

## Our products:

### FACTORING CLASSIC

- We pay your invoice before due date, and your contractor will pay to us,
- The most accessible form of B2B financing and the cheapest available option of factoring services
- The right to recourse only if the contractor does not repay

### FACTORING WITHOUT LIABILITIES

- You receive funds for sold invoice even in 1 working day, while we inform your contractor about the change of creditor
- You don't bear responsibility for the repayment of claim by your contractor
- It is us who monitor the due payment and who collect the claims, if necessary

### TACIT FACTORING

- Full discretion. Transaction is concluded only between You and us.
- Your contractor doesn't have to be informed about the transfer of claim
- You receive the price for the sold invoice even today. Then You pass the inflow from your contractor to us, when due date comes.

### REVERSE FACTORING

- Through inverted (purchasing) factoring, the factor pays the Company's commitment directly to the supplier, and the Company settles with the factor in the form of monthly instalments spread over any chosen period.
- The possibility of delaying the repayment of company purchase costs up to six months.

## Who we are:

As a Swedish-owned company, we want to contribute to the development of economic cooperation between Poland and Sweden and other Scandinavian countries. Therefore we've got a unique offer of factoring of receivables, including SEK as the currency, dedicated to the entrepreneurs who make international transactions in course of their Polish-Swedish economic turnover. PL-SE export/import has never been easier with Credstep!

Feel free to get acquainted with our unique offer of b2b financing for SME. In cooperation with our sister Swedish company Billecta Finans AB, we will serve you and your partner abroad.



**For members of the  
Scandinavian-Polish Chamber of Commerce**  
**-10% for our products by the end of 1 Q of 2021.**  
**code "SPCC2021"**

We invite all SPCC members to use our discounting offer of present financing of issued invoices.  
Simply tell us, how can we assist you: **+48 500 300 336** or **info@credstep.pl**