



FINANCING FOR PURCHASES OF U.S. CAPITAL GOODS & SERVICES

Foreign businesses require financing for investments in United States-produced capital goods and services in order to expand operations. Securing financing from local banking institutions can be expensive and short-term. M&T Bank is able to provide financing to foreign companies through the programs of the Export-Import Bank of the United States. M&T Bank financing for purchases of United States capital goods and services offers foreign companies attractive interest rates and extended repayment terms.

Features and Benefits

2- TO 7-YEAR FINANCING AT ATTRACTIVE INTEREST RATES

M&T Bank works with the Export-Import Bank of the United States to secure a United States government guarantee on loans to foreign companies. With this unique structure, M&T Bank is able to offer foreign customers financing with extended repayment terms and competitive interest rates. This financing may be longer-term and less costly than financing offered by local banking institutions.

ELIGIBLE PRODUCTS

To be eligible, United State exports of capital goods and services must be 50% made in the United States on a cost basis. In addition, the goods and services cannot be of a military nature and cannot be purchased by a military buyer. Examples of eligible goods include restaurant equipment and franchise services, heavy equipment, vehicles, engineering services, and more.

DEDICATED INTERNATIONAL TRADE FINANCE TEAM

The M&T Bank International Trade Finance specialists have an average of 23 years of experience. We have worked with companies of all sizes in over 40 countries around the world. Contact M&T Bank to learn how we can help you finance capital goods and services from the United States.

How it Works

1. Your company contacts M&T Bank to discuss your US goods purchases, financing needs and the application for the Export-Import Bank of the United States.
2. M&T Bank helps your company apply for a guarantee through the Export-Import Bank of the United States.
3. After the guarantee is received, your company receives shipment of the US goods, M&T Bank disburses the loan, and your company repays the loan according to the terms of the guarantee.



**M&T Bank is a proud recipient of
the President's "E" Award.**

For more information, contact:

Clem Miller
Administrative Vice President
M&T Bank
International Trade Finance
Phone: (1).410.244.4512
Fax: (1).410.244.4328
Email: cmiller4@mandtbank.com

Kristina Lund
Banking Officer
M&T Bank
International Trade Finance
Phone: (1).410.244.4512
Fax: (1).410.244.4328
Email: klund@mandtbank.com

