

## **BOOST YOUR SALES WITH INVESTMENT EUROPEAN BANK (BEI)**

Target partners: Manufacturers, dealers, distributors, publishers, lessors, etc.

### **INVESTMENT EUROPEAN BANK FINANCING TO SUPPORT SME FINANCING DISTRIBUTED BY BPCE EQUIPMENT SOLUTIONS E.F.C., S.A.U. (BPCE ES) THROUGH ITS PARTNERS.**

BPCE Equipment Solutions Iberia E.F.C., S.A.U. (BPCE ES) has signed an agreement with the European Investment Bank (EIB, [www.bei.org](http://www.bei.org)) to support small and medium-sized enterprises (SMEs) and companies with fewer than 3,000 employees (mid-caps) in particular, giving them access to a source of funding with an attractive cost.

### **EUROPEAN COOPERATION FOR SMEs**

The EIB is the European Union's long-term financing institution. Its mission is to contribute to the integration, balanced development and economic and social cohesion of the EU Member States. Drawing on its experience and expertise, it finances strong and sustainable projects oriented to innovation and skills, SMEs, climate action and strategic infrastructure across the EU.

Thanks to its AAA rating, the best available on the capital markets, it can borrow funds on favorable terms, which it passes on to SMEs via BPCE ES and informs each SME of the EIB's involvement and the financial advantage for its financing. Detailed information on the EIB Group's support for SMEs and mid-caps can be found on the EIB's website at [www.bei.org](http://www.bei.org).

### **WHAT IS BPCE ES FINANCING IN PARTNERSHIP WITH THE EIB?**

Through its partnership with BPCE ES, the EIB is demonstrating its support for Spain's SMEs and mid-caps by helping these key players in the economy to access the leasing and traditional credit solutions they need. These loans have a minimum term of 2 years (the actual term depends on the economic and technical life of the projects financed) and can be up to seven years. They can be granted for very small projects or for investments of up to 12.5 million.

**WHO IS ELIGIBLE FOR THIS TYPE OF FINANCING?****The majority of BPCE ES partners' customers:**

SMEs with less than 250 employees (on a consolidated group basis) before making the investment and established in Spain,

Mid-cap companies with less than 3,000 employees (on a consolidated group basis) before making the investment and established in Spain.

**To which sectors of activity is this funding targeted at?**

This funding, in partnership with the EIB, can be used to finance all assets financed by BPCE ES, enabling investments necessary for the development of an SME or mid-cap company.

Most client economic sectors are eligible for this type of financing. All allocation rules are governed by the BPCE ES lending policy.

**How can I Benefit from this offer and what are the advantages?**

The customer doesn't have to do anything to receive this offer. BPCE ES automatically applies the eligibility criteria to the application and the customer benefits from the offer if the application is eligible. For these applications, BPCE ES offers a financing bonus of about 25 basis points. The time of the financing ranges from two years to a maximum of seven years and the monthly/quarterly repayments are adapted to the cash flow needs of the professional/business client.

As a customer, do not hesitate to start your investment project and contact your equipment manufacturer/distributor to make your choice. Your equipment manufacturer/distributor will work with BPCE ES to make your investment a reality as soon as possible (once your application has been reviewed).