

Protection for Trade Creditors

Uncertain Trading and Economic conditions

Accelerate your growth safely

Safeguard your cashflow



DIGITAL CREDIT SYSTEMS

Where Design and Strategy converge

Digital TCI

A division of Majestic Financial Services

FSB Licence Number 10035

www.digitalcredit.co.za

Trade Credit Insurance

Your Debtor payment guaranteed!

Cheaper than you think and no more sleepless nights



If your insured debtor doesn't pay you, the insurer pays you



Protects your Cash-flow



Helps you to expand your existing sales safely



Allows you to expand into Export markets and sell on open terms with confidence



Allows you to secure Finance and/or increased borrowing, at more competitive interest rates from Banks and Finance houses

The Major Benefits of Trade Credit Insurance



Allows companies to lower their Bad debt reserves, freeing up much needed working capital



Makes your Credit decisions easier and allows you to act with confidence



Gives Credit insight into your customers



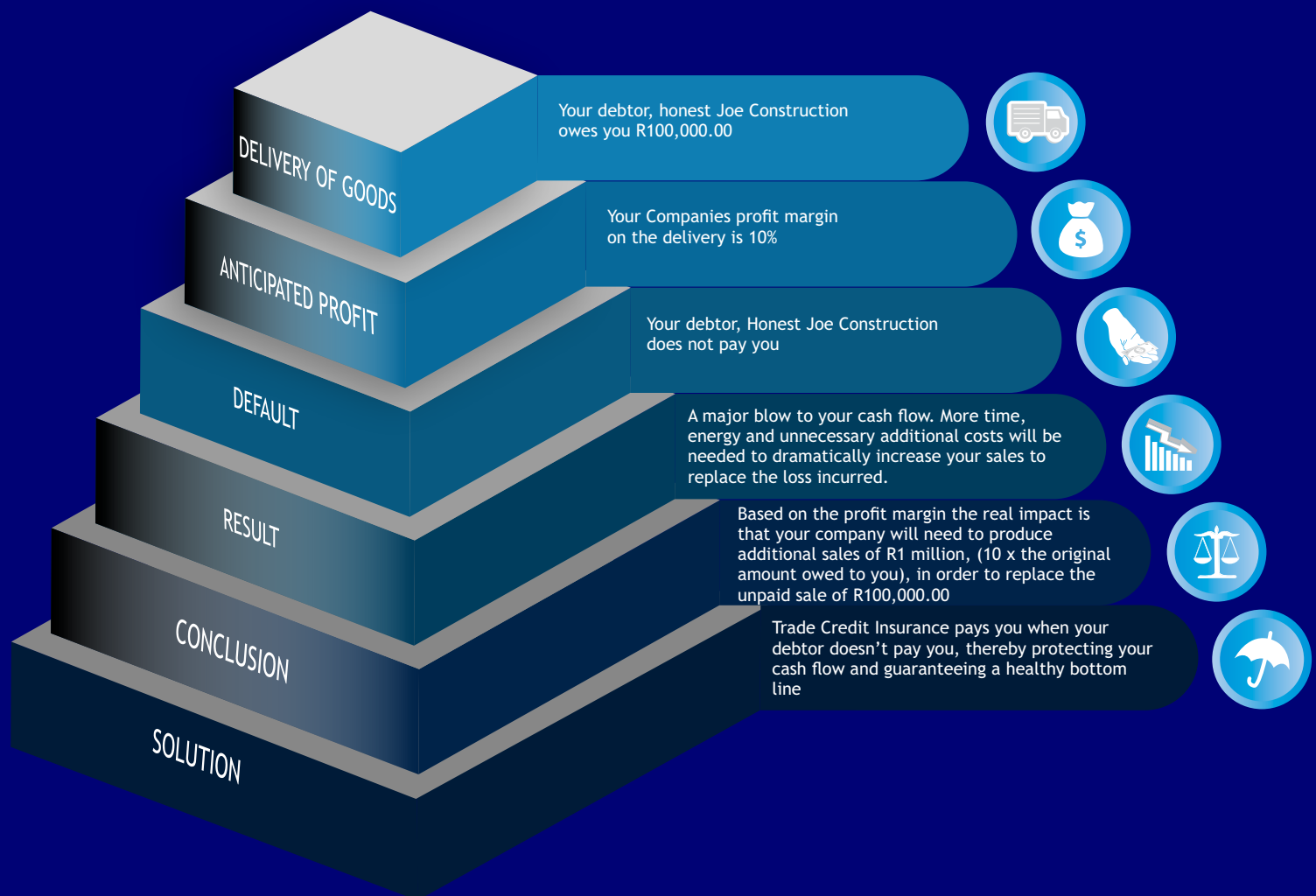
Gives you peace of mind allowing you to concentrate on your core business of sales

Trade Credit Insurance guarantees payments to the Creditor from the Debtor in cases where their debtor either defaults with payment, or enters into, or is forced into Business Rescue or Liquidation.

Why Trade Credit Insurance is the best method for mitigating Trade Risk

FEATURE	COVERAGE	SERVICES	FINANCING	CUSTOMER RELATIONSHIPS
Credit Insurance	Insolvency, Business rescue, Protracted default, Political risks	Credit information, Risk assessment, Market intelligence, Debt collection	Facilitates financing and lower interest rates	Open terms enhances your competitiveness and customer relationships
Letter of Credit	Debtor default	Zero	Can facilitate financing in certain circumstances	Debtor initiates provision of letter of credit
Factoring	Insolvency and Protracted default	Debt collection and Credit information	Converts trade receivables into cash for a fee	Outsourced collections of receivables may affect customer relations
Self - insurance	All losses	Internal resources	Zero effect	Keeps direct relationship with customer

Our solutions are flexible and tailor-made. Our services to you are free. We collect no fees from you and no portion of your premium is paid to us. Trade Credit Insurers pay us at their cost and not at your cost.



Why use Digital TCI

- ▶ Our Digital TCI Specialist, Greg Nosworthy, was previously the CEO of the South African business unit of Euler Hermes (the largest Trade Credit Insurer in the world) and brings with him over 27 years of Trade Credit Insurance experience with exceptional Credit Risk Management skills
- ▶ The Digital TCI expertise extends to all areas of Trade Credit with special emphasis on Trade Credit Risk Management
- ▶ All our Trade Credit Insurance Clients are supported with Free Subscription to a Digital Trade Credit Risk and Debtor Management system to enhance our clients Digital TCI experience
- ▶ We add value to our clients with our holistic approach, and with the correct understanding and analysis of your specific Trade Credit Insurance needs we are able to tailor-make the best solution for you



DIGITAL CREDIT SYSTEMS
Where Design and Strategy converge

Digital TCI A division of Majestic Financial Services FSB Lincence Number 10035

info@digitalcredit.co.za +27 10 035 2721

The Business Exchange Rosebank, 195 Jan Smuts Avenue, Rosebank