



BMICE

البنك المغربي للإستثمار و التجارة الخارجية
Banque Maghrébine d'Investissement et de Commerce Extérieur

PRODUCTS FOR FINANCIAL SECTOR

Credit Lines for Financing or Refinancing
Foreign Trade Operations in the Arab Maghreb Countries

Credit Lines for Financing or Refinancing Foreign Trade Operations in the Arab Maghreb Countries

Credit Type	Medium and Short-Term credit
Target Clients	Financial institutions involved in financing foreign trade in the Arab Maghreb Countries
Context	<p>The Bank offers a credit line granted to financial institutions in the Arab Maghreb States to finance or refinance foreign trade operations within the region.</p> <p>These financing lines are important tools for banks, as they contribute to strengthening trade relations among Arab Maghreb States. This funding enables banks to issue letters of credit and provide loans to exporters and importers. By refinancing existing operations, banks can reduce financial risks and improve liquidity flows for their clients.</p>
Product Features	<p>Objective : Promote Trade Exchange: Providing the necessary financing to support foreign trade operations among Arab Maghreb States, thereby strengthening economic ties and facilitating the movement of goods and services.</p> <p>Financing Ratio: - Maximum financing ratio: The amount of financing is determined based on the financial institution's risk level and the volume of foreign trade operations carried out/targeted.</p>

Product Features

Loan Term:

Duration: Short-term loan: 36 months maximum.

Interest and Profit Margin Payment Schedule: Payment frequency is determined according to the type of financing granted (quarterly / semi-annually / bullet payment at maturity – In Fine).

Principal Repayment Schedule:

At maturity / In periodic installments (depending on the file).

Financial Terms:

Financial conditions are determined based on the bank's pricing policy:

- **Interest Rate or Profit Margin :** The interest rate (fixed or variable) is set according to the nature and risk profile of the financing application and in line with the bank's pricing policy.

- Applicable Fees and Reference Charges:

- *Commitment Fee:* A percentage of the total loan amount.

- *Non-Utilization Fee:* A percentage of the unused portion of the loan.

- *Application Review Fee:* A fixed lump sum.

Guarantees:

The bank reserves the right to request any guarantees it deems necessary as part of the credit analysis.

Marketing Approach

- Direct marketing.
- Digital marketing.
- Marketing through international and local financial institutions.



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