

HOWDEN

INSTRUCTIONS FOR COMPLETING THE CREDIT INSURANCE QUESTIONNAIRE

Please answer all questions accurately and enter all figures in whole numbers.
(All amounts given must be in Euros, with or without VAT)

	B. CREDIT RISK ANALYSIS
	1. ANALYTICAL DATA - LOSS HISTORY
Question 1	<p>Row 1 : Fill in the net turnover, with or without VAT, for the last three years and the current year to date</p> <p>Row 2 : Fill in the total amount of the bad debts (for each year separately and not cumulatively)</p> <p>Row 3 : Fill in any recoveries of losses (for each year separately and not cumulatively)</p> <p>Row 4 : Enter the number of losses (claims) for each year</p> <p>Row 5 : Enter the largest loss (claim) in amount for each year</p>
	2. LARGEST LOSSES
Question 2	<p>Complete the list of the 5 largest losses (bad debts) in the last 3 years :</p> <p>Column 1 : Fill in the full name of the buyer / debtor</p> <p>Column 2 : Fill in the full address of the buyer / debtor</p> <p>Column 3 : Fill in the V.A.T. / Registration Number of the buyer / debtor</p> <p>Column 4 : Fill in the amount of the loss</p> <p>Column 5 : Fill in the year in which the loss occurred</p>
	3. GEOGRAPHICAL BREAKDOWN OF CUSTOMERS
Question 3	<p>Column 1 : Fill in, apart from Greece, in which other countries you sell</p> <p>Column 2 : Fill in the number of buyers in each country</p> <p>Column 3 : Fill in the total turnover you have in each country</p> <p>Column 4 : Fill in the usual terms of payment by country</p>
	4. COMPOSITION OF BUYERS / DEBTORS
Question 4	<p>Fill in the percentage breakdown of sales in the previous year by the professional status category of the buyers. Private persons are considered to be only those who do not have a commercial status and not those who have a sole proprietorship or a personal company.</p>
	C. CREDIT POLICY
	1. USUAL TERMS OF PAYMENT
Question 1	<p>Fill in the percentage breakdown of sales by the credit period granted. Credit period is defined as the maximum time allowed to the buyer to pay for goods delivered or services rendered from the invoice date. Included in the total credit period is the time to collect any checks or other securities that may have been received.</p>
	2. RECEIPT OF SECURITIES - OTHER MEANS OF PAYMENT
Question 2	<p>Indicate whether you receive cheques or use an open account for the sale of your goods, whether the cheques you receive are received on delivery of the goods or at another time, whether the cheques you receive are those of the purchasers themselves or of third parties, whether you use letters of guarantee or other security or whether there are other special arrangements.</p>
	D. BUYERS / DEBTORS ANALYSIS
	1. DEBTORS / BUYERS TOTAL OUTSTANDING BALANCES
Question 1	<p>Please accurately complete the total balances, including outstanding checks or other securities, as of : MARCH, JUNE, SEPTEMBER and DECEMBER of the previous and / or current fiscal year.</p>
	2. LIST OF DEBTORS / BUYERS BY CREDIT LIMIT
Question 2	<p>Please fill in for your buyers, based on the end of the previous year or last month's data, their breakdown according to their total open balance :</p> <p>Column 1 : Enter the number of buyers in this category</p> <p>Column 2 : Fill in the total open balance of all purchasers in this category</p> <p>Column 3 : Fill in the total turnover of all buyers in this category</p> <p>Column 4 : Fill in, on the basis of the turnover of the buyers in this category, the percentage of your total turnover that they account for.</p>
	E. MAIN BUYERS ON CREDIT
	1. LIST OF MAIN CUSTOMERS
Question 1	<p>For your most important buyers (not necessarily the largest ones), please fill in the following information: Name, VAT / Registration Number, Credit Limit, Credit Period and Turnover for the previous year. Credit Limit is considered to be the maximum amount of potential open account within the year. As part of our services, we will carry out an indicative assessment for your clients listed herein, which we will present to you together with the non - binding Credit Insurance Offer.</p>
	2. BUYERS / DEBTORS WHO ARE SIGNIFICANTLY DELAYING PAYMENTS
Question 2	<p>Fill in the buyers who are significantly and regularly late with their payments or generally cause problems in their dealings with you.</p>

Please stamp and sign the questionnaire and ensure that all information provided is accurate