

Please complete **all** sections as using BLOCK CAPITALS and continue on a separate sheet if required.
Please do not leave any questions unanswered.

Once you have completed this form please send to Coface, Egale 1, 80 St Albans Road, Watford, WD17 1RP.
Telephone: +44 (0)1923 478100 Fax: +44 (0) 1923 478101 Email: new.business.uk@coface.com

1 GENERAL INFORMATION

1.1 Company name:

1.2 Registered address:

Postcode:

1.3 Administrative address for all correspondence:

Postcode:

Telephone number:

Fax number:

Email address:

1.4 Company registration number:

VAT number:

1.5 Contact name:

Position within company:

1.6 If you wish us to consider adding a subsidiary or associate company to your contract, please provide details below:

Company name:

Company registration number:

(1)

(2)

Please confirm the administrative address for each company, if different to 1.3:

(1)

Postcode:

(2)

Postcode:

NB. Please note that you should include these companies when completing the remainder of this application form.

1.7 Have you ever had a credit insurance policy cancelled or renewal refused by an insurer? If yes, please give details:

1.8 Do you currently have any credit insurance, factoring, invoice discounting or trade finance facilities? If yes, please give details. If not, this application will be taken as your undertaking to notify us promptly of your intention to take out factoring, invoice discounting or trade finance facilities:

1.9 Please state the currency in which this form is completed. This will be the currency that your policy will be issued in.

2 NATURE OF BUSINESS

2.1 Type of goods/services sold: (please provide an exact description of your trade)

2.2 To what trade sectors are they sold?

2.3 What is your estimated insurable turnover for the next 12 months? Domestic:

Export:

Total:

Note: Insurable turnover figures should exclude: cash sales, VAT, sales to associated and subsidiary companies, public authorities, government departments and nationalised undertakings.

5 DEBTOR INFORMATION

Note: Debtor balances should exclude: cash sales, VAT, sales to associated and subsidiary companies, public authorities, government departments and nationalised undertakings.

5.1 Please give the quarterly debtor balances for the last year:

As at 31st March
As at 30th June

As at 30th September
As at 31st December

5.2 Please give full details of any arrangements involving work in progress, consignment stock, long term contracts or any other factors affecting the level of debt or details of any seasonal peaks in your business:

5.3 Please give the number of debtors, by size of debt, and indicate the total amount outstanding for each category:

Outstanding balances as at ___ / ___ / ___
(dd/mm/yy)

Debt	Domestic		Export		Totals	
	No of accounts	Total O/S	No of accounts	Total O/S	No of accounts	Total O/S
Less than 1,000						
1,001 - 2,500						
2,501 - 5,000						
5,001 - 10,000						
10,001 - 25,000						
25,001 - 50,000						
50,001 - 100,000						
100,001 - 250,000						
250,001 - 500,000						
500,000 - 1,000,000						
Greater than 1,000,000						
Total						

6 RETENTION OF TITLE

6.1 Do you always act in the capacity of contractual principal, i.e. a party to the contract who is legally entitled to take recovery action?

Yes No

If no, please confirm in what capacity you act and in what circumstances:

Please note that you are required, where applicable, to take all practicable measures to exercise your Retention of Title clause in every case.

6.2 (a) Do you have an "all monies" retention of title clause in your terms and conditions of sale? Yes No

6.2 (b) Do you incorporate those conditions into every contract of sale with your customer? Yes No

If you have answered no to 6.2 (a) or 6.2 (b), explain why:

If you have answered yes to 6.2 (b) please note that Coface is only prepared to insure risk of non-payment of debts under contracts into which your retention of title clause has been incorporated.

6.3 Identification

Please confirm by what means you would be able to identify goods supplied to your customer as your goods (e.g. bar codes, packaging, serial numbers):

6.4 Do you have any customers with whom you are trading on their terms and conditions or other terms different to your standard terms and conditions? Yes No

If you have answered yes, please provide full details:

7 CREDIT CONTROL PROCEDURES

7.1 Is your credit control (both domestic and export functions) centralised at your administrative address? If not, please provide details:

7.2 How often do you produce an aged debt listing? Please provide a copy from a recent aged debt list showing the totals outstanding.

Attached

7.3 What are your normal contractual terms of payment, e.g. 30 days from invoice date, 30 days from end of month, etc?

7.4 What do you actually mean by these terms of payment? i.e. is "30 days nett", 30 days from invoice date or 30 days from end of month?

7.5 How many days after the goods are delivered or services performed do you issue the invoice?

7.6 Do you offer extended terms of payment to any customers? If yes, please specify the extended terms offered and list customers involved:

7.7 What is your estimated annual turnover on extended terms of payment?

7.8 On new accounts, when and how do you obtain proof of a customer's identity?

7.9 Are customers' orders obtained verbally or in writing? If verbally please confirm whether you issue written acceptance.

