



# Getinge Financial Services

Trade and Export Finance Solutions

You know what your hospital needs –  
we help make it happen

GETINGE 



## Partnering with you to realize your financing needs – Getinge Financial Services

Passion for life is Getinge's promise. It is this promise that has helped us grow into one of the most trusted, leading medtech companies in the world.

For more than a century, we have been contributing key innovations to the medical technology sector. For example, the very first heart transplant surgery was performed in 1967 on an operating table by Maquet, one of Getinge's product brands. And Getinge's GEB steam sterilizers were used in the high-risk laboratories fighting the spread of SARS during the severe outbreak of the illness only a few years ago.

Our company is built on genuine compassion for people's health and well-being. This includes ensuring accessible healthcare for all. Every day, hospitals like yours use Getinge products to save lives and ensure excellent care.

However, we understand that high-end medical equipment comes at a price, especially for medical facilities in developing and emerging markets.

This is why we combine state-of-the-art medical equipment with financial services to make your story a success – wherever you are!

As a reliable finance partner, Getinge Financial Services offers you the combination of high-quality medtech products and financial expertise. With its long-standing experience, our international team provides expert financial advisory services to help you fulfill your hospital's needs.

# Export finance

– finding the right solution for you

Providing your patients with the best healthcare possible means investing in state-of-the-art medical equipment, which can prove difficult. Our trusted experts at Getinge Financial Services (GFS) help you with the right advice to find the right financing for the right products.

As an integrated solutions provider, Getinge offers you a mix of broad industry commitment and financial expertise that is outstanding in the medical technology sector. We operate globally, yet we place great emphasis on a strong local presence. Therefore, we have a deep understanding of your business- and country-specific requirements and challenges – no matter where in the world you are.

Using this knowledge, Getinge Financial Services works with you to assess your needs and find transparent, flexible solutions aligned with your financial needs. Our strong and long-standing relationships with Export Credit Agencies (ECAs) and a dedicated pool of partners enable us to offer you a wide range of financing solutions.

