

The background of the lower half of the page is a composite image. The top portion is a dark red, almost black, surface with a diagonal line of white, possibly representing a ship's hull or a large piece of machinery. Below this, there is a dark blue area with a white, misty spray or water spray effect, suggesting a clean or industrial environment. The overall aesthetic is clean and professional.

Finance your retrofit installation

Leasing and credit guarantees
for Alfa Laval PureBallast 3

Flexible options to meet your retrofit needs

Installing major new compliance systems – especially on existing vessels where no space has been planned for them – is a complex undertaking with a significant cost. To make your investment easier, Alfa Laval has a framework in place for financing retrofits of Alfa Laval PureBallast 3.

Simplifying your path to compliance

As a leading marine supplier, Alfa Laval is committed to meeting your compliance needs. Arranging for ballast treatment systems involves time and consideration, and the need to arrange financing as well can feel like an additional burden. We can make it easier.

Besides providing industry-leading equipment, engineering and project support, Alfa Laval offers a flexible range of financing options for PureBallast 3. Through well-established partners, we can provide the right financial support to simplify your retrofit investment.

You can count on:

- Financing at a competitive price
- Full cost transparency
- Minimal bureaucracy



Easy acquisition through leasing

A simple way to obtain PureBallast 3 systems is to lease them, rather than buying outright. Alfa Laval can mediate leasing through trusted partners, making it easier to take control over your costs.

Leasing transforms a large capital investment into much smaller operating expenditures, which can be spread out over a longer or shorter time. When the lease period ends, you can then purchase the system at a significantly lower price. You avoid straining your credit with additional bank loans, and your expenses are unaffected by currency fluctuations. That can leave you with more capital for other investments in your business.

Financing with credit guarantees

If you prefer to own your PureBallast 3 systems from the start, Alfa Laval can apply for a credit guarantee from an export credit agency on your behalf. Once the guarantee has been approved, we will also arrange the funding through our banking partners. The credit guarantee will serve as security for the loans, which means no other security is needed.



Credit frame agreement

A credit frame agreement will be signed, either as a separate agreement with a bank or as an addendum to the Alfa Laval supply agreement. If the amounts are high enough, our banking partners can front the transaction. For smaller amounts, the financing agreement will be signed with Alfa Laval and we in turn will discount the agreement with a bank.

The credit frame agreement will cover the entire financing and provide access to separate single loans on certain conditions. The latter include the agreement duration, the credit frame and other conditions that must be fulfilled before disbursement of the respective single loans.

Scope of financing

Financing with a credit guarantee is intended for equipment to be retrofitted on board. However, it can also include services, so long as these are performed by the time the equipment is delivered (i.e. maintenance agreements are excluded). Anything financed must be contracted through Alfa Laval, which means third-party equipment and services can only be included if sold through Alfa Laval.

Export credit agencies abide by certain international rules, one of which is that credit guarantees can only be issued for 85% of the scope. In other words, a pre-payment of at least 15% is required.

Credit period and payback terms

A credit period of 5 years serves as the starting point. If the amounts are small or if the export credit agency considers the risk to be high, the credit period may need to be shortened to 3 years. Repayment occurs in semi-annual instalments, so a loan with a credit period of 5 years would be paid back in 10 instalments.

Cost of financing

By default, the interest rate will be set as a combination of a market rate and a fixed margin. The fixed margin covers the various financing costs, such as the export credit agency fee, the bank interest margin, bank fees and other administrative fees. The export credit agency fee is the largest of these, and the administrative fees can sometimes be reduced by splitting the deliveries into batches. This refers only to the financing scheme, not the physical delivery times.

The quoted financing cost is all-inclusive – so there are no surprises later.

Applying for a credit guarantee

The application for a credit guarantee should be made before signing the supply agreement. The application in itself does not commit you to buy. However, unless your company is publicly listed, you will be required to submit financial statements to the export credit agency.





This is Alfa Laval

Alfa Laval is active in the areas of Energy, Marine, and Food & Water, offering its expertise, products, and service to a wide range of industries in some 100 countries. The company is committed to optimizing processes, creating responsible growth, and driving progress – always going the extra mile to support customers in achieving their business goals and sustainability targets.

Alfa Laval's innovative technologies are dedicated to purifying, refining, and reusing materials, promoting more responsible use of natural resources. They contribute to improved energy efficiency and heat recovery, better water treatment, and reduced emissions. Thereby, Alfa Laval is not only accelerating success for its customers, but also for people and the planet. Making the world better, every day. It's all about *Advancing better*[™].

How to contact Alfa Laval

Contact details for all countries are continually updated on our web site. Please visit www.alfalaval.com to access the information.

