# EXIM Online (EOL) Guide for Exporters and Brokers:

## Applying for Special Buyer Credit Limit (SBCL)

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November 2017
Introduction

Tips on Completing an SBCL Application

1. Some basic functions related to an in-force policy can be accessed either from the landing page, or from within the record for that policy using the “Quick Links”.

2. Read the instructions at the beginning of the application for the credit information you will need to complete the application.

3. New applications and all other transactions in EOL (e.g. shipment reports, SBCL applications) are assigned a unique tracking number to identify them. These should be used in all communications with the underwriter.

4. The sections of an application can be completed in any order. A “√” will appear in the “Done” column when the section is complete.

5. You do not have to enter commas when entering numbers; EOL will automatically add them.

6. All items with an asterisk “*” must be completed

7. Don’t use your browser’s back button. It will kick you out of EOL. Always use the button.
8. If your answer to a question also asks you to add comments, you must add the comments or you will not be able to finish that screen.

9. Always click “Continue” or “Save and Exit” to save your input. Information you entered will not be saved unless you click one of those buttons. You can re-open and finish an application that was started earlier by clicking on “Continue a Saved Application” on the landing page. All submitted applications that are under review by EXIM Bank can be found by clicking on “Pending Applications”. An application that has been started but not completed within 90 days will automatically be cancelled by EOL, and will no longer appear under the “Continue a Saved Application” link.

10. Delete any applications you may have started and saved but are no longer needed. EOL may block you from submitting a new application if existing draft applications are in your account. Any time you click on “Apply for Special Buyer Credit Limit”, EOL will start a new application.

11. At the end of the application you must attach supporting documentation if they are required for the limit requested (e.g. credit reports, trade references, financial statements).

12. Before pressing the “Submit” button on an SBCL application, the exporter must open and read the “Certification and Notice Provisions” link. Once the application is submitted, any requests to amend it must be sent directly to the underwriter. You cannot amend an in-process application in EOL nor view attachments after it has been submitted. You can request changes to an in-force SBCL by requesting a policy amendment. See the section “Amend an SBCL” on p. 13.

Apply for a New SBCL

Landing Page and Instructions

1. From the landing page click on “Apply for Special Buyer Credit Limit (SBCL)”. Use the “Continue a Saved Application” link if you want to complete an SBCL application that was started and saved earlier. You do not have to submit a new SBCL application to renew an expiring SBCL. The EXIM underwriter will automatically review the SBCLs as part of the annual policy renewal process. However, EXIM may ask you for additional information prior to renewing the SBCL (e.g. your ledger experience with the buyer).
2. You can apply for an SBCL for an in-force policy, or in conjunction with a policy application that has already been submitted and is pending with EXIM, by clicking on the applicable tracking number.

3. Click on the link to the Country Limitations Schedule to identify any limitations or qualifications on EXIM’s ability to support exports to your buyer’s country. Then continue the application by either clicking “Continue”, or clicking on the quick link on the right hand side for the next section you want to complete. Note the tracking number that has been established for this application.

Add a Buyer
4. Click on “Add Buyer”
5. Select the buyer’s country and start typing the buyer’s legal company name to search for an existing buyer in EXIM’s database. If the buyer already exists it will appear at the bottom of the screen. Select that buyer and click “Continue” (skip to #7 below). If the buyer does not appear, click on “Add New Buyer”.

6. For a new buyer fill in the required buyer information and click on “Add Buyer”.

7. Answer the questions and click “Continue”.

Disregard the underlined section
Add Products
8. Select from the list of products that are approved to be shipped under the policy, and click “Continue”. If the product to be shipped is not listed, you must first apply for a policy amendment to add a new product.

Shipment and Payment Details
9. Enter the shipment and payment details requested and click “Continue”.

Insured’s Experience with Buyer
10. In the next two screens, enter the information about the exporter’s experience with the buyer, and click “Continue”. Note: if there is any amount past due more than 60 days, the application will most likely be declined.
Guarantors
11. You can identify any party that is providing a guarantee of repayment on behalf of the buyer by clicking “Add Guarantor”, and, if you wish, attaching a copy of the guarantee in the “Attachments” section of the application (not required). The process for finding the guarantor is similar to the process for finding the buyer in #5 above. If there is no guarantor, click “Continue”.

