

## QUESTIONNAIRE

Please complete **all** sections using BLOCK CAPITALS and continue on a separate sheet if required.

**As this Questionnaire forms part of the contract that is issued please do not leave any questions unanswered.**

Once you have completed this form please send to: Client Services, Coface, 34 Clarendon Road, Watford, Hertfordshire WD17 1JJ  
Telephone: 0800 085 6848 Fax: +44(0)1923 659094 Email: clientservices@coface.com

### 1 GENERAL INFORMATION

1.1 Company name:

1.2 Registered address:

Postcode:

1.3 Trading address for all correspondence (if different from above)

Postcode:

Telephone number:

Fax number:

1.4 Company registration number:

VAT number:

1.5 Primary contact name:

Position within company:

Telephone number:

Email address:

Contact for receipt of Credit Decisions (if different to primary contact)

Position within company:

Telephone number:

Email address. Please provide a distribution email address as an alternative

Contact for receipt of Invoices (if different to primary contact)

Position within company:

Telephone number:

Email address. Please provide a distribution email address as an alternative

1.6 Number of employees

### KNOW YOUR CUSTOMER (KYC) - FINANCIAL DATA ABOUT YOUR COMPANY

1.7 It is necessary to provide or verify data about your turnover and total assets so Coface understand more about customer business activities in accordance with regulatory guidelines. Please make sure you complete any empty fields below.

Total Assets *(reported in the latest financial statements)*

Total Turnover

*value reported in the latest financial statements*

Total Turnover

*value reported in the previous year's financial statements*

**CO-INSURED - AFFILIATE COMPANIES**

**1.8** If you require Coface to consider adding a subsidiary or associated company to your contract, please provide the details below:

<b>Company Name 1</b>	Company registration number:
Please confirm the trading address if different to 1.3:	
Shareholder Link <i>(please tick the box that applies)</i>	
<input type="checkbox"/> Subsidiary of insured <i>(51% or more shareholding)</i>	<input type="checkbox"/> Indirect Subsidiary of Insured <i>(Less than 51% shareholding)</i>
<input type="checkbox"/> Parent of the insured <i>(51% or more shareholding)</i>	<input type="checkbox"/> Indirect parent of the insured <i>(Less than 51% shareholding)</i>
<input type="checkbox"/> Common ownership <i>(insured and co-insured within the same group)</i>	
Total Assets <i>(reported in the latest financial statements)</i>	
Total Turnover <i>(reported in the latest financial statements)</i>	
<b>Company Name 2</b>	Company registration number:
Please confirm the trading address if different to 1.3:	
Shareholder Link <i>(please tick the box that applies)</i>	
<input type="checkbox"/> Subsidiary of insured <i>(51% or more shareholding)</i>	<input type="checkbox"/> Indirect Subsidiary of Insured <i>(Less than 51% shareholding)</i>
<input type="checkbox"/> Parent of the insured <i>(51% or more shareholding)</i>	<input type="checkbox"/> Indirect parent of the insured <i>(Less than 51% shareholding)</i>
<input type="checkbox"/> Common ownership <i>(insured and co-insured within the same group)</i>	
Total Assets <i>(reported in the latest financial statements)</i>	
Total Turnover <i>(reported in the latest financial statements)</i>	
<b>Company Name 3</b>	Company registration number:
Please confirm the trading address if different to 1.3:	
Shareholder Link <i>(please tick the box that applies)</i>	
<input type="checkbox"/> Subsidiary of insured <i>(51% or more shareholding)</i>	<input type="checkbox"/> Indirect Subsidiary of Insured <i>(Less than 51% shareholding)</i>
<input type="checkbox"/> Parent of the insured <i>(51% or more shareholding)</i>	<input type="checkbox"/> Indirect parent of the insured <i>(Less than 51% shareholding)</i>
<input type="checkbox"/> Common ownership <i>(insured and co-insured within the same group)</i>	
Total Assets <i>(reported in the latest financial statements)</i>	
Total Turnover <i>(reported in the latest financial statements)</i>	
If you need to add additional co-insured to this policy please use the addendum provided	
<b>Note:</b> <i>Please note that you should include these companies when completing the remainder of the questionnaire</i>	
<b>1.9</b> Is this company part of a group?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please provide details of the main/parent company:	Company Name:
	Registration Number:
	Country:
<b>1.10</b> Have you ever had a credit insurance policy cancelled or renewal refused by an insurer? If yes, please give details:	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Details

**1.11** Do you currently have any credit insurance, factoring, invoice discounting or trade finance facilities? If yes, please give details. If not, this application will be taken as your undertaking to notify us promptly of your intention to take out factoring, invoice discounting or trade finance facilities:

Yes  No

Details:

## 2 NATURE OF BUSINESS

**2.1** Type of goods/services sold (please provide an exact description of your trade):

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**2.2** To what trade sectors are they sold?

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**2.3** Please state the currency in which this form is completed. This will be the currency that your policy will be issued in.

