

FINANCING OPTIONS

CREDIT

BPF InvestEU GUARANTEE LINE

OBJECTIVE

Support financing operations that contribute to competitiveness, economic growth, sustainability, job creation and the sustainable and inclusive recovery of the EU economy.

RECIPIENTS

SMEs, as defined in Commission Delegated Directive (EU) 2023/2775 of 17 October 2023, as well as Small Mid Cap and Mid Cap, as defined in Decree-Law 81/2017 of 30 June, located in national territory.

TYPES OF OPERATION

- **Specific "Sustainable Investment" line:** operations designed to support the reduction of the carbon footprint and the adoption of circular economy principles in company activity;
- **Specific "Investment" line:** operations designed to finance investment in tangible and intangible fixed assets;
- **Specific "Working Capital" line:** operations designed to finance structural working capital needs.

MAIN ACCESS CONDITIONS

Companies

- Have fulfilled all their obligations to the Tax Authority, Turismo de Portugal, the Financial System and Social Security at the time the financing was contracted;
- Comply with the legislation in force, particularly with regard to combating money laundering and terrorist financing:
 - are not entities based in offshore jurisdictions or in countries, territories or regions with a clearly more favourable tax regime;
 - are not entities that are dominated by entities, including fiduciary structures of any kind, that have their registered office or effective management in countries, territories or regions with a clearly more favourable tax regime or whose beneficial owner is domiciled in those countries, territories or regions.

FUNDING

Maximum value

The total maximum funding per company, across all three lines, cannot exceed €8,250,000.00.

Sustainable Investment:

- Up to 8,250,000 euros.

Investment:

- Up to 5,000,000 euros.

Working Capital:

- Up to 2,000,000 euros.

Term

- **Sustainable Investment:** From 12 to 180 months.
- **Investment:** From 12 months to 144 months.
- **Working Capital:** From 12 months to 48 months.

Interest-only period

- **Sustainable Investment:** Up to 36 months interest-only period after the operation is contracted;
- **Investment:** Up to 36 months interest-only period after the operation is contracted;
- **Working Capital:** Up to 6 months interest-only period after the operation is contracted.

Interest rate

Interest will be borne entirely by the beneficiary.

By agreement between the credit institution and the beneficiary, the interest rate to be applied will be fixed or variable, with a maximum spread determined in accordance with each credit institution's own risk rating and the maturity of the operation.

MUTUAL GUARANTEE

- **Sustainable Investment:** 75%
- **Investment:** 50%

- **Working Capital:** 50%

Mutual Guarantee Commission

The guarantee commission will be charged on the amount guaranteed and calculated according to the rating, type of company and maturity of the operation.

Mutual Guarantee Commission Bonus

- 0%.

FORMS

Submitted to one of the member credit institutions

- Abanca Corporacion Bancaria, S.A. - Portugal Branch
- Banco Bilbao Vizcaya Argentina, S.A. - Portugal Branch
- Banco BPI, S.A.
- Banco Comercial Português, S.A.
- Banco Santander Totta, S.A.
- Caixa Central de Crédito Agrícola Mútuo, CRL
- Caixa de Crédito Agrícola Mútuo de Leiria, CRL
- Caixa Económica Montepio Geral, S.A.
- Caixa Geral de Depósitos, S.A.
- Novo Banco, S.A.
- Banco BIC Português, S.A.
- Novo Banco dos Açores, S.A.
- Bankinter, S.A. - Portugal Branch
- Caixa de Crédito Agrícola Mútuo da Chamusca, CRL
- Caixa de Crédito Agrícola Mútuo de Mafra, CRL
- Caixa de Crédito Agrícola Mútuo do Bombarral, CRL
- Caixa de Crédito Agrícola Mútuo de Torres Vedras, CRL
- Caixa Económica da Misericórdia de Angra do Heroísmo, Caixa Económica Bancária, S.A.
- Banco BAI Europa, S.A.
- Banco Carregosa, S.A.

Consultation of this information shall not dispense with reading the [disclosure document](#).