

Safeguard your business across borders

Through IMEXBANKING, Banque Cantonale de Genève provides a wide range of financial products tailored to companies looking to safeguard their business abroad, whether through imports or exports.

In short

- Buying and selling goods and services on international markets is tricky and is subject to certain risks worth planning for.
- That's why BCGE created ImeXbking – to help businesses reduce the risks associated with imports and exports.
- Our specialists will guide you in making the best choices for your company based on its unique profile.

Benefits

An international presence

BCGE belongs to a wide network of financial institutions, partnering with more than 400 banks in 50 countries.

Protection

With our guidance, you can reduce the risks associated with your import/export operations and ensure they run smoothly.

Expertise

BCGE has more than 25 years of experience in various markets and sectors of activity.

Confirmation

Through us, you can receive a confirmation of credit and benefit immediately from a discount and additional liquidity.

How it works

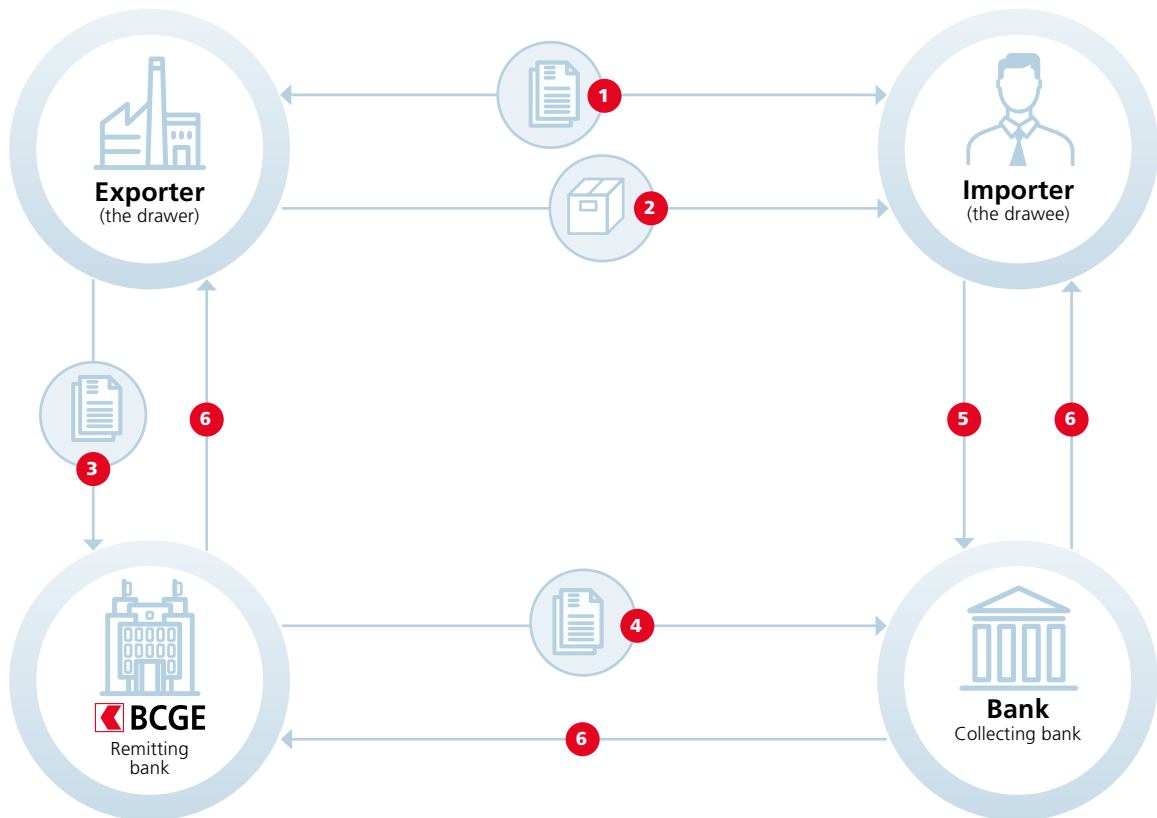
ImeXbking covers a wide range of financial instruments designed to secure international commercial transactions. They are grouped into 3 main product families:

- Documentary collections
- Documentary credits
- Bank guarantees

Documentary collections

Documentary collections provide greater security than simple payment against invoice in commercial transactions. The collection process involves banks processing financial and commercial documents in accordance with instructions received, with a view to obtaining payment from the drawee against submission of the documents.

