



Product information sheet

ABN AMRO

InvestEU Guaranteed Loan

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From climate-neutral business to technological innovation: investment is essential. Whether you want to save energy, make your company entirely climate-neutral or develop smart technology and digital solutions, getting the financing you need is not always straightforward. This is where the ABN AMRO InvestEU Guaranteed Loan comes in. This loan offers financing that is partly guaranteed by the European Investment Fund (EIF) under its InvestEU programme.

Read this product information sheet to find out the specifics of the EIF's guarantee, such as the eligibility criteria and fee.

What is the ABN AMRO InvestEU Guaranteed Loan?

- The ABN AMRO InvestEU Guaranteed Loan is a business loan that is partly guaranteed by the European Investment Fund (EIF).
- The maximum loan amount is EUR 8,250,000.
- The maturity can be anywhere between 1 and 10 years.
- The amount borrowed is repaid monthly or quarterly. In some cases, you may repay the entire amount (bullet loan) or a large portion (more than 30%) of the amount (balloon loan) at the end of the term.

Support from the European Union

Given its commitment to support the energy transition, innovation and digitalisation, the European Union helps businesses get access to bank financing. Funds such as the European Investment Fund (EIF) offer banks additional guarantee programmes to back loans and credit lines for businesses. Thanks to these guarantee programmes, you will more likely be able to get a business loan from ABN AMRO for your financing needs.

Promoting sustainable infrastructure

The EIF guarantee that underpins ABN AMRO's InvestEU Guaranteed Loan is part of the European Union's InvestEU programme, which is intended to mobilise public and private capital for strategic investments in the EU. One of the areas targeted by this programme is sustainable infrastructure, guaranteeing financing for projects that advance the development of renewable energy, transport, digital connectivity, and environmental infrastructure. Another area is research, innovation and digitalisation, including investments in advanced technologies and digital infrastructure, the application of AI and blockchain, and scaling up digital solutions within business processes.

What is the European Investment Fund?

The European Investment Fund (EIF) is a fund of which the European Investment Bank (EIB) is the majority shareholder. The fund's mission is to promote financing for small and medium-sized enterprises across the EU to foster entrepreneurship, growth, innovation, employment, and research and development. The EIF uses resources provided by the EIB, the European Commission, EU Member States, or other funds. For more information, visit eif.org



What is the InvestEU programme?

The InvestEU programme is an initiative by the European Union established to promote and support investments within the EU. It is part of the EU's multiannual financial framework that regulates the EU's budget and spending over a period of multiple years. Intended to mobilise public and private capital for strategic investments in the EU.

The InvestEU programme is organised around four policy or priority areas:

1. **Sustainable infrastructure:** Targets at projects that advance the development of renewable energy, transport, digital connectivity, and environmental infrastructure.
2. **Research, innovation and digitalisation:** Supports investment in research and innovation, digitalisation of the economy and new technologies.
3. **Small and medium-sized enterprises (SMEs):** Intends to improve SMEs' access to finance to enable them to grow and compete in international markets.
4. **Social investment and skills:** Focuses on social infrastructure, education and training, social inclusion and skill development.

From saving energy to climate-neutral

Falling into the first two of the four policy areas listed above, the ABN AMRO InvestEU Guaranteed Loan is intended to:

- help companies finance their transition towards sustainability, energy-saving measures or even full climate-neutral business operations.
- support companies to invest in advanced technologies and digital infrastructure, the application of AI and blockchain, and the scaling up of digital solutions within business processes.

The InvestEU programme is implemented in collaboration with partners such as the European Investment Bank (EIB) group and commercial banks and institutions. The goal is to create a leverage effect on investment by using guarantees, loans and other financial instruments. This increases the total investment volume, which will subsequently lead to more economic growth, job creation and development.

The programme is part of a broader set of efforts by the EU to stimulate economic recovery, sustainable growth and employment. For more information, visit investeu.europa.eu



When are you eligible for an ABN AMRO InvestEU Guaranteed Loan?

Eligibility for an ABN AMRO InvestEU Guaranteed Loan is subject to a number of criteria that have been set by the EIF. These criteria concern the financing objectives and the specifics of the company. These criteria are in addition to ABN AMRO's general credit policy. In the following, we will go into a number of these specific criteria.