Buyer Financials, Credit Agency Reports, and Trade References
12. The next three screens allow you to add information to meet the requirements of EXIM’s Short-Term Credit Standards for the buyer, which vary depending on the size of the credit limit and/or terms requested. You can refer back to the instructions page for the specific information requirements. If the exporter seeks a credit limit that exceeds $100,000, or the primary source of repayment is a financial institution, a credit report on the buyer (or financial institution, if applicable) is required. Click on “Add New”. Otherwise click “Continue”.
13. If applicable, complete the information requested about the credit report and the buyer, and attach the credit report in the “Attachments” section of the application. Click “Continue”.

14. If the requested credit limit exceeds $300,000, the buyer’s most recent two years fiscal year-end financial statements are required. Click “Add New”. Otherwise click on “Continue”.

Primary Source of Repayment. This is typically the buyer, but can be a different party (e.g. the buyer’s parent company and/or a guarantor) when that party’s balance sheet is a key determinant of the quality of the credit.

You will not be able to complete this screen if the report is more than six months old.
15. Complete the next two screens with information from the buyer's financial statements, and click “Continue”.

You can view and revise the financials using the “Back” button. The following screen will appear. Click the applicable link to “View” or “Update” the financials. Otherwise, click “Continue”
16. If the credit limit requested requires a trade reference, click “Add Another”. Otherwise click “Continue”. If you are not sure if a trade reference is required, consult EXIM’s Short term Credit Standards or your broker.

17. Complete this information regarding the trade reference, and click “Continue”. Click “Continue” again on the following screen. Then attach a copy of the trade reference in the “Attachments” section.

Enter the name of the exporter. The exporter must obtain the reference from another supplier, not from the buyer.
**Additional Information**

18. Enter any additional comments about the buyer and the exporter’s relationship with the buyer (e.g. how the relationship started, if the exporter or buyer has visited the other, future plans with the buyer, if you have orders pending, special payment terms) that will give the underwriter the fullest picture of the relationship. Click “Continue”.

**Attach Documents and View Summary**

19. Attach any documents previously required in the application (credit report, trade reference, financial statements). You can attach any other documents that you think would aid the underwriter. Click “Continue”.

20. Review the complete summary of all the information provided. Make sure all attachments are listed. You can revise any section by clicking on the quick links on the right hand side. You can print the summary using the “Print” button at the bottom of the screen. You can also view and print the summary after the SBCL is submitted by clicking on the “Pending Applications” link on your home landing page. Click “Continue”.
Certify and Submit

21. Before you submit the application, read the Certification and Notice Provisions by clicking on the link. Submit the application by clicking “Submit”.

22. A tracking screen will appear with a tracking number indicating the application was successfully submitted. You can print this screen by clicking on “Print” at the bottom of the screen. The exporter and broker will also receive email confirmations.
Amend an Existing SBCL

Requesting Changes to an SBCL

1. To request a change to an in-force SBCL (e.g. the credit limit, payment terms, effective date), you must submit a request to amend the SBCL. From the home landing page, click “Insurance In Force/Recently Expired Policies”.

2. In the section “In Force SBCLs”, click on “Amend” in the Actions column for the SBCL you want to change.

3. On right hand side are links to the various parameters of the SBCL that you can request to change. Note the new tracking number that has been created. Click on “Current SBCL” to review the existing SBCL parameters.
4. Then click on the links on the right hand side for each parameter you want to change, and follow the instructions to provide the new parameters you are requesting. Use the “Update” or “Continue” buttons on each screen to enter and save the updated information. A “✓” will appear in the Done column for each item you input a change request. Use the rest of the links to provide additional information that will be useful, and to include any attachments. Click on “Summary” to see a comparison of the current and proposed new SBCL parameters. Click “Print” if you want to print the summary page.
5. Click “Submit Amendment”, and confirm by clicking “Submit” on the following screen. You will then get a confirmation page, which you can print by clicking “Print”. The amendment application can now be found under the “Pending Applications” link on your home landing page.
EXIM Online (EOL) Guide for Exporters and Brokers: Applying for Special Buyer Credit Limit (SBCL)

This is your tracking sheet. Print this page and include a copy with any documentation that you send to EXIM Bank regarding this application.

Tracking #: 665009
Application Submittal Date: 11/02/2017

Applicant legal name: Test Exporter - 477 Testing
Applicant address: 8510 Tabor Ln
Applicant city/state/zipcode: Rockville, MD 20852-3745
Applicant country: UNITED STATES

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ATTN: Credit Applications & Processing
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