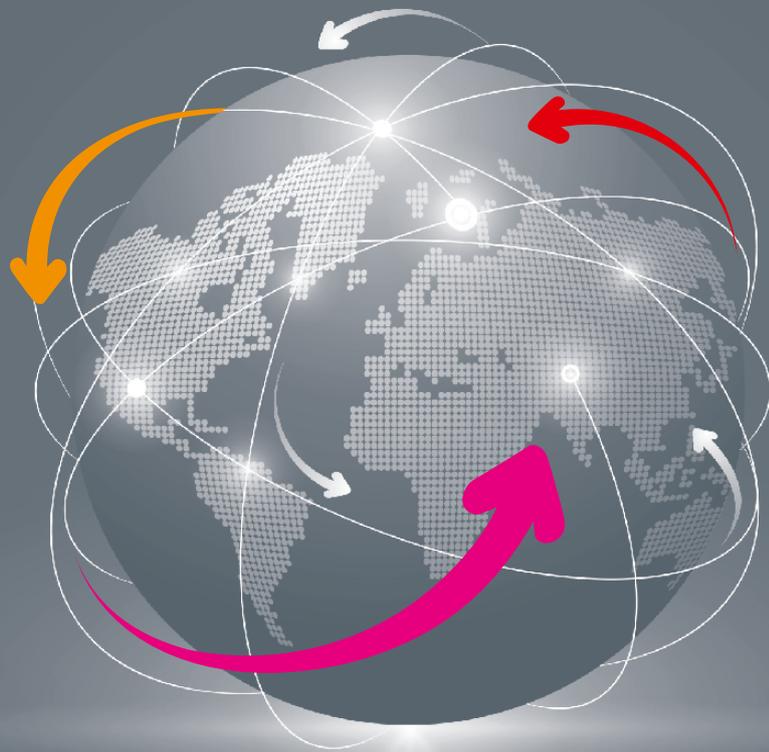


From  
opportunities  
to business



Keystone Trade Credit  
Global presence. Global support.

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# One

## clear philosophy

Welcome to Keystone Trade Credit, a market leader in **trade credit insurance** and **working capital solutions** for international operating companies. At Keystone we strongly believe in a global approach supported by local expertise and presence.

As each of our dedicated partners runs a business, we will drive the extra mile for you. We provide the best possible structured finance solutions and top class back-office services.

By doing so we support our clients in becoming more competitive and better prepared for the day-to-day challenges in both domestic and global business.

Offering a broad range of services Keystone is able to both reduce the financial risks and increase the amount of working capital and free cash flow available at the same time. As a result of our added value we guarantee excellent conditions and highly competitive pricing.

That's how you can convert opportunities into sales.



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## Key facts

- Worldwide presence
- Headquartered in London, UK
- Top-3 position in each country
- Entrepreneurial attitude
- Top class relations with all major insurers
- International focus, local support
- Fully independent



# International focus, **local** support

The London based Keystone head office streamlines the communication and workflow with the local representatives. Efficient, reliable and with the advantages of a global network and specific local knowledge.

All our experts have a solid track record in both the credit risk and finance business. And even more important, we are entrepreneurs ourselves, thus ensuring the highest grade of personal attention and expert guidance for our clients. Short communication lines and optimum transparency do the rest.

Keystone Tade Credit combines the benefits of scale of it's global presence with the indispensable flexibility of local support. This approach results in a selection of tailor-made solutions for almost every line-of-business.



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# rather than **Solutions** products

We regard every single customer as unique, having specific needs and demands. That's why we bring distinct expertise and focus on tailor-made solutions rather than just selling 'products'. This personal approach helps our clients to achieve better results in today's business environment where unpredictable payments and other issues easily can affect your targets and strategies.

It is crystal clear that every company needs to protect its balance sheet and optimise working capital whilst minimising the impact of bad debts. Therefore Keystone Trade Credit offers you a wide range of solutions for businesses in almost any sector.

Our services include:

- Trade credit insurance
- Political risk insurance
- Finance working capital (factoring)
- Structured finance
- Bonds & guarantees
- Collection and credit management services
- Consultancy

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## Eliminate trading risks

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## Improve your working capital

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## Get your invoices paid faster

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# Eliminate trading risks

Doing business carries certain risks with it, home and abroad. But ruling out these risks is vitally important.

As an entrepreneur you want to be able to run your business without worries, trying to stay ahead and strengthening your financial position.

But what can you do about customers that not adhere to the agreed payment terms, or that do not pay at all? How do you know if your prospect financially sound? And what do you think about other risks like manufacturing and contract risks, currency problems and political instability?



Credit insurance protects a company from insolvency or protracted default of its customers. As business is built on mutual trust, a credit insurance policy gives the freedom of trading without limitations, knowing that an insolvency of your customer is covered by the credit insurer.

It is Keystone's core business to figure out a tailor-made solution that best fits the specific profile of your business.

All partners in our alliance maintain contact with their clients personally, ensuring continuity and quality.



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# Improve your working capital

In today's ever-changing global business environment every company aims to move forward and make use of opportunities that come by. When liquid assets are lacking almost every company needs external sources of financing in order to have access to sufficient working capital.

A financing structure like factoring is very suitable for this and can be the key to new success. Factoring makes resources available that traditional banks dare not to provide. You have access to your receivables within 24 hours after invoicing your customer. As a result factoring offers the possibility



of improving your solvency and liquidity ratios by shortening payment periods.

Due to many years of experience Keystone is able to carefully structure this type of financing. Not only factoring supports your finance requirements, it also builds up more confidence in the

company's financial position. It may result in better terms with financiers and credit insurers as well.



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# Get your invoices paid **faster**

Money is the fuel for every business. So few things as frustrating as non-paying customers. Successful credit management is basically about increasing the predictability and reducing the risks associated with your cash-flow. Together with proper cash allocation and a proper account

receivables process it enables you to achieve faster payment of your invoices, saving time in your processes plus the benefits of improved insights in the customers behaviour. It reduces your DSO and write-offs and improves transparency, accountability and customer satisfaction.



Keystone's international network tools enable companies to mitigate losses through tracking and monitoring each debt, taking the right action to the right person at the right time. Irrespective the size and nature of your business, you can benefit from improved credit management resulting in reducing

tomorrow's risks, a healthy cash flow and a better balance between risk and revenue.



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In a rapidly and ever changing business environment actions need to be taken at shortest possible notice. The right action by the right person at the right time. That's exactly why Keystone emphasizes on the importance of local presence and service. Provided by dedicated local specialist teams being part of our global network.

It's this tailored service proposition that contribute to strenghtening your financial position, lowering your risks and helping you to stay ahead. Fast, reliable and flexible. And offering you all the advantages of a market leader.

Keystone. Service is key.

# Why settle for less?

As always the proof of the pudding is in the eating. We believe Keystone's services enables you to take your business to the next level. Are you ready to benefit from high-profile tailormade solutions and top class customer care?

We would like to know you better. For contact or more information please get in touch with one of our local representatives ([www.keystonetradecredit.com](http://www.keystonetradecredit.com)) or call our London headquarters directly: **+44 (0)20 7977 9376**.





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