

SURETIES, GUARANTEES AND BONDS FOR MORE LIQUIDITY AND FLEXIBILITY

Allianz Trade

Guarantees for sizeable guarantee requirements

If your company has to provide security for attractive orders, then guarantees from Allianz Trade are the ideal solution.

Private, commercial and public-sector customers all around the world are happy to accept them due to our good reputation and excellent rating. And they do not burden your credit line with your principal bank, which is what happens if it has to act as a guarantor. In this way, sureties, guarantees and bonds from Allianz Trade give you the greatest possible liquidity and more room for manoeuvre.



The compelling benefits for you:

- **You are not dependent on banks** when it comes to procuring guarantees.
- **Takes the burden off your credit line** with your principal bank.
- **Contract customised** to meet your needs.
- **More liquidity and room for manoeuvre** than with bank guarantees.
- You can release cash retentions in order to **gain additional liquidity** or realise interest-rate gains.



Solution for:

- Companies with a bond requirement of CHF 1 million or more
- Businesses operating in the mechanical engineering, manufacturing, import, freight-forwarding, wholesale and foreign trade and food industries, etc.



Insured risks:

This is only a selection of the possible risks – Allianz Trade assesses each item to be secured individually:

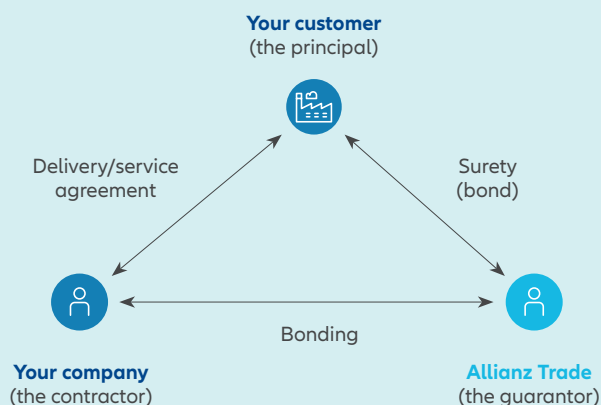
- Bid bonds, performance bonds, advance payment bonds, maintenance bonds, sureties for joint ventures and consortia, guarantees for dismantling/demolition, reclamation, etc.
- Customs and tax bonds, guarantees for spirits, freight and market regulations

[ALLIANZ-TRADE.CH](https://www.allianz-trade.ch)



Good to know:

How guarantees from Allianz Trade work



Choose Allianz Trade:

- **Convenient and fast processing** via the Internet with our online guarantee service – including full control over all processes from anywhere in the world.
- **Accepted by commercial and public-sector customers** due to our excellent reputation and rating.
- **S&P rating of AA:** Allianz Trade has an especially good rating, including in an international comparison.
- **Extensive international experience** as a guarantor with Allianz branches and units in many European countries.
- **International network** of Allianz companies and local insurers/banks, which can act as fronting companies in the country concerned if required.
- **Longer terms** possible.
- **No security required** if your credit rating is impeccable.
- **Transparent premium structure** based on your guarantee requirements and credit rating.



Any questions? Here are some FAQs:

- **I am very happy with my principal bank as guarantor, so why should I change?**

There is no need to disrupt your relationship with your bank. However, you have to offset sureties against your credit line, which inevitably reduces your financial room for manoeuvre. This does not happen with guarantees from Allianz Trade, as they are a type of insurance. As a result, your bank can continue providing you with liquidity without any restrictions.

- **Why Allianz Trade? After all, other insurers offer guarantees, too.**

With a track of record of around 100 years of excellence in the bonding business, Allianz Trade is one of the most experienced providers in the world and is able to issue guarantees for foreign customers. A guarantee from Allianz Trade will be accepted internationally without any problems. What is more, Allianz Trade offers many guarantee services that are not a matter of course, along with fair, transparent premiums. The Allianz Trade experts are also happy to advise you on any detailed questions relating to your guarantee wording.

- **Guarantees are part of our daily business. It has to be quick and straightforward!**

Then Allianz Trade is exactly the right provider for you. With our AvalOnline online guarantee service, you can immediately view all your active guarantees and set up new ones wherever you are in the world – and will generally receive a positive response straight away. The service is easy to use and you only have to enter a small amount of information. If your requirements are more complex, our experts will also be happy to advise you personally.