- a. **Eligibility criteria relating to the financing objective:**
 - The financing is used for:
 1. a company's transition to sustainability, energy-saving measures or even full climate-neutral business operations.
 2. helping the company invest in advanced technologies and digital infrastructure, the application of AI and blockchain, and the scaling up of digital solutions within business processes.
 - Only the following loan purposes are eligible for the EIF InvestEU Guarantee for the transition towards sustainability:
 1. Renewable energy
 2. Green and energy-efficient certified buildings (commercial)

3. Green and energy-efficient buildings (residential)
4. Industrial energy efficiency
5. Zero and low-emission mobility
6. Green IT for climate change mitigation

For more information and certainty as to what sustainable loan purposes are eligible for an ABN AMRO InvestEU Guaranteed Loan, take a look at the European Investment Fund's website at: eif.org

- A well-substantiated business plan is available. The emphasis will be on the technical description and sustainability-related nature of the financing objective.
- The financial forecast for the coming years is corroborated by a party that ABN AMRO deems to be an expert party, such as the company's external auditor.
- The loan is only intended for new investments, refinancing previous loans obtained from ABN AMRO is not possible.
- Investments in the company's own equity using borrowed funds and/or by issuing convertible shares cannot be financed using an ABN AMRO InvestEU Guaranteed Loan.

b. Criteria related to the company:

- The company is a small or medium-sized enterprise (maximum of 250 employees) or a small mid-cap company (maximum of 500 employees).
- The company has concrete plans to:
 - make the transition to sustainability, save energy or even become completely climate-neutral, or;
 - invest in advanced technologies and digital infrastructure, the application of AI and blockchain, and the scaling up of digital solutions within business processes.
- In terms of legal form, the company is a BV (private limited liability company), NV (public limited liability company), Cooperative, Sole Proprietorship, VOF (general partnership) or a maatschap (professional partnership), and is located in the Netherlands. A significant part of the company's operational activities take place in the Netherlands.
- The company cannot be engaged in any of the following activities:
 - Illegal activities, including human cloning
 - Tobacco and distilled alcoholic beverages
 - Production or trade in arms and ammunition
 - Casinos or similar activities
 - IT services for entities operating in the above domains
 - IT services for online betting, online casinos, pornography, illegal downloading and electronic data network hacking.

How much will you be charged for an ABN AMRO InvestEU Guaranteed Loan?

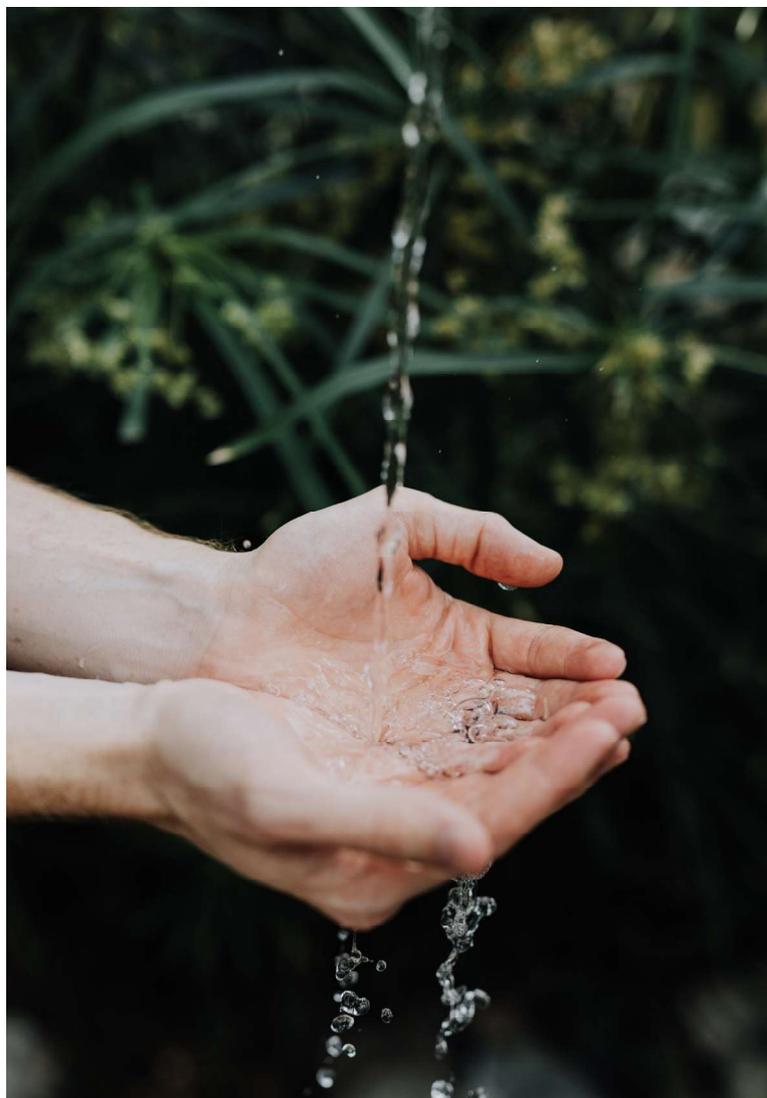
The guarantee issued by the EIF is subject to a guarantee fee. Set by the EIF, this fee depends on the loan amount when the loan is granted. The fee is payable annually and totals 0.75% of the guaranteed amount. The guarantee covers 70% of the loan.

