

# Invest Strategically

Export Credit Agency (ECA) Financing Structure allows cross-border healthcare providers to gain access to hard currency financing for purchasing Philips health technology. **Philips Capital** works through a global network of financiers and ECAs to arrange either a Supplier or a Buyer Credit facility for exports.



**Secure hard currency at competitive rates with adaptable payment terms**

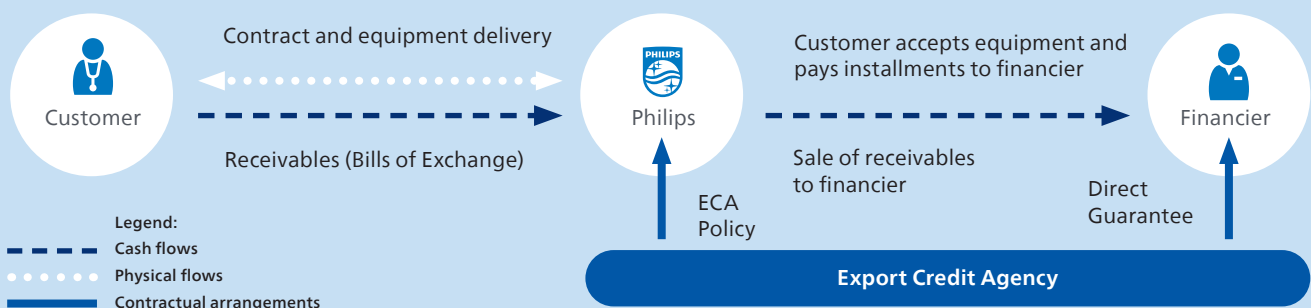


**Manage overall technology budget effectively and enhance Total Cost of Ownership**



**Optimize cashflow and protect existing credit capacity**

## Supplier Credit arrangement with Export Credit Agency



Export Credit Agency delivers Policy to Philips and Direct Guarantee to financier

Philips Capital, through financier, provides medical equipment financing

Philips delivers medical equipment to customer

Customer accepts equipment installation

## Benefits of investing strategically with Philips Capital through ECA Financing Structure

### Access hard currency

- Flexible payment terms
- Minimum down-payment
- Tenor 3-7 years
- Financing starts at equipment delivery

### Secure competitive rates

- Attractive rates vs local borrowing
- Up to 6 months deferral period\*
- Fixed EUR/USD interest rate
- Equal principal payments

### Protect existing credit capacity

- Funding arranged by Philips
- No customer bank loan needed
- Local bank credit lines preserved
- ECA financing reported as supplier credit

*ECA Financing Structure is available globally across the entire Philips Health Systems product portfolio.*

Keep your care moving forward  
**Choose Philips Capital**



**How to reach us**  
[www.philips.com](http://www.philips.com)

Disclaimer: This content is for general information purposes only and does not constitute a financing offer on the part of Philips. Any financing offer will be subject to customization, applicable terms and conditions, and financier approval. Financing offer and applicable terms and conditions may change without notice.

\*Deferral Payment Program: Moratorium of up to 6 months possible, subject to terms, conditions, and credit approval on a case by case basis; offer valid for a limited time and to change without notice.