7.10 What action do you take if a customer's order will exceed the agreed credit limit?

7.11 How often are customers' credit limits reviewed?

7.12 Do you use status agencies, bank reports or any other type of formal credit management investigation? If so, please provide full details:

7.13 What proof of delivery/completion of a service do you obtain?

7.14 Under what circumstances do you not obtain the relevant proof of delivery/completion of a service?

8 COLLECTION PROCEDURES

8.1 Do you contact your customers before the due date to remind them that payment is due?	Yes	No
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If so, how many days in advance?

8.2 What do you classify as an overdue account? (e.g. 60 days past due date, etc)

8.3 What action do you take if an account is overdue?

(a) On receipt of an order?

(b) Prior to delivery of an order?

8.4 How often are overdue accounts reviewed?

8.5 How many days after the due date do you chase your customers?

8.6 How is this done?

8.7 If payment is not received, what procedures do you then follow?

8.8 At what point do you put an account on "stop"?

8.9 How are all departments in your business made aware that an account is on "stop"?

8.10 Do you use any collection agencies/solicitors? If so, please provide full details:

9 OVERDUE ACCOUNTS

9.1 Please give details of any accounts (i) which are causing concern, (ii) where legal/collection action has been commenced, or (iii) are more than 90 days past due date:

Company name, address and registration number	Amount outstanding	Original due date	Action taken to date

12 DECLARATION

I declare that to the best of my knowledge and belief, the above statements are true and complete and that no information has been withheld that might influence the acceptance of this Application Form by a prudent insurer. I undertake to notify Coface as soon as possible, and before Coface issues a contract, of any substantial change in the above information (particularly in the nature or scope of the Company's activities or in its legal status) or any event likely to lead to a loss which would be covered by the contract or any other material fact which might influence a prudent insurer in deciding whether or not to accept the risk, what terms should be applied or what contract payments should be charged. I understand that any misrepresentation or withholding of material information could give Coface the right to decline a claim or cancel a contract.

In addition and independently of the declaration immediately above, I agree that this completed Application Form fairly presents the relevant risks associated with insurance cover and discloses all material information / circumstances to enable a prudent insurer to establish that it has the requisite information or gives it notice that further enquiry is required to understand material information / circumstances. I accept the terms and conditions within the contract and accept that this Application Form will form part of any contract that is issued. I accept that the contract will not be in force unless, and until, confirmed in writing by Coface.

Authorised Signature:

Date:

Full name in capitals:

For and on behalf of:

Capacity within the business (Director, Manager, Partner):

DATA PROTECTION NOTICE

For the UK This privacy notice applies to Compagnie Française d'Assurance pour le Commerce Extérieur, branch in UK and other companies within the Coface UK Group, namely Coface UK Services Ltd, all of Egale 1, 80 St Albans Road, Watford, Hertfordshire, WD17 1RP (the 'Group').

For Ireland Compagnie Française d'Assurance pour le Commerce Extérieur, branch in Ireland and other companies within the Coface Ireland Group, namely Coface Ireland Services Ltd, all of Office Suite 5, Adelphi House, Upper Georges Street, Dun Laoghaire, Co Dublin (the 'Group').

The privacy policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us for the purpose of carrying out our 'activities'. These activities are administration, marketing and prospecting, accounts and records, debt management, credit insurance, credit assessment and rating, credit referencing, research and legal services.

The policy applies to the personal data that you provide to us when you complete a Request for a quote, Application Form, or Renewal Form and in relation to any of the products or services provided by the Group.

The Group, or another company within the Coface Group, or responsible third parties associated with our business, may keep your information for a reasonable period for the on-going pursuance of the Group's business activities and will ensure that personal data is held securely and confidentially.

The data that we collect from you may be transferred to, and stored at a destination outside the European Economic Area (the 'EEA'), including in countries whose data protection laws may not offer the same level of protection as in the EEA. In such cases the Group will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy. You are entitled to object to such transfers on compelling legitimate grounds.

The Group will collect and process personal data about buyers, debtors and debts in accordance with the data protection policy stipulated by the client, who remains the data controller of this data. Where no such data protection policy is made known to the Group, it shall not be liable for any breach under the client's data protection policy.

The Group may also use the data you provide to contact you by post, telephone, fax or email with information about our other products and services. If you do not wish to be contacted by us for marketing purposes, either during or after our business relationship with you, please advise us by sending an email to the address cofaceuk_uk@coface.com with the word 'unsubscribe' in the subject line.

For the full privacy notice or to exercise your right of access to your personal data, please write to The Data Controller, Coface, Egale 1, 80 St Albans Road, Watford, WD17 1RP. Any access request may be subject to the legally permitted fee.

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