ABN AMRO forwards the fee to the EIF on your behalf on a quarterly basis. ABN AMRO charges you the guarantee fee as part of the interest you pay for the loan.

The European Commission's definitions of 'SME' and 'small mid-cap company'

An SME is a company with no more than 250 employees. The annual revenue does not exceed EUR 50 million or the balance sheet total does not exceed EUR 43 million.

A small mid-cap company is a company that generally has over 250 employees, but fewer than 500 employees.



What else to bear in mind

- Throughout the maturity of the ABN AMRO InvestEU Guaranteed Loan, information may be requested from you, or audits and checks may be conducted regarding the status and progress of the investment for which you were granted an ABN AMRO InvestEU Guaranteed Loan.
- Such audits may be performed by employees of the European Investment Fund (EIF), the European Investment Bank (EIB), the European Court of Auditors, the European Commission, including the EU Anti-Fraud Office ('OLAF'), any other institution or body of the European Union authorised to verify the use of the guarantee as part of the InvestEU programme, and any other body authorised to conduct audits under (European) law.
- You agree to cooperate in any such audits by, for example, granting access to your company and providing all the requested information.
- The EIF may also use information about your company and the loan as promotional material on its website or on social media.



The benefits of an ABN AMRO InvestEU Guaranteed Loan

- Helps the company make the energy transition or to invest in research, innovation and digitalisation.
- Provides a solid financing basis.
- Financing costs are reduced through the EIF guarantee.
- In the event of a desired credit expansion, for example, due to rapid business growth, the guarantee provided by the EIF offers a solid foundation, making it easier to scale up the financing.
- The loan can be combined with other guarantee programmes

The downsides of an ABN AMRO InvestEU Guaranteed Loan:

- You pay an annual guarantee fee of 0.75% of the guaranteed amount.
- Not all companies and loan purposes are eligible for an ABN AMRO InvestEU Guaranteed Loan. The ABN AMRO InvestEU Guaranteed Loan is specifically intended for companies that are looking to finance their transition to sustainability or energy-saving measures, or that even want to make their operations completely climate-neutral.

What does the application process entail?

If you decide you want to apply for an ABN AMRO InvestEU Guaranteed Loan, please request a financing consultation with one of our specialists. We are happy to think along with you for a suitable solution.

This document was drawn up to give clients more information about an ABN AMRO product. It goes into what the ABN AMRO InvestEU Guaranteed Loan is and explains the loan's most important features and risks.

This product information sheet is provided for information purposes only. It does not constitute legal advice, tax advice or advice of any other nature. Nor is it an invitation or offer to enter into an agreement.

Given that the product detailed in this product information sheet may not align with your business objectives, financial situation, knowledge and experience, or individual needs, the information provided in this product information sheet must not be interpreted as advice. You can only assume that ABN AMRO is acting in an advisory capacity if this has been confirmed to you in writing and you have provided ABN AMRO with comprehensive and accurate information about your specific situation.