

MEDIUM-TERM INSURANCE

Available to Exporters or Financial Institutions

How it Works:



EXIM-approved lender determines buyer's initial creditworthiness for a loan in the amount of the sale

This involves reviewing full financial statements from the last three years



If favorable, lender considers a full credit package and approves the loan, preparing a credit memo



Lender uses EXIM to protect against political and commercial nonpayment risk



Lender creates a promissory note between themselves and foreign buyer



Exporter presents shipping documents and is paid by lender



Buyers repays the lender, generally in semi-annual installments

Policy Information:

- ✓ Generally used for foreign buyer financing of U.S. capital equipment
- ✓ 85% financed under the loan, 15% cash down payment by the buyer (may be financed by a lender)
- ✓ For higher risk markets (see [Country Limitation Schedule](#) for list of available countries)
- ✓ Loan repayment typically 2-5 years
- ✓ Financed loan amounts of \$25 million or less
- ✓ The loan is at U.S. interest rates
- ✓ Processing time from start to finish can be 2-3 months



Ready to Start Your Journey?

Request a free consultation: grow.exim.gov/consultationrequest

This is a descriptive summary to be used only as a general introductory reference tool. The complete terms and conditions of the policy are set forth in the policy text, applications, and endorsements.