Example of an exporting partner company:



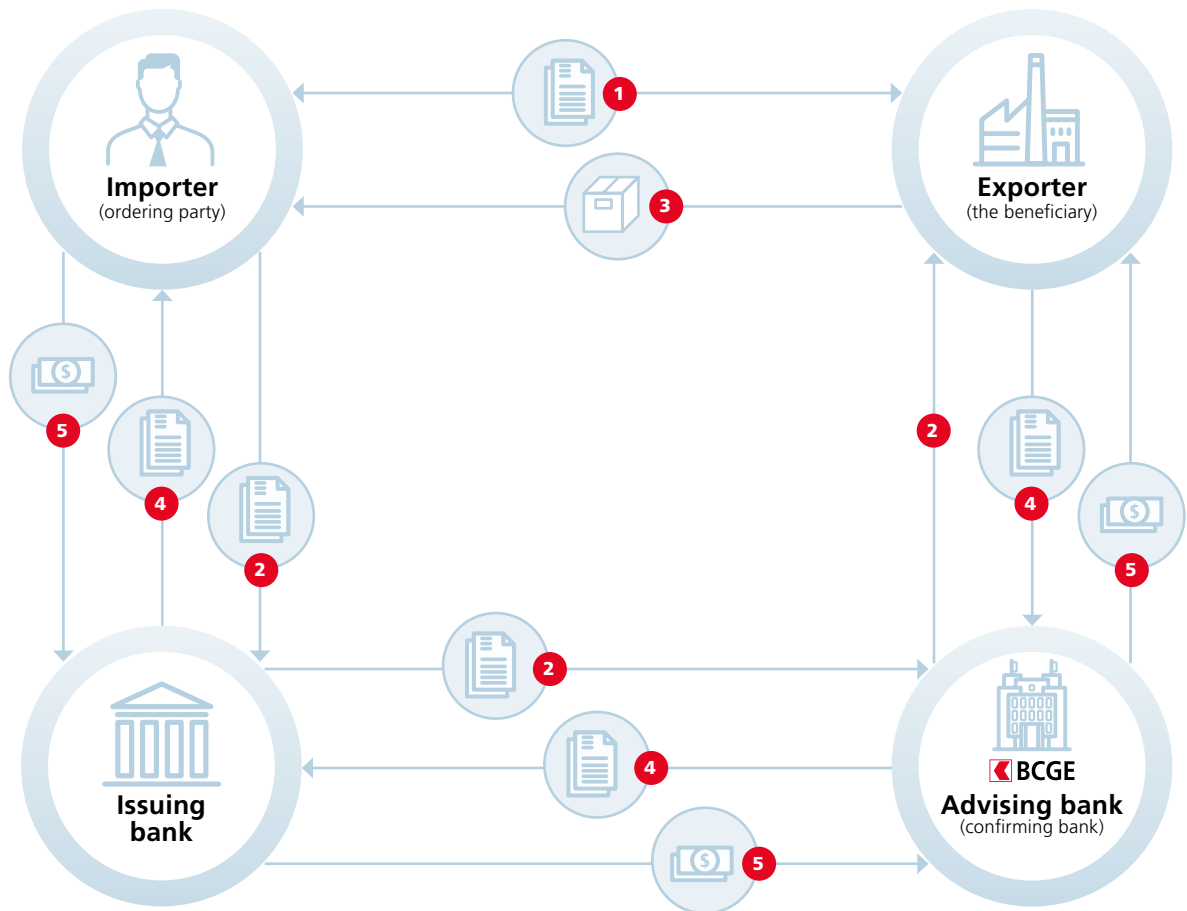
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| <ul style="list-style-type: none"> 1 The importer and exporter agree on the terms of the contract, in particular the documentary remittance. 2 The goods are shipped to the buyer. 3 Submission of documents and collection order to the remitting bank. 4 BCGE forwards the collection order and the documents to the collecting bank. | <ul style="list-style-type: none"> 5 The drawee honours the contract by accepting a bill or giving a payment instruction. 6 The collecting bank makes the documents available to the drawee. The drawee disposes of the goods |
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How it works

Documentary credits

By inserting a documentary credit clause (also known as a letter of credit) into the sales contract, the parties introduce an irrevocable arrangement that constitutes a firm commitment by the issuing (or confirming) bank to honour a presentation in accordance with the terms and conditions of the credit.