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**2.4** What is your estimated insurable activity for the next 12 months?

Turnover  Outstanding  Credit Limits

Domestic:

Export:

Total:

*Note: Insurable activity figures should exclude: cash sales, VAT, sales to associated and subsidiary companies, public authorities, government departments and nationalised undertakings.*

## 3 ANALYSIS OF ACTIVITY

**3.1** Please provide the estimated insurable activity for each country with which you trade or intend to trade:

*(continue on a separate sheet if necessary)*

Country of trade	Estimate for next 12 mths	Current year to date	Total for last year ending <small>DD/MM/YYYY</small>	Total for previous year ending <small>DD/MM/YYYY</small>	Total for previous yr -1 ending <small>DD/MM/YYYY</small>
TOTAL					

## 4 PAST EXPERIENCE

4.1 Please give details of your previous bad debt experience. Amounts are the total amount (excluding VAT) owed to you at the date of insolvency or date you decided to cease collection action.

	Current year to date	Last year	Previous year	Previous year -1
Total bad debt				
Number of bad debts				
Name of debtor & value of largest single bad debt				

## 5 DEBTOR INFORMATION

**Note:** Debtor balances should exclude: cash sales, VAT, sales to associated and subsidiary companies, public authorities, government departments and nationalised undertakings.

5.1 Please give the quarterly debtor balances for the last year:	As at 31st March	As at 30th June
	As at 30th September	As at 31st December
5.2 Please give full details of any arrangements involving work in progress, consignment stock, long term contracts or any other factors affecting the level of debt or details of any seasonal peaks in your business:		
5.3 Please give the number of debtors, by size of debt, and indicate the total amount outstanding for each Outstanding balances as at category:	Outstanding balances as at	<input type="text" value="DD/MM/YYYY"/>

DEBT	DOMESTIC		EXPORT		TOTALS	
	No of accounts	Total O/S	No of accounts	Total O/S	No of accounts	Total O/S
Less than 1,000						
1,001 - 2,500						
2,501 - 5,000						
5,001 - 10,000						
10,001 - 25,000						
25,001 - 50,000						
50,001 - 100,000						
100,001 - 250,000						
250,001 - 500,000						
500,000 - 1,000,000						
Greater than 1,000,000						
TOTAL						

## 6 RETENTION OF TITLE

**6.1** Do you always act in the capacity of contractual principal, i.e. a party to the contract who is legally entitled to take recovery action?  
If no, please confirm in what capacity you act and in what circumstances:

Yes  No

**Note:** You are required, where applicable, to take all practicable measures to exercise your Retention of Title clause in every case.

**6.2(a)** Do you have an 'all monies' retention of title clause in your terms and conditions of sale?  
Yes  No

**6.2(b)** Do you incorporate a retention of title clause into every contract of sale with your customers?  
Yes  No

If you have answered no to 6.2 (a) or 6.2 (b), explain why

Do you have any customers in Germany, Belgium or the Netherlands?  
Yes  No

**Note:** If you have answered yes to 6.2 (b) please note that Coface is only prepared to insure risk of non-payment of debts under contracts into which your retention of title clause has been incorporated. If you have answered yes to 6.2(b) please note that it is a condition of our cover that your sales contract shall include a basic retention of title cover and its extended forms, namely processing extension and assignment in accordance with the laws of your customer's country.

**6.3 Identification**  
Please confirm by what means you would be able to identify goods supplied to your customer as your goods (e.g. bar codes, packaging, serial numbers):

**6.4** Do you have any customers with whom you are trading on their terms and conditions or other terms different to your standard terms and conditions?  
If you have answered yes, please provide full details:  
Yes  No

## 7 CREDIT CONTROL PROCEDURES

**7.1** Is your credit control (both domestic and export functions) centralised at your trading address? If not, please provide details:

**7.2** How often do you produce an aged debt listing?  
Please provide a copy from a recent aged debt list showing the totals outstanding.  
Attached

**7.3** What are your normal contractual terms of payment?  
Please be specific i.e. 30 days from invoice date, 30 days from end of month etc.

**7.4** Do you offer extended terms of payment to any customers?  
If yes, please specify the extended terms offered and list customers involved  
Yes  No

**7.5** What is your estimated annual turnover on extended terms of payment?

**7.6** What proof of delivery/completion of a service do you obtain?

**7.7** Under what circumstances do you not obtain the relevant proof of delivery/completion of a service?

<p><b>7.8</b> How many days after the goods are delivered or services performed do you issue the invoice?</p>	
<p><b>7.9</b> On new accounts, when and how do you obtain proof of a customer's identity?</p>	
<p><b>7.10</b> Do you use report agencies, bank reports or any other type of formal credit management investigation? If so, please provide full details:</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p><b>7.11</b> Are customers' orders obtained verbally or in writing? If verbally please confirm whether you issue written acceptance.</p>	
<p><b>7.12</b> What action do you take if a customer's order will exceed the agreed credit limit?</p>	
<p><b>7.13</b> How often are customers' credit limits reviewed?</p>	

