

3.2 Sales Structure and Payment Terms

Country	Sales (Previous year) in 000s	Payment term (in days)		Number of buyers
		Standard	Maximum	
Singapore Domestic	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Southeast Asian Countries	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Greater China, South Korea & Japan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
European Countries	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
United States of America	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Latin American Countries	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Australia & New Zealand	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
USA & Canada	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rest of Asia	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Countries				
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Sales	<input type="text"/>			

3.3 Non-Insurable Sales

% of our overall sales is generated through business with private individuals, intercompany sales, government entities, and cash transactions.

4. ACCOUNTS RECEIVABLE

4.1 Development of Accounts Receivable

Total receivables (in 000s) at the end of the last 4 quarters:

1st Quarter 2nd Quarter 3rd Quarter 4th Quarter

4.2 Structure of Accounts Receivable

Customers with maximum outstanding debt (excluding private customers, subsidiaries, affiliated companies, and public corporations):

Receivables (in 000s)	up to 5	5 - 20	20 - 100	100 - 300	> 300
Number of customers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4.3 Your Biggest Customers

Please attach a list of your 5 – 10 biggest customers to this questionnaire. This list must include the customer's exact address and maximum outstanding debt per buyer. Please also attach a list of open positions.

4.4 Bad debts and distressed claims from the last 4 years, including the current year

Year	Total number	Total amount (in 000s)	The 3 biggest individual cases (Customer / Country)	Amount (in 000s)
Current year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

5. MANAGEMENT OF ACCOUNTS RECEIVABLE

5.1 In order to assess the credit risk associated with each buyer, we request the following information

For new buyers: Never Occasionally Systematically For orders in excess of

For existing buyers: Never Occasionally Systematically For orders in excess of

Our sources: Information bureaus Debt collection offices Other :

Number of credit/financial reports obtained annually:

5.2 Do you request annual financial statements from your customers?

Never

Sometimes, particularly in the following cases :

5.3 Do you set credit limits for your buyers?

Yes No

If yes, the credit limits are decided by: Sales department Finance department Senior management

5.4 How do you secure your receivables?

Retention of title, in the following cases:

Bank guarantee, in the following cases :

6. REMINDER AND COLLECTION SCHEDULE

6.1 How do you conduct your reminder procedure?

Procedure	No. of days after original due date
1 st Reminder	<input type="text"/>
2 nd Reminder	<input type="text"/>
3 rd Reminder	<input type="text"/>
Call / Visit Buyer	<input type="text"/>
Cease Delivery	<input type="text"/>
Begin legal proceedings (Debt enforcement request, debt collection agency, lawyer)	<input type="text"/>

6.2 How do you enforce debt collection?

We conduct the debt collection ourselves in: Singapore Aboard

We have debt collection conducted by third parties in: Singapore Aboard

Number of collections/legal proceedings initiated in the last 12 months:

7. REASONS FOR TAKING OUT CREDIT INSURANCE WITH AXA SINGAPORE

- Dissatisfaction with current credit insurer Hedging of accounts receivable
 More professional credit management Improved financing opportunities
 To obtain more precise details about our customers

8. ENCLOSURES

- List of the 5 –10 biggest customers (as per item 3.3)
- List of open positions
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We hereby confirm that the details provided above correspond to the facts, and request a non-binding offer on the basis of this information. We understand that this will take the form of a quotation, which only becomes binding upon us once signed.

Place and date:

Stamp and signature:

We hereby accept that AXA Insurance Pte Ltd. may procure and process the necessary data for checking the application and for the execution of the policy, and that it may obtain such relevant information as exists from third parties, in particular details of previous claims from former insurers. AXA Group companies in Singapore grant each other access to the basic contract data for marketing purposes.

This document is for information purposes only and not binding.

AXA Insurance Pte Ltd