Example of an exporting company partnered with BCGE:



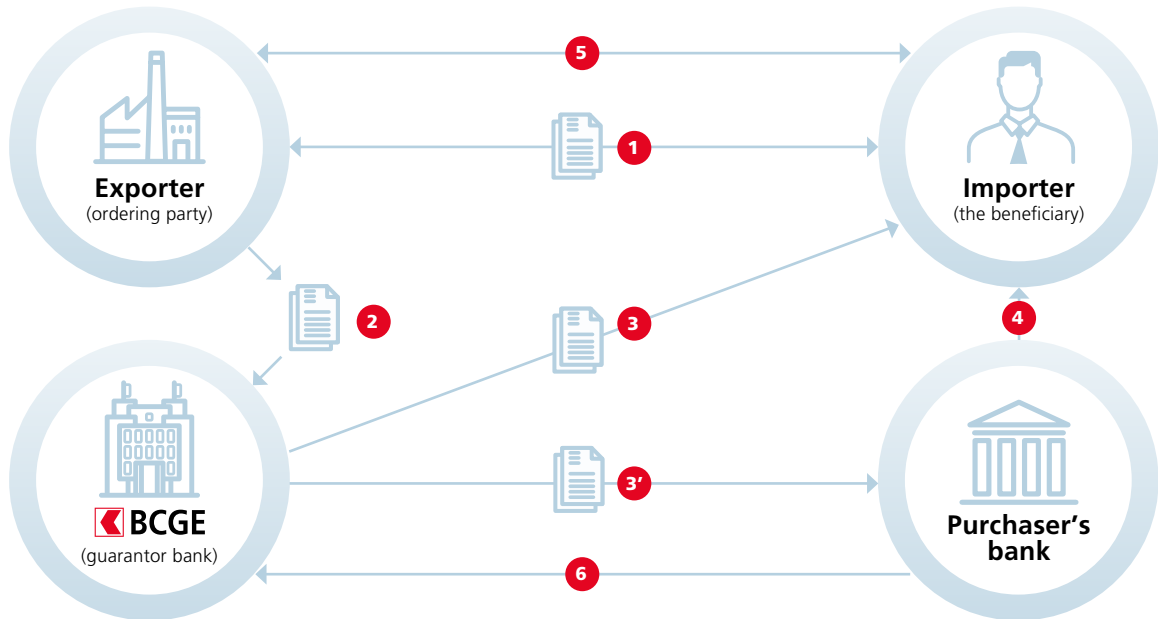
- 1** Signature of a commercial contract with a clause stipulating that payment will be made by documentary credit.
- 2** The importer asks his bank to issue a documentary credit. If the bank is willing, it issues the credit and sends it to the designated bank, which notifies the exporter of the documentary credit.
- 3** Shipment of goods.
- 4** Delivery of the documents to the confirming bank, which examines them and sends them for payment to the issuing bank, which in turn examines the documents and then sends them to the importer, provided they comply with the terms and conditions of the credit.
The confirming bank undertakes to pay and, if requested, to discount the letter of credit.
- 5** The issuing bank processes the payment.

How it works

Bank guarantees

These financial instruments are an irrevocable promise by a bank to provide, at the first request of the beneficiary, a cash benefit in the event that a third party fails to meet its contractual obligation.

Example of an exporting company partnered with BCGE:



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| <p>1 Signature of the commercial contract.</p> <p>2 The seller (exporter) mandates the bank to issue the specific performance bond guarantee.</p> <p>3 In the case of a direct guarantee, BCGE issues the guarantee in favour of the beneficiary.</p> <p>3' In the case of an indirect guarantee, BCGE will issue a counter-guarantee in favour of the beneficiary's bank.</p> | <p>4 The issuing bank issues the guarantee in favour of the beneficiary, under cover of the counter-guarantee.</p> <p>5 Transmission of contractual documents.</p> <p>6 In the event of a contractual default, the beneficiary may call on the guarantee or counter-guarantee.</p> |
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To take advantage of BCGE's ImeXbking, you must:

- Be a legal entity
- Be involved in the trading of everyday consumer and industrial goods
- Have steady import/export volumes

Contact

Your personal adviser

Call us at 058 211 21 00; Monday-Friday: 7.30 am to 7.30 pm; Saturday: 9 am to 4 pm; Sunday: 9 am to 1 pm

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