

本商品經本公司合格簽署人員檢視其內容業已符合保險精算原則及保險法令，惟為確保權益，基於保險業與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由本公司及負責人依法負責。

總公司：台北市敦化南路二段 39 號 8 樓 A 室 電話：(02)2322-9000 免費客服及申訴電話：0800-771-168 網址：<http://www.eulerhermes.tw>
如欲查詢本公司資訊公開說明文件之內容，請至本公司網址：<http://www.eulerhermes.tw> 查詢

Euler Hermes Credit Insurance WP Discretionary Limit with credit control procedure, trading experience, status reports and positive EH Buyer Grade Endorsement - 356CDCL01

保單條款

108 年 11 月 01 日裕利安宜 108 發字第 0138 號函備查

Discretionary Limit with credit control procedure, trading experience, status reports and positive EH Buyer Grade Endorsement

1. In accordance with Section 2.03 of the General Terms and Conditions, you may set a **Discretionary Limit** for a **Buyer** provided that you have justification for the amount of the **Discretionary Limit** you wish to set.
2. In setting a **Discretionary Limit** you must take into account all information you hold.
3. You may not set a **Discretionary Limit** if:
 - 3.1. the **Buyer** has been in a **State of Default** at the date on which you **Despatch** goods and/or **Provide** services to a **Buyer**, or
 - 3.2. we have already issued an **Approved Limit** on the **Buyer**; or
 - 3.3. we have already issued a nil **Approved Limit** on the **Buyer** within the **(XX)** months immediately preceding the date on which you **Despatch** goods and/or **Provide** the services to a **Buyer**.
4. You may set a **Discretionary Limit** for a **Buyer**, up to the maximum **Discretionary Limit** for the **Buyer's** country specified in the **Special Terms**. The amount of the **Discretionary Limit** must be supported by:

- 4.1 your credit control procedures; and either:
- 4.2 your trading experience of credit transactions with the **Buyer** in the **(XX)** months immediately prior to the date you **Despatch** the goods and/or **Provide** the services. You may set a limit by taking the highest credit balance paid:
- 4.2.1 within the contractual terms of payment period plus the **Maximum Extension Period** and deducting VAT (or similar tax); and
- 4.2.2 within the **(XX)** months immediately prior to the date you **Despatch** the goods and/or **Provide** the services.

Or

- 4.3 the Euler Hermes Buyer Grade applicable to the **Buyer** at the time you **Despatch** the goods and/or **Provide** the services, is anything other than a valid grade between Grade **(XX)** and Grade **(XX)** inclusive. To be valid, the Euler Hermes Buyer Grade must be either subject to monitoring, or if not then it must be less than **(XX)** days old at the date you **Despatch** the goods and/or **Provide** the services.

Or

- 4.4 a positive written commercial information agency report which you must have obtained within the 6 months immediately prior to the date you **Despatch** the goods and/or **Provide** the services. The report must speak clearly and unambiguously for the amount of **Discretionary Limit** that you wish to set.

The only agencies which you may use for this purpose are: **(Name of the approved agency)**.

5. In accordance with your general obligations with respect to setting a **Discretionary Limit** you must notify us immediately of any changes to your credit control procedures. We reserve the right to amend the terms applying to **Discretionary Limits** in the event of any such changes.
6. If you request that we cancel an **Approved Limit** on a **Buyer**, then you may set a **Discretionary Limit** on that **Buyer** in accordance with the above.