



You do business.  
We provide the guarantee.

## Fast, flexible and no collateral required

More and more companies in different industries are discovering the advantages of a flexible insurance solution instead of a rigid bank guarantee. More and more customers who require guarantees in a transaction are also seeing the advantages of the flexible guarantee solutions offered by us at Nordic Guarantee. The financial security is just as strong as in a bank guarantee but the speed, simplicity and overview are what make this modern new way of providing a guarantee so good.

*”Nordic Guarantee has a very simple administrative process, with far fewer steps than is the case when choosing a guarantee from a traditional bank. Moreover, unlike the traditional banks, Nordic Guarantee does not require collateral.”*

*Anders Wendelius, Vice President, Opcon AB*

The big advantage for you when you become our customer is that you need not provide any collateral. A bank usually wants you to tie up liquid funds before they will provide a guarantee. Instead you can make the money work for your company and give your business even more of a boost if you remain at a safe distance from a bank guarantee. It is just as secure to work with us, but considerably simpler and more fun.

*”Our projects are large scale and we therefore need a supplier with the capacity to issue guarantees for large sums. Nordic Guarantee is a first-class partner and we are very happy with their services.”*

*Olav Tanberg, CFO, Kleven Maritime AS*





**Our risk assessment gives you peace of mind.** As a result of our many years of experience and the fact that we specialise in contract guarantees, plus our solid industry knowledge, we have developed routines to make fast, correct risk assessments. In turn, this means that you, our customer, get a guarantee that is correctly formulated and correctly priced.

*”Nordic Guarantee’s insurance solution has allowed us to free up credit facilities, giving the company greater scope for continued growth in Europe.”*

*Sandra Hermansson, CFO, KGH Customs Services AB*

## Leader in the Nordic region

As a buyer, you run the risk of a supplier not being able to complete its job. As a seller, you run the risk of not being paid by your customer for goods or services that have been ordered and supplied. To be certain that a supply is completed, the parties are wise to demand mutual guarantees. Nordic Guarantee is one of the leading issuers of guarantees in the Nordic region. Our strong position on the market, combined with our experience and knowledge, makes us a safe choice.

**Simple handling.** Our administration is smooth and easy. For example, a supplier does not need to monitor when the guarantee expires and claim it back from its customer. Our most common products are Combined Performance-Maintenance Bonds, Performance Bonds, Advance Payment Bonds, Payment Bonds, Rental Bonds, Travel Bonds, Maintenance Bonds, Bid Bonds, Customs Bonds and EU Bonds. We can also customise a solution to meet your requirements.

**Experience that gives you the right guarantee solution.** For banks, guarantees are something of a secondary occupation. It goes without saying that it is not so easy for banks to be specialists in guarantees when they are mostly involved with granting credit and investments for their customers. On the other hand, our work only concerns guarantees. Therefore, we are able, much more easily and much faster, to see how your guarantees should be formulated and what scope they should have. We issue many guarantees every day and this means that we have routines and the ability to act fast and efficiently.

**We know your industry.** Industry knowledge is essential if you are to get the right guarantee. For example, in the construction industry, the various stages of a construction project require guarantees, from tender and planning to administration of the finished property. Therefore, we work constantly to keep up to date with the developments in various industries and we also develop services that our customers can use online to get a quick response and a clear overview of their guarantees.

## We guarantee that you can sleep easily

Our operations were started in 1993 by some of the biggest insurance companies in Sweden. Since then we have been one of the major operators in guarantees and are now part of the international Fairford Group. We have offices in Stockholm, Malmö, Oslo, Copenhagen and Helsinki. All our employees have extensive experience of guarantees and risk analysis and are very familiar with the financial and commercial conditions of the business world. We have well tested processes for analysis, control and follow-up of risks. The fact that we are reinsured means that we share our risk with other insurance companies and that they continuously follow up on our operations. As an insurance company, we are also subject to the supervision of the Swedish Financial Supervisory Authority. Our insurance business is spread across several different industries and companies of different sizes. Therefore, as a beneficiary, you can always feel quite safe.

