



Professionals

Optimise your cash flow

As a professional, you have a great deal to gain by being in control of your cash flow.

Short-term cash investments? Debt recovery? Remote account management? BGL BNP Paribas has a solution for you.

Your personal financial advisor, who knows your business and how it develops, will bring their expertise to optimise the day-to-day management of your company's financial flows.

Efficiency and speed: BGL BNP Paribas is at your side.



Benefit from a credit line that is always available¹⁾

"My customers are taking longer and longer to settle their bills. This leads to a lack of cash that prevents me from paying my suppliers on time and obtaining discounts."

"In my business, speed is very important when it comes to making good deals. I need a permanent and flexible cash reserve to be able to react immediately."

The on-demand loan is a credit line available at any time that you can use to meet your requirements. You pay interest only on the amount of the credit line used for the period over which it is drawn on. You will therefore no longer be subject to unforeseen cash flow problems and you will have the necessary flexibility to optimise the management of your finances.

Manage your receivables

"Managing my invoicing process uses up my business's precious resources. In addition, it is not very efficient as I am often faced with a lack of cash resources. I want to be able to give my full attention to my business and rely on having the necessary cash flow to operate it properly."

"Our rapidly growing company has significant requirements in terms of financing its operating cycle. Given that we don't have much equity, we find it difficult to obtain credit under favourable conditions."

With **factoring**, you can entrust the management of your customer receivables to an expert and thus optimise your cash flow. By outsourcing your receivables, you benefit from easy access to a credit line under advantageous conditions. In addition, factoring enables you to safeguard your turnover, protecting you against default by your customers. You can therefore give your full attention to your business, without worrying about debt recovery or a lack of cash flow.

Simplify your cash management

"My company has several bank accounts. Regular checking of my balances and encoding my various payments and transfers takes up a great deal of my time. Managing our three foreign accounts via different platforms is even more tedious. I would like to improve my visibility over all of these accounts and simplify the repatriation of my earnings."

"Our group is developing at an international level and the management of our cash flow is becoming increasingly complex. We have decided to centralise our cash flow, with a view to rationalising and reducing costs."

Cash Management brings together a set of solutions that aim to simplify and improve the management of your cash flow, both at a national and an international level. With a single electronic banking tool, you can, for example, view all of your accounts and make payments and transfers. You can also schedule your payments and transfers, thus optimising your internal flows according to your specific requirements. Furthermore, you can reduce your interest charges by using a system of virtual offsetting between debit and credit accounts. Take advantage of our expertise in this area to put in place the most appropriate tools in order to optimise your cash management.

¹⁾ Any offer of a loan or financing presented in this brochure is subject to prior acceptance of your application by the Bank.



Manage your accounts remotely

Thanks to the Internet, you can carry out your transactions easily and at any time and rapidly get hold of information relating to your accounts.

Web Banking is a free service that offers you fast access to your accounts and effective management of your cash flow.

How do I get it? It couldn't be easier: all you need is a computer and Internet access.

Web Banking is available in five languages and offers you the following services:

- the ability to view your accounts, securities deposits, bank cards and insurance policies
- management of your current account transactions: payments, standing orders, bank transfers
- transaction history on your accounts and credit cards
- the ability to send secure emails to your account manager
- the ability to open a current account, fixed-term savings account, etc.
- the ability to print bank identity details and request certificates of interest
- placing stock exchange orders on equities, funds and structured products
- access to financial information
- personal loan and property loan simulations

The **MultiLine** service is a multi-bank electronic management tool specifically designed for professionals and businesses.

Available in three languages –French, German and English– it gives you access to your accounts in complete security, even if they are held with different banking institutions.

MultiLine is available from the website www.multiline.lu and enables you to:

- make your payment orders
- view the balance and the movements on your accounts included in the usage agreement
- download payment files and account statements
- sign transactions and files electronically
- define access rights and authority specific to each user (signature, data entry, viewing rights)
- manage your beneficiaries
- simulate a personal loan or property loan

To log in to MultiLine, you need access to the Internet, a LuxTrust Smartcard and a card reader or a LuxTrust Signing Stick. Your login is therefore totally secure and your signature on transactions is electronically certified.

Make your capital work for you

"My company has access to recurring cash inflows but over quite short periods of time. We need to be able to get at these sums quickly. I need short-term, interest-bearing investment solutions that offer me easy and fast access to my capital."

"Investing my cash in a current account has the advantage of making it available at any time but does not bring me any return. In fixed-term deposit accounts, my cash earns interest but I can't get at it easily. A hybrid product that combines a return on my investment with availability of my funds would be an ideal solution."

The **Business savings account** is the perfect answer, designed for you to invest your surplus cash resources while at the same time taking into account value dates. Payments into a Business savings account earn interest from the 5th working day following the payment and until the 2nd working day before withdrawal.

Interest is calculated on a daily basis (i.e. the effective number of days divided by 365 or 366 during leap years).

The capital invested is still available at any time and management is easier, as you can view your account and make payments via Web Banking.

Make the transition to SEPA

The implementation of the SEPA (Single Euro Payments Area) has made profound changes to the euro payments landscape. Each European country has developed one or more specific products that enable domestic payments to be made by bank transfer. The creation of the SEPA gave rise to the European bank transfer system (SEPA Direct Debit - SDD) which, by European Regulation, will mandatorily replace on 1st February 2014 all of the existing national bank transfer systems.

The creation of standardised payment instruments at a European level represents an opportunity to optimise your cash management. In fact, from Luxembourg, you can initiate collection of your receivables in the 32 countries of the «SEPA zone».

BGL BNP Paribas is in a position to process your standard European bank transfers («Core SDD») and inter-European bank transfers («B2B SDD»).

We are at your side to support you in implementing your SEPA project, thus bringing you into compliance with the new legal provisions in this area. A piece of advice: do not underestimate the complexity and the time required to make this transition to SEPA!

Through its know-how and wide range of customised solutions, BGL BNP Paribas can guide you in the daily management of your business's financial flows.

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