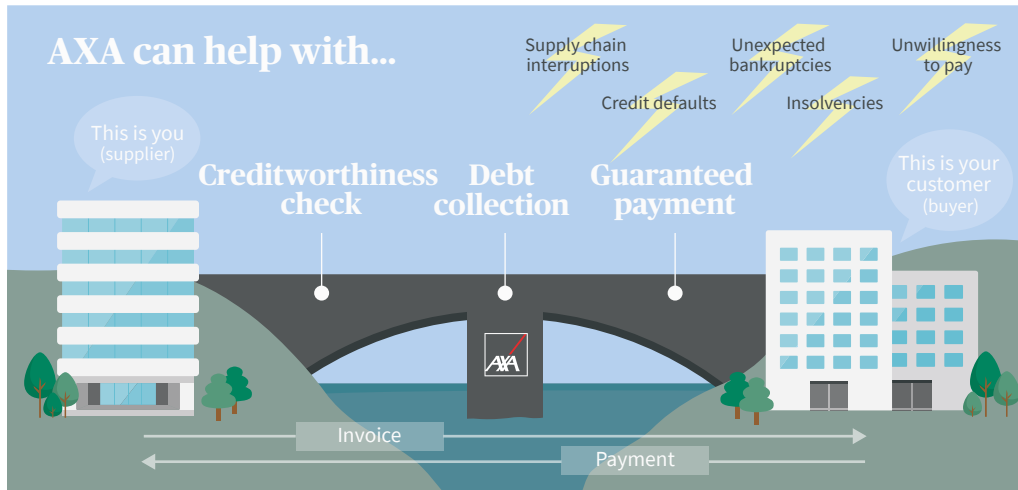


A woman with short brown hair and glasses is standing in a doorway with wooden panels. She is wearing a dark blue button-down shirt and light-colored trousers. She is holding a black folder or notebook in her right hand. A large red arrow graphic points from the right side of the image towards the center, partially overlapping the text.

**When payments fail
to arrive. Greater peace
of mind with AXA's trade
credit insurance solutions**

Doing business always entails taking some financial risks. Whenever you provide goods and/or services on open terms, there is a risk that customers won't pay. This kind of payment default not only causes you annoyance and worry in your day-to-day business, it can also jeopardize your company's liquidity over the longer term.

AXA's trade credit insurance helps you avoid payment defaults and compensates you for your losses if a customer fails to pay. This leaves you free to focus on what's important to you: developing and growing your business.



Protected against payment defaults – with AXA's trade credit insurance solutions

Whether one of your customers becomes insolvent or an entire market is affected, AXA's trade credit insurance is a reliable partner that bridges the gap between you and your customers – and even protects your company in tough economic times:

- AXA supports you by constantly maintaining discreet credit monitoring of your business partners. This means you always know whether your customers have sufficient credit, and you find out about possible insolvencies in your customer portfolio at an early stage.
- If one of your invoices has not been paid by the due date, our worldwide receivables management team will assume responsibility for collection if you wish. Regardless of whether it's in Switzerland or anywhere else in the world, AXA will carry out the country-specific collection processes so that you don't have to.
- If a payment default is unavoidable despite the preventive measures taken, AXA compensates you for the amount invoiced at the agreed time.



Watch now: Credit insurance – in a nutshell

The benefits of AXA's trade credit insurance solutions

Always at your side: AXA's experts are here to help you through the entire business relationship with your customers.

Prevention Loss prevention	Intervention Loss mitigation	Compensation Loss coverage
Professional assessment of your customers and monitoring of their creditworthiness	Worldwide support with receivables management and debt collection (optional)	Guaranteed payment in the event of insolvency or protracted payment default

Advantages for you at a glance

- **Access new customer segments:** Support with the process of acquiring new customers, monitoring of your customer base
- **Win more contracts:** By offering delivery on open terms and granting payment periods
- **Increase sales:** Faster, safe growth in new markets and help with business development
- **Save on resources:** Outsourcing of credit management, cost-optimized collection without a contingency fee
- **Worldwide AXA network**
- **Focus on core activity:** You're left free to focus on your business
- **Payment security:** We pay when your customer doesn't
- **Increased liquidity:** Avoid financial losses, remain solvent, and secure your own liquidity
- **Secure your livelihood:** A key customer's insolvency can seriously threaten the continued existence of your own business



Online service

With the easyLimit online platform, you can easily and efficiently manage all the processes connected with your credit limits, extensions of payment terms, and the reporting of losses and turnover.

No hassle with outstanding customer invoices

With AXA's trade credit insurance, you don't have to deal with delayed incoming payments or worry about possible payment defaults. Instead, you can secure your company's liquidity – and benefit from further advantages:

- **Plannable budgets:** No incalculable losses – just an easy-to-calculate insurance premium
- **Better financing options:** Your ability to pay signals better creditworthiness, thus opening up easier access to financing opportunities

Go forward with AXA into a carefree financial future: In the event of missed incoming payments or when expanding into challenging markets, you will be able to depend on a strong partner with over a century of experience, a global presence, and an excellent financial rating.

Would you like to know more about AXA's trade credit insurance solutions? We're here to help.

If you have any questions, AXA's trade credit insurance experts will help you find the answers. Get in touch with us to arrange a non-binding personal consultation or visit our online webpage to find out more.



You can contact us by email at credit@axa.ch or by telephone on **+41 (0)58 215 25 25**



Details of our products and services can be found at [AXA.ch/debtors](https://axa.ch/debtors)



Still have questions about trade credit insurance? Find out more by watching our video:



[Credit insurance – in a nutshell](#)



Manage all the processes connected with your credit limits easily and efficiently online – thanks to our online customer platform **“easyLimit”**

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