

# Following you abroad

Your Swiss **trade finance** partner in Europe

**Whether you're looking to expand abroad with your Swiss company or already have a subsidiary in Europe, our trade finance services offer a solid basis for your foreign trade activities.**

## More opportunities, more risks

While the opportunity to pursue business abroad may be promising, it also involves a number of risks. Expanding into new target markets usually means entering into business relationships with unfamiliar partners. Such businesses often lack experience of local business practices and are therefore exposed to greater risk. It may be difficult, for example, for an exporter of a good or service to judge the trustworthiness of a foreign buyer. There are also higher transport-related risks and credit risk (debtor risk) associated with the sale, as well as the difficulty of assessing risks specific to the country (such as currency, transfer and political risks).

## Settlement, securing and short-term financing of international business transactions

As the leading bank for international trade finance in Switzerland, UBS offers Swiss companies and their subsidiaries comprehensive services for the settlement, securing and short-term financing of their cross-border activities.

The services we offer combine traditional Swiss values with international know-how and global expertise. Our Trade & Export Finance consultants and specialists in Switzerland will provide you with professional advice tailored to your needs, as well as clearly structured, customized solutions and efficient processing even for complex transactions.

## Our services

### Bank guarantees

Bank guarantees are used to secure a wide range of performance and payment obligations.

- Advance payment guarantee
- Performance guarantee
- Guarantee for warranty obligation
- Payment guarantee
- Rent guarantee
- US standby letter of credit (SBLC):  
can also be used in place of the guarantees above.

### Applicable law

Our standard guarantees are issued in accordance with the international standard (URDG 758, ICC publication no. 758) or Swiss law; US standby letters of credit are issued in accordance with ISP98 (ICC publication 590) or UCP 600 (ICC publication 600).

Other types of guarantee which are not offered as standard (e.g. sureties under BGB, guarantees under foreign legislation or individual texts) are subject to a case-by-case review and may be issued subject to the approval of our specialist department.

## Available languages

Our standard guarantees are available in German, English, French and Italian.

## Documentary credits

Documentary credits secure payment and performance in international trade, or act as a form of credit.

- Sight payment credit
- Deferred payment documentary credit
- Acceptance credit
- Negotiable documentary credit
- Documentary credit in transit trade

## Documentary collections

Documentary collection helps secure payment and performance in foreign trade. It offers less protection than a documentary credit, but distinctly more security than an outstanding invoice.

- Documents against payment
- Documents against acceptance

## Your benefits

- You will receive seamless assistance from UBS, your trusted Swiss bank. We take the time to understand your domestic market transactions and use this knowledge to provide optimal support for your activities in Europe.
- You benefit from our extensive knowledge and many years of experience in trade & export finance, technical advice, current and reliable information about important market trends as well as fast and fuss-free processing.
- You can use your UBS current account as a basis for your trade finance transactions.

## Requirements

- Your company is domiciled in Switzerland, is the European subsidiary of a Swiss group or the Swiss subsidiary of a European group.
- You or other companies in the group are already UBS clients in Switzerland and wish to make use of this business relationship in expanding your operations in or into Europe.
- You are currently working with more than one bank and wish to make UBS a core partner in your Europe-wide trade finance business.
- You wish to secure your import and export transactions specifically against financial risks.

### **Visit us online**

You can find a comprehensive overview of trade & export finance-related topics on our homepage: [ubs.com/tef](https://ubs.com/tef). In addition to detailed information, it also features animated examples of trade & export finance transactions, legal aspects, helpful checklists and informative factsheets. Please note that clients outside of Switzerland are not able to benefit from all of the services listed.

Our Europe-wide trade finance services are included within our service offering for corporate clients at UBS Europe SE in Frankfurt. For more information or to arrange a consultation, please contact our client advisors in Frankfurt:  
Tel.: +49 692 179 2648  
E-mail: [Firmenkunden-Frankfurt@ubs.com](mailto:Firmenkunden-Frankfurt@ubs.com)

### **UBS Europe SE**

OpernTurm  
Bockenheimer Landstrasse 2-4  
D-60306 Frankfurt am Main  
Phone: +49 692 179 26 48  
E-Mail: [Firmenkunden-Frankfurt@ubs.com](mailto:Firmenkunden-Frankfurt@ubs.com)

[ubs.com/tef](https://ubs.com/tef)

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