years as a reliable partner for customers engaged in the international expansion of their business into strategic markets.

CaixaBI is deeply devoted to understanding the strategy and goals of its customers, thus building a long-term relationship, based on the application of a model that focuses on business and the identifying of business opportunities.

### **Venture capital**

Through Caixa Capital - CGD Group's venture capital company - we support businesses with high growth and value-creation potential, investing in business projects led by qualified management teams.

Regarding support to SME internationalisation, highlight goes to the programme "Internacionalizar em Parceria" "Partnerships for Internationalisation", which emphasizes participation in industrial and innovative companies with financial strength, extensive know-how, business expertise and managing ability, and whose activity is focused on products that stand out as differentiators in the countries where the investment is made.

This programme seeks to provide financial, management and local knowledge to project developers whose growth strategy is based on establishment in international markets.

# INTERNATIONAL PRESENCE

A vast network spanning 23 countries and 4 continents, connecting businesses in both emerging and mature markets.



\* Coming soon

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