*”With Nordic Guarantee arranging our travel guarantees instead of the bank, we can now use capital previously tied up as collateral to invest in our operations.”*

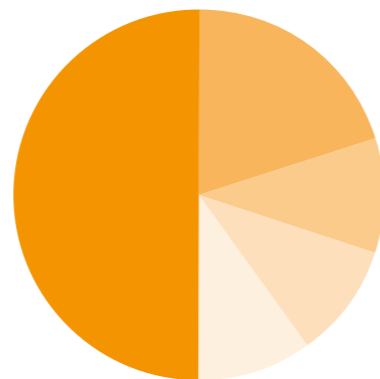
*Kent Eneris, CFO, Steve Perryman Sport Travel AB*

## Nordic Guarantee in brief

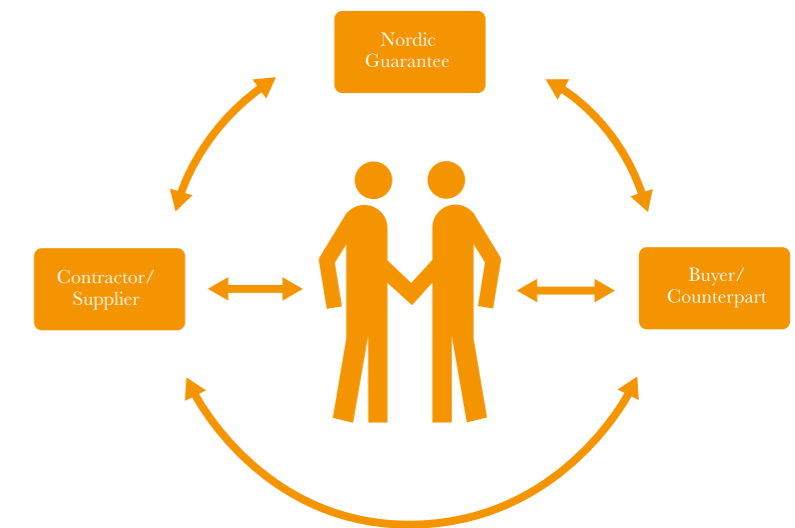
- active since the early 1990s
- provides guarantees for more than SEK 10 billion
- approx. 3,000 customers
- 28 employees
- offices in Stockholm, Malmö, Oslo, Helsinki and Copenhagen

### Our guarantees and distribution by size

- Performance Bond & Maintenance Bond
- Payment Bond
- Advance Payment Bond
- Customs Bond
- Travel Bond



## How it works



- 1 The parties prepare a draft contract.
- 2 As part of the contract, guarantees are required from one or both parties as security for the performance of their obligations, irrespective of what happens during the contract term.
- 3 Nordic Guarantee issues contract guarantees that are adapted to the parties' obligations.
- 4 The guarantees ensure that the transaction can be executed even if something unexpected should happen during the contract term.

## FastTrack, our new tool

There is now yet another smart reason to use us, our FastTrack customer tool. You can log in and see contract sums, guarantee amounts and terms for each contract, project and/or contracting party. You can then export to Excel, generate engagement reports, order guarantees, request quotations, etc. FastTrack gives you a fast, complete overview of your guarantees. Online, 24 hours a day, simple and free of charge.

## If the guarantee needs to be utilized

A guarantee applies to the obligations in a contract, whether they concern an advance payment, performance of a supply or an obligation during a maintenance period. If there is a claim under the guarantee, this also works fast and smoothly.



## Forget the bank guarantee Remember Nordic Guarantee!

We are a better bet than your bank and we have five good reasons for this:

- No collateral required – release your capital
- Industry knowledge – guarantees are our core business
- Simplicity – no documents that have to be returned
- Service – you get certified excellent service and fast processing
- Specialisation – risk analysis and risk control are our core expertise

nordic guarantee

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