

When markets  
seem to be closed...



we have  
solutions  
to open them.

Explore new markets  
with Cross Border Business Solutions..

Life is full of ups and downs.  
We're there for both.



# Ready for Cross Border Business?

Do you want to grow your business beyond your geographic borders? Would you like to venture into new markets and become even more successful abroad?

Whenever you think about export or import, expansion or investment abroad, UniCredit will steer you towards your business goals. Discover joint opportunities with us and grow in a large, lucrative market with a strong partner at your side who can offer you more than pure geographical presence. UniCredit is dedicated to boost your success through Cross Border Business Solutions across 22 pan-European countries with unsurpassed expertise, a unique human network and a product range attuned to your needs.



## What makes you a UniCredit Cross Border Customer?

Your company or group of companies conducts business in at least two countries served by our banking group:

- Austria
- Azerbaijan
- Bosnia-Herzegovina
- Bulgaria
- Croatia
- Czech Republic
- Estonia
- Germany
- Hungary
- Italy
- Kazakhstan
- Kyrgyzstan
- Latvia
- Lithuania
- Poland
- Romania
- Russia
- Serbia
- Slovakia
- Slovenia
- Turkey
- Ukraine

# Take advantage of a leading european bank

## Deep local market knowledge

Our leading pan-European banking network with 10000 branches delivers state-of-the-art banking services in 22 countries. We are at home in Europe's dynamic growth markets. Being familiar with culture, languages, business and legal environment enables us to recognize opportunities and risks outsiders might not see.

## Global capabilities

Beyond our home markets you can draw on our specialized services worldwide through high-level experts and 4400 partner banks around the globe. Our powerful global product lines guarantee innovative solutions, specialized advice and straight through processing.

## Reliable human network

Your local relationship manager is your single point of entry. Through our dedicated cross border business model we support you with your banking relationships in multiple countries out of one hand. Wherever you go you will enjoy a preferential status and the same quality of service as at home.

## Cross Border Business Solutions

Benefit from our products tailor made to the needs of companies which want to grow successfully abroad. Save time and benefit from uniform product features and standardized processes in all countries to ensure quick and cost-efficient services.

Being a UniCredit "Cross Border Customer" gives you a special status with us:

- Enjoy preferential treatment in the entire UniCredit
- Benefit from cost savings due to efficient management of cross border activities
- Get access to unique business opportunities through our unrivalled range of services

# Solutions for your success across borders

## Cross Border Account Opening – Extending your business borders

Opening an account in a foreign country might turn out to be a real challenge. UniCredit customers can relax because supported by their relationship managers “at home” they take advantage of a transparent process and clearly described requirements. A standardized Request Form in combination with a structured referral process remarkably accelerate the time until they receive their new account number abroad. Especially for non-residents it is important that they do not have to appear physically in their target country just to sign a couple of documents. We are able to offer this service for a major number of countries in our UniCredit network.

## EU Subsidy Consulting – Seize the opportunities available in the enlarged EU

Do you require information on EU subsidies for your financing? Our banking group has set up European Competence Centers in the new EU member states. These centers compile and analyze all information relevant to the EU, such as EU subsidies and EU programs, and have individual consulting services available for you. Seize the opportunities available in the enlarged EU!

## Cross Border PLUS Credit – Fast and uncomplicated

Are you looking for financing for your subsidiary abroad that is granted quickly and without bureaucratic fuss? Then Cross Border PLUS Credit is the product for you. We as your homebank will issue a guarantee in favour of our banking subsidiary in the respective country. Based thereon a credit line will be granted to your subsidiary. This facility can be utilized as an investment loan, working capital finance or a guarantee. Credit is extended quickly and without red tape, of that you can be sure with Cross Border PLUS Credit.



## FlashPayment

### – Quick as lightning, value date advantage guaranteed

Are you interested in conducting cross border payments simply, quickly and securely?

With FlashPayment you save time and money as you enjoy a preferred value dating of just one day even outside the EU-countries. Best of all, you do not have to make a special request for FlashPayment. Just instruct the payments as usual online or with a standard foreign money transfer order. If all criteria are met and all involved accounts are held within UniCredit, your transfer is automatically processed with the value date advantage at no extra cost, for you or the payment recipient.



## MultiCash

### – All you need a mouseclick away

You need an e-banking software providing you with clear, well-structured information on your accounts at home and abroad? A program offering the same look-and-feel in all countries where it is implemented? MultiCash allows domestic and foreign payment transaction orders to be placed in the local country format, regardless of the location of the company. With MultiCash's modular structure, you may select exactly the functions you need in accordance with your countries of activity. Payments are cleared by simply entering the assigned electronic signature, no matter where your authorized staff members are actually located.

## EuropeanGate

### – Our pan-European payment transaction service

EuropeanGate provides you with centralized access to all UniCredit banks and helps you to save time and costs. It can be linked to any existing e-banking solution in your country, enabling you to manage your foreign accounts centrally just as if they were in your home country: you send us your payment orders (transfers and direct debits), we handle conversion into more cost-efficient national formats and forward them to the local bank of our network for execution. Furthermore, EuropeanGate provides ideal conditions for operating an efficient payment factory.