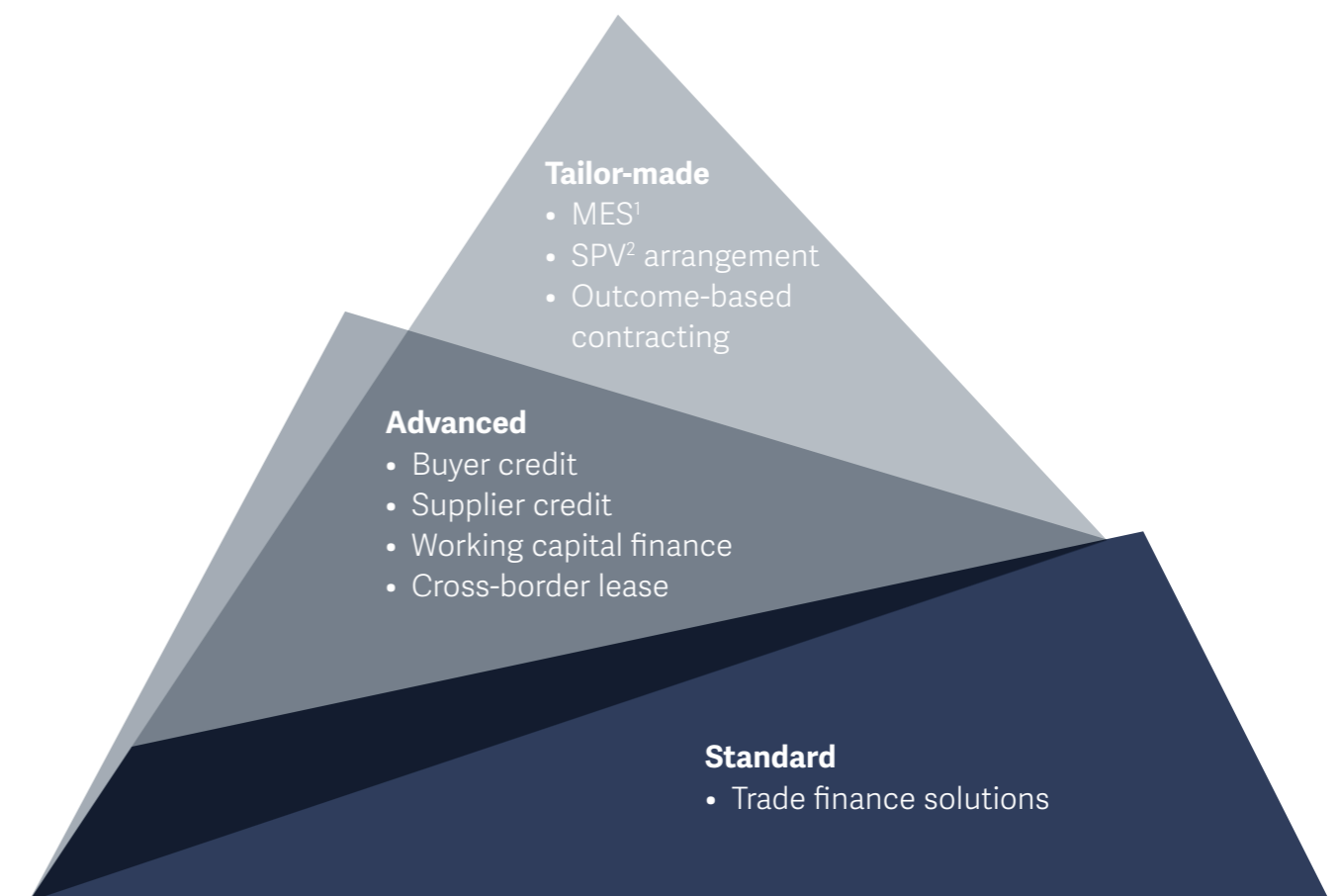
With GFS as a partner, you can benefit from competitive rates which are often better than local rates. You can choose from standard solutions, such as ECA-covered buyer or supplier credits; advanced solutions, such as cross-border leases or working capital finance; or tailor-made solutions, such as outcome-based contracting or Special Purpose Vehicle (SPV) arrangements.

As well as for large transaction volumes, our financing solutions are ideally suited to small and mid-sized transaction volumes. We work closely with you to choose the optimal solution for your financial needs. Together, we will help realize your vision.

Our guarantee –  
A unique portfolio of products and services combined with genuine payment models and financing solutions.

Our innovative payment models cover everything from standard to advanced solutions, and can even be tailored to your specific needs.

Together, we will find the right solution for you.



1 Managed Equipment Service  
2 Special Purpose Vehicle



# Getinge Financial Services

## – flexible terms and longer loan periods

There are many ways to finance the purchase of medical equipment. Finding and understanding every available option can be overwhelming when it is not your field of expertise. Our professional consultants at Getinge Financial Services have many years of experience in providing financial advisory services and will work with you to find the optimal solution for your financial needs. The role of

our dedicated GFS team is to be by your side and provide advice and guidance. We act as a facilitator, to set up the operations and transactions for your new line of credit and to help you resolve any complex funding issues. We specialize in a whole range of financing options, two of which are presented here in more detail:

### Financing option 1

#### ECA-covered buyer credit for customers

Getinge Financial Services works closely with several Export Credit Agencies (ECAs) and a dedicated pool of partners to help you secure financing with flexible terms and often with better conditions than what you would expect from local funding. Working with insurance covering up to 95% of the funding offers competitive interest rates. Buyer credits have many advantages. One of the most

important ones is that this additional credit line will not affect your existing credit line with your local bank. Moreover, you only start paying off the loan upon the fulfillment of delivery conditions, at which point you are already using your Getinge products to generate additional income. This also means that resources are freed up for other investments you would like to make.

