SWEET MANUFACTURING COMPANY

The Leader in Material Handling Equipment Since 1955

INTERNATIONAL FINANCING OPTION$

In an ongoing effort to fulfill our company's mission ***"to provide innovative quality solutions that create an extraordinary customer experience,"*** Sweet Manufacturing Company offers a variety of payment and financing options to our global customers.

Assisting you to make your next project a reality!

We have worked closely with:

- **Export-Import Bank of the United States**
- **International Departments of several domestic banks**

We have the tools and the relationships to help you obtain financing for your upcoming project!

Among the options currently available:

- **Letters of Credit – Confirmed, irrevocable letters of credit are a common way for customers to make payment after shipment has taken place. We work closely with your bank to ensure that this contract is acceptable to all parties involved.**

Short-Term Credit Option

Benefits

- *Open account* terms for up to 1 year

Credit Limits

- Discretionary Limit
  - Approved by Sweet
  - Based on credit references
  - Up to $35,000
- Ledger Limit
  - Approved by Sweet
  - Based on credit experience
  - Up to $75,000
- Special Buyer Credit Limit (SBCL)
  - Approved by Ex-Im Bank
  - Based on credit references, credit reports, etc.
  - For larger amounts or specified countries

Payment Terms

- Between 30 & 60 days
- Up to 360 days with SBCL

Next Steps – Information Required

- Trade & bank references
- Credit report &/or financial statements for higher amounts
- Please allow up to 2 weeks for processing

Medium-Term Financing

Benefits

- Much longer repayment terms, normally up to 5 years
- Competitive interest rates
- Generally for amounts over $250,000
- Permits grouping of equipment from different suppliers while maintaining 1 point of contact
- 85% of project may be financed, including up to 30% in local costs

Process

- We partner with you and bank to obtain information, secure financing approval and prepare loan and export documentation
- Semi-annual payment to bank with no payment for first 6 months
- Fixed or variable interest rate that fluctuates with 6-month LIBOR

Next Steps – Information Required

- Credit report
- Trade & bank references
- Financial statements
- Company history, description of project, etc.
- Please allow up to 3 months for processing

- Payment in Foreign Currency – In an ongoing attempt to serve as a resource for our customers, we now offer many global customers the opportunity to purchase equipment in their home currency. We have developed a Foreign Exchange Policy and encourage you to contact us to learn whether this might be an option for you.

Over the years, we have gained significant experience in a number of international financing areas.

For further information, please contact Sweet's Treasurer, Mark F. Grimes, at mgrimes@sweetmfg.com.

The Quality Line
Since 1955

SWEET'S COMPANY VALUES:

- Be consistent and fair.
- Act with integrity, honesty and respect.
- Be responsive to internal and external customer needs.
- Strive for continuous improvement and excellence.
- Provide a challenging and rewarding work environment.
- Be a good teammate and citizen.

SWEET®
MANUFACTURING COMPANY
SINCE 1955

Sweet Manufacturing Company
P.O. Box 1086
Springfield, Ohio 45501 U.S.A.
Telephone: 937-325-1511
Fax: 937-322-1963
Email: mgrimes@sweetmfg.com
Website: www.sweetmfg.com

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