# Expand your business into growing markets

## Corporate Finance

### – Growth without borders

**Do you want to set up a new business in Bulgaria? Are you planning a joint venture in the Czech Republic? Are you interested in a production site in Romania?**

Your success on high growth markets depends not only on having just the right partner but also on planning with the utmost precision and obtaining optimally structured financing. Our corporate finance experts have been accompanying companies along the road to business success in CEE for years. Profit from our expertise. We combine international know-how in finance and capital markets with local presence and a strong banking network to create decisive advantages for you. If you opt to enter a market directly with a joint venture or set up a new company, we have a full range of structured finance solutions extending all the way to risk-limiting project finance. For company takeovers, the ideal choice is merger and acquisition finance combinable with mezzanine elements. Here you also profit from the professional corporate finance and M & A advisory services from our experts.

## Trade Finance

### – Conquer new export markets and limit your risks

**Are you looking for new sales opportunities in Russia? Would you like to expand your export business all over the world?**

Then our Global Financial Services are the perfect solution for you. UniCredit is clear market leader in Trade Finance in many countries of Central and Eastern Europe. Your benefit is our very high level of experience in this business segment that we have built up over decades.

Our integrated global network of coordinated local teams has presence throughout all major import and export markets. We enhance your commercial trade activities with Letters of Credit, Documentary Collections and Guarantees as well as with all kinds of trade related financing such as purchase of receivables/forfaiting, ECA-covered finance and commodity trade finance. Our speciality is to combine experience, network proximity and state of the art technology to provide you with tailor-made solutions on an end-to-end basis that fit your needs best. All these solutions are designed to facilitate your processes and minimize your financial risks.



# Advanced Cross Border Business Solutions

## Real Estate Finance – Solutions for professionals

**You need a „greenfield“ for your factory in Ukraine?**

The UniCredit is your experienced guide to cross border real estate transactions. Our Real Estate Finance experts work closely with our local units to assist you with investments in office, retail, logistics and housing projects right from the start. The range extends from drawing up business plans and cash flow scenarios to developing individually structured finance solutions. Close attention is paid to special characteristics of the local market. We are also glad to make current market data available to you on request, for instance for your planned acquisitions or investments.

## PLUS Investment Leasing – Invest without cash

**Are you planning to set up a new manufacturing facility in Slovakia? Do you have plans to modernize your plants in Hungary? Do you need a larger fleet of cars for your growing business in Croatia?**

The need to raise large amounts of cash quickly for asset acquisition arises especially when a company is planning to expand or invest. PLUS Investment Leasing Solution eliminates this expense. You also benefit from other advantages of leasing, i.e. off-balance financing, customs duties and import tax, cash flow or shorter depreciation periods. Furthermore Leasing is an appealing financing alternative with respect to Basel II.

## PLUS Vendor Leasing – Boost your sales

**Do you want to increase your chances for selling production machinery, technical equipment, vehicles or other capital goods?**

A PLUS Vendor Leasing Solution enables you as a dealer or a supplier to offer your customers financing right along with your products. You set down the basic terms and conditions in advance with our advisors, who then assure you the quick, efficient handling of subsequent individual agreements.



# Globally Networked with UniCredit





## We are ready to provide support for all your business ventures.

Our strength lies in our financial expertise, our extraordinary service and our solid commitment to enable individuals and corporate customers to successfully meet their financial goals.

UniCredit is a major international financial institution with strong roots in 22 European countries and an international network present in approximately 50 markets, with 9,578 branches and more than 162,000 employees.

In the CEE region, UniCredit operates the largest international banking network with around 4,000 branches and outlets.



# Get in contact

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## OJSC UniCredit Bank

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# Your personal Cross Border Business Solutions

Successful business across borders requires precise knowledge of the economy and legal system of the respective country. UniCredit assists you on your way to entering new and growing markets. In order to receive personal advice on Cross Border Business contact your local relationship manager or fill in the form below and send it to the following address:

**UniCredit - Cross Border Business Management**

**Lassallestraße 5, A-1020 Wien | Fax: +43 (0) 50505-42102**

**E-Mail: [crossborder@unicreditgroup.eu](mailto:crossborder@unicreditgroup.eu)**

**Website: [www.unicreditgroup.eu](http://www.unicreditgroup.eu)**

**Company name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**E-Mail:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Line of Business:** \_\_\_\_\_

**Turnover:** ☐ 1 to 3 mn EUR ☐ 3 to 250 mn EUR ☐ more than 250 mn EUR

**I am already a customer of UniCredit** ☐ si ☐ no

**Countries in which I am interested in doing Cross Border Business:**

\_\_\_\_\_

\_\_\_\_\_

**I am interested in the following services:**

- ☐ Current account / payments
- ☐ Financing
- ☐ EU-subsidy consulting

**Please contact me directly for personal advice**

- ☐ by mail
- ☐ by phone

# Imprint & Contact



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