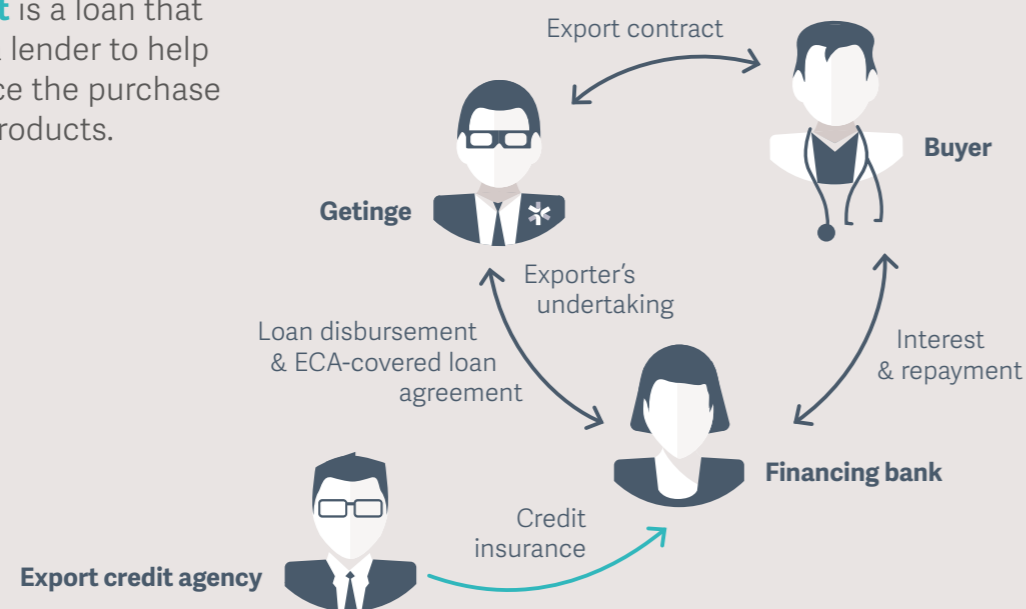
### Financing option 2

#### Working capital financing for distributors

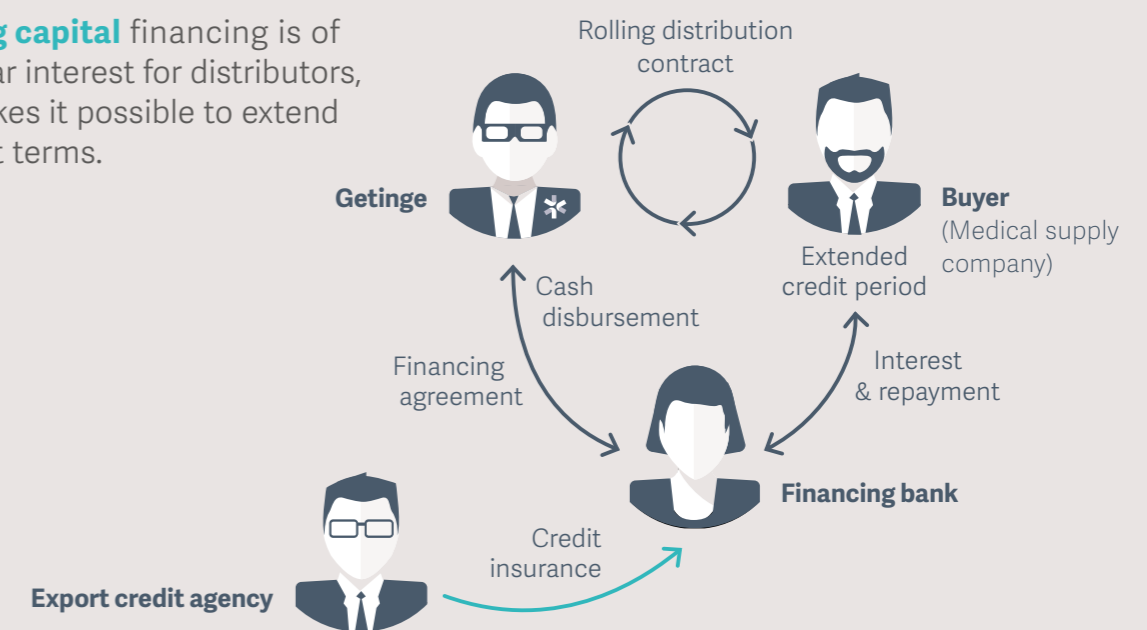
In this form of financing, you receive a monthly pro forma invoice from Getinge, detailing the total amount of deliveries in that month. You acknowledge this invoice with your bank, which then transfers funds to Getinge, deducting a small fee based on the current interest rate. This process is known as invoice discounting. On the due date of the invoice, you in turn repay the invoice total to

the bank. This allows you to improve your Day Sales Outstanding (DSO) and in turn offer flexible payments to your customers. You repay the bank at a later date, when you have received funds from the resale of the products to your end customer, mirroring the payment terms.

