

Driving UAE Exports Through Financing Solutions

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Our Vision

To enhance the competitiveness of UAE exports internationally.



Our Mission

Contributing to the development of the national economy by promoting financial solutions that facilitate the reach of Emirati goods and services to global markets.



Our Values



Efficiency

Our ability to raise quality of our work to achieve outstanding performance.



Commitment Innovation

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we promote

our services.

creativity, innovation,

and excellence in

Our commitment to forge sustainable partnerships based on mutual trust.



Cooperation

We believe in teamwork to sustain progress and productivity.





Abu Dhabi Exports Office

Abu Dhabi Exports Office (ADEX) was established by Abu Dhabi Fund for Development (ADFD) to expand the local export sector and support the UAE's effort to diversify the economy and make it more sustainable.

ADEX provides a range of tailored financial products and services to UAE companies and their overseas buyers, thus facilitating mutually beneficial transactions. One of the main objectives of ADEX is to create opportunities for UAE exporters to explore new markets without having to worry about any potential payment risks.



Abu Dhabi Fund for Development

Abu Dhabi Fund for Development is a leading national financial institution in the development field. It was established in 1971 with the aim of financing development projects in developing countries to achieve sustainable and comprehensive economic growth through the provision of concessional loans and the management of government grants in accordance with the national development priorities of the beneficiary countries.

ADFD invests in diversified companies to promote economic growth and provide job opportunities in partner countries. It also contributes to supporting the national economy by financing private sector companies and enhancing the competitiveness of UAE exports to enable them to access global markets.



ADEX Objectives



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Goods and Services Eligible for Financing

- Consumer and capital goods
- Infrastructure projects
- > Raw material
- Consultancy services



Eligible Buyers



Overseas public or private companies Overseas
banks and financial
institutions



Financing Terms & Conditions

- Goods and services must be of an UAE origin
- The borrower should be an overseas buyer and meet credit eligibility criteria
- Financing can reach up to 100% of export contract depending on the type and risk of export credit facility availed





Financing Tools

ADEX provides a set of financing tools on competitive terms to enable Emirati export companies to expand their businesses. Financing is provided in the following categories:

1. Direct Financing (Loans

ADEX offers loans to an overseas buyer/importer (government or private) to procure goods or services of an UAE origin.

Terms of Loans

- > **Type:** Non revolving loan
- > Financing Value: Up to 90% of the contract value
- > Currency: AED or USD
- > Interest Rate: Fixed or Floating
- Minimum Amount of Financing: US\$3 million
- **Loan Tenure:** Up to 15 years

2. Direct Financing (Guarantee

ADEX provides a guarantee to a financial institution that acts as an ADEX-covered lender and extends loans to overseas buyers of UAE goods and services.

Terms of Guarantee

- > **Type:** Guarantee
- Guarantee Amount: Up to 90% of the contract value
- > Currency: AED or USD
- **Guarantee Commission:** Fixed percentage
- Minimum Guarantee Amount: US\$3 million
- Guarantee Tenure: Up to 15 years

3. Indirect Financing (Loans)

To open a credit line with financial institutions in the importing countries, which lends to foreign buyers or importers to purchase goods and services from UAE exporters or UAE-related companies.

Indirect Financing Terms

- **Type:** Revolving credit facility
- Financing Value: Up to 100% of the contract value
- Currency: AED or USD
- Interest Rate: Fixed or Floating
- Minimum Finance: US\$100,000
- Loan Tenure: Up to 5 years



UAE Exporter Database

ADEX is building a comprehensive database of export companies that would facilitate importers to select appropriate suppliers of goods and services.

Companies with the 'Made in the UAE' mark are requested to scan the code to register in our database.



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