## 8 COLLECTION PROCEDURES

<p><b>8.1</b> Do you contact your customers before the due date to remind them that payment is due? If so, how many days in advance?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p><b>8.2</b> What do you classify as an overdue account? (e.g. 60 days past due date, etc)</p>	
<p><b>8.3</b> What action do you take if an account is overdue? (a) On receipt of an order?  (b) Prior to delivery of an order?</p>	
<p><b>8.4</b> How often are overdue accounts reviewed?</p>	
<p><b>8.5</b> How many days after the due date do you chase our customers?</p>	
<p><b>8.6</b> How is this done?</p>	
<p><b>8.7</b> If payment is not received, what procedures do you then follow?</p>	
<p><b>8.8</b> At what point do you put an account on "stop"?</p>	
<p><b>8.9</b> How are all departments in your business made aware that an account is on "stop"?</p>	
<p><b>8.10</b> Do you use any collection agencies/solicitors? If so, please provide full details:</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

## 9 OVERDUE ACCOUNTS

Please give details of any accounts (i) which are causing concern, (ii) where legal/collection action has been commenced, or (iii) are more than 60 days past due date:

Company name, address and registration number	Amount outstanding	Original due date	Action taken to date

## 10 PRINCIPAL CUSTOMERS

**10.1** Please give details of your largest customers listed by size of account: (continue on a separate sheet if necessary)

Full name and full address	Country	Company registration number	Credit limit required	Estimated annual turnover	Length of trading experience

## II DECLARATION

I declare that to the best of my knowledge and belief, the above statements are true and complete and that no information has been withheld that might influence the acceptance of this Questionnaire, I undertake to notify Coface as soon as possible, and before Coface issues a contract, of any substantial change in the above information (particularly in the nature or scope of the Company's activities or in its legal status) or any event likely to lead to a loss which would be covered by the contract or any other material fact which might influence Coface in deciding whether or not to accept the risk, what terms should be applied or what contract payments should be charged. I understand that any misrepresentation or withholding of material information could give Coface the right to decline a claim or cancel a contract.

In addition and independently of the declaration immediately above, I agree that this completed Questionnaire fairly presents the relevant risks associated with insurance cover and discloses all material information / circumstances to enable us, as a prudent insurer, to establish that we have the requisite information or gives us notice that further enquiry is requested to understand the material information / circumstances. I accept the terms and conditions within the contract and accept that this Questionnaire will form part of any contract that is issued. I accept that the contract will not be in force unless, and until, confirmed in writing by Coface.

Authorised Signature:

Date:

Full name in capitals:

For and on behalf of:

Capacity within the business (Director, Manager, Partner):

## DATA PROTECTION NOTICE

This privacy notice applies to Compagnie Française d'Assurance pour le Commerce Extérieur, branch in UK and other companies within the Coface UK Group, namely Coface UK Services Ltd, all of 34 Clarendon Road, Watford, Hertfordshire WD17 1JJ (the 'Group').

The privacy policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us for the purpose of carrying out our 'activities'. These activities are administration, marketing and prospecting, accounts and records, debt management, credit insurance, credit assessment and rating, credit referencing, research and legal services.

The policy applies to the personal data that you provide to us when you complete a Request for a quote, Questionnaire, or Renewal Form and in relation to any of the products or services provided by the Group.

The Group, or another company within the Coface Group, or responsible third parties associated with our business, may keep your information for a reasonable period for the on-going pursuance of the Group's business activities and will ensure that personal data is held securely and confidentially.

The data that we collect from you may be transferred to, and stored at a destination outside the European Economic Area (the 'EEA'), including in countries whose data protection laws may not offer the same level of protection as in the EEA. In such cases the Group will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy. You are entitled to object to such transfers on compelling legitimate grounds.

The Group will collect and process personal data about buyers, debtors and debts in accordance with the data protection policy stipulated by the client, who remains the data controller of this data. Where no such data protection policy is made known to the Group, it shall not be liable for any breach under the client's data protection policy.

The Group may also use the data you provide to contact you by post, telephone, fax or email with information about our other products and services. If you do not wish to be contacted by us for marketing purposes, either during or after our business relationship with you, please advise us by sending an email to the address [cofaceuk\\_uk@coface.com](mailto:cofaceuk_uk@coface.com) with the word 'unsubscribe' in the subject line.

For the full privacy notice or to exercise your right of access to your personal data, please write to The Data Controller, Coface, 34 Clarendon Road, Watford, Hertfordshire WD17 1JJ. Any access request may be subject to the legally permitted fee.

Coface, 34 Clarendon Road,  
Watford, Hertfordshire  
WD17 1JJ

T: **0800 085 6848** - F: **+44 (0)1923 659094**

Email: **[clientservices@cofaceuk.com](mailto:clientservices@cofaceuk.com)**

**[www.coface.uk](http://www.coface.uk)**

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