**A buyer credit** is a loan that is offered by a lender to help a buyer finance the purchase of imported products.



**Working capital** financing is of particular interest for distributors, as it makes it possible to extend payment terms.





# Getinge Financial Services

– financing solutions tailored to your needs

Solution	Tenors	Down payment	Amounts	Currencies
Trade finance solutions (LCs and doc collection)	Less than 24 months	No	>150K USD*	Generally USD, EUR**
ECA1-covered buyer credit	Less than 8 years	Not if less than 24 month tenors otherwise 15%	>150K USD*	Generally USD, EUR**
ECA-covered supplier credit	Less than 8 years	Not if less than 24 month tenors otherwise 15%	>150K USD*	Generally USD, EUR**
Working capital finance	Less than 8 years (rolling)	Not if less than 24 month tenors otherwise 15%	> 2.000 K USD*	Generally USD, EUR**
Back to back financing	Less than 8 years	Not if less than 24 month tenors otherwise 15%	> 300 K USD*	Generally USD, EUR**
Cross border lease	Less than 5 years	No	>150K USD*	Generally USD, EUR**
MES2	Less than 8 years	No	> 800 K USD*	Generally USD, EUR**
SPV3 arrangement	Any	Equity	> 5 M USD*	Generally USD, EUR**
Outcome based contracting	Less than 8 years	No	> 800 K USD*	Generally USD, EUR**

\* Amount is indicative and will depend on credit risk assessment

\*\*The use of other currencies will be subject to GFS approval

1 Export Credit Agency

2 Managed Equipment Service

3 Special Purpose Vehicle



# More options

– less worry



## Getinge Financial Services will guide you through the entire financing process

**As soon as your Getinge sales representative contacts us with your financing request, we set out to understand your needs and compile financial solutions that correspond.**

As a global medtech company with a strong emphasis on local presence, we understand your business- and country-specific requirements and challenges. We will work closely with you and your Getinge sales representative to bring the right products together with the right financing options. Our partnership with you covers everything from legal to tax to financial advisory services.

Getinge Financial Services has a highly skilled international team. Our experienced financial analysts are experts in financial solutions as well as in the medtech industry. They also have a successful track record of working in the public and private sector. Our approach includes understanding your needs, evaluating your business environment and finding the right financing option to suit your individual requirements. We will provide you with support and expertise from the beginning of your project right through to its successful closing – so you can continue to focus on your day-to-day business without the worry of arranging your financing.

Our dedicated team supports you every step of the way, to help you understand the different financing options and find the best solution for your hospital.

**Together, we will make your project a success.**

Getinge Financial Services is here to help you fulfill your vision of a highly equipped hospital.

# Step by step

– financing could not be easier

Our step-by-step approach is aimed at making the financing process as easy and as transparent for you as possible. Here is how it works:

- ① Your Getinge sales representative contacts Getinge Financial Services (GFS) with your financing request
- ② Our dedicated GFS team works with you and your Getinge sales representative to establish your needs and options. This includes determining the cornerstones of the financing, such as amount, currency, tenor and delivery plan
- ③ The GFS team carries out a feasibility analysis, taking into account any business- and country-specific requirements and challenges
- ④ Based on this analysis, the GFS team puts together different financing proposals
- ⑤ In close cooperation with your Getinge sales representative, your GFS contact talks you through the different financing options and helps you to understand each option
- ⑥ You decide on a financing option and accept the proposal
- ⑦ The GFS team prepares the contract documents and passes them on to you
- ⑧ You sign the contracts
- ⑨ You receive delivery of your Getinge products

With Getinge as a partner, you can rely on the best possible service. Both your Getinge sales representative and your GFS contact will support you from your initial product information request, right through to the closing of your project.



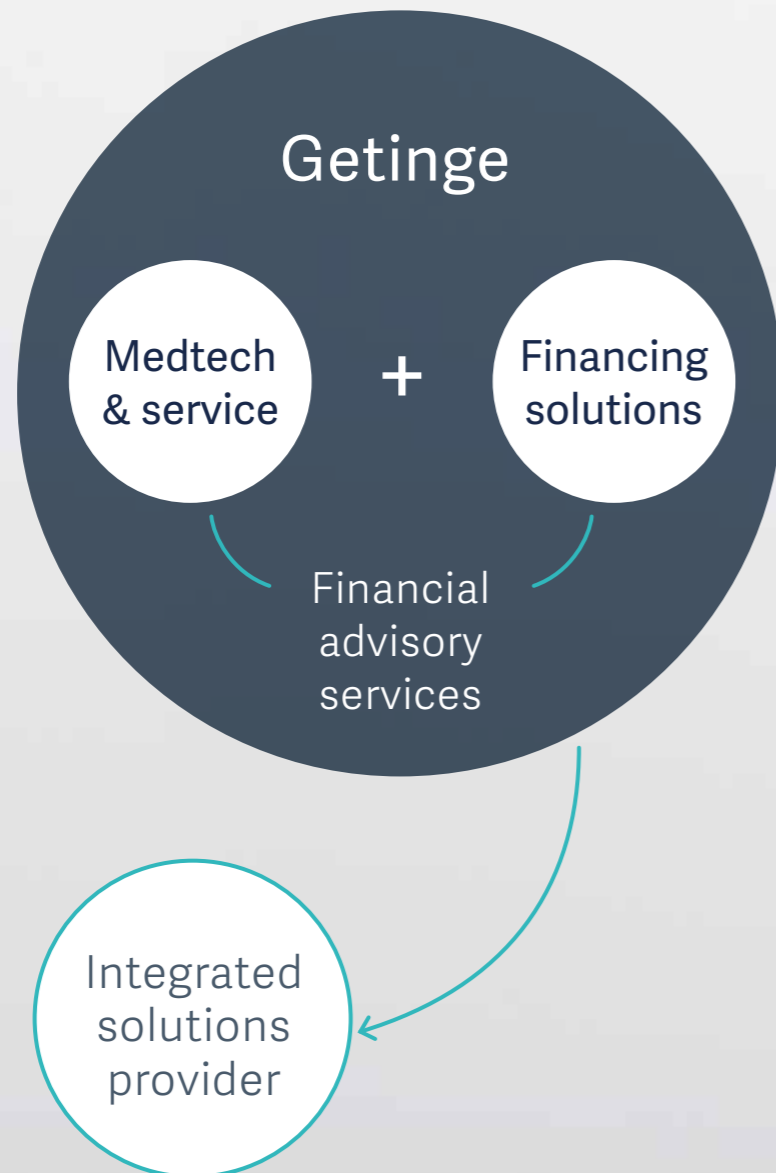
# Beyond financing

Innovation, flexibility, efficiency – these are the qualities you can expect from Getinge

We are a leading global provider of products and solutions that contribute to quality enhancement and cost efficiency within healthcare and life sciences. We conduct sales via proprietary companies throughout the world.

Our international experts within the Getinge Financial Services division know our products as well as our financial solutions, and will work closely with you and your trusted Getinge sales representative to find the optimal financing solution for your needs.

Getinge's unique offer of high-quality products and services combined with a wide range of customizable financing solutions is unrivalled in the medtech industry.







Getinge is a global provider of innovative solutions for operating rooms, intensive care units, sterilization departments and for life science companies and institutions. Based on our firsthand experience and close partnerships with clinical experts, healthcare professionals and medtech specialists, we are improving the everyday life for people – today and tomorrow.

This document is intended to provide information to an international audience outside of the US.

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