



● access²Markets

Trade Finance Facilitation Program

Product Guide: Loans



www.iadb.org/tffp

BILATERAL LOANS (A) SYNDICATED LOANS (A/B)

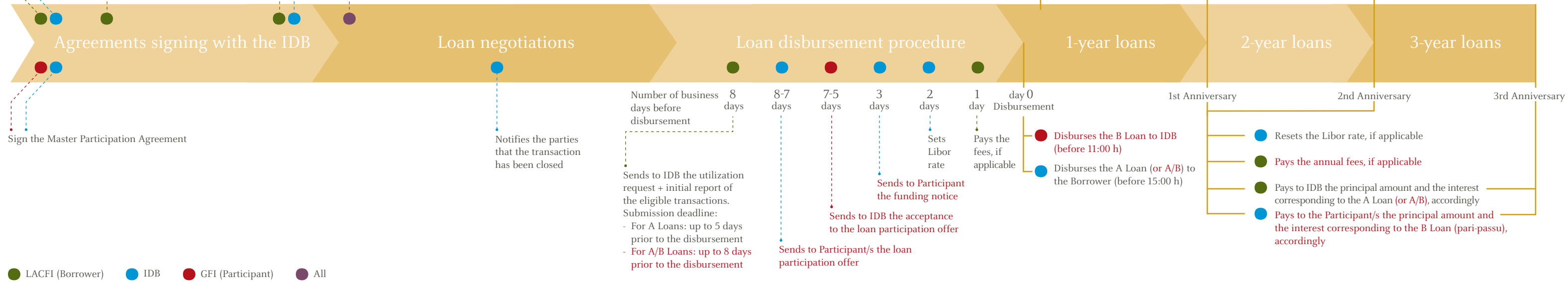
Sign the Master Facility Agreement + Annex B (Short-Term Credit Facility Utilizations) and/or + Annex C (Medium-Term Credit Facility Utilizations)

Sends to IDB the conditions precedent to effectiveness:
 a. Internal/external legal opinion
 b. Process agent appointment letter
 c. Written designation of the department in charge of the implementation of the environmental and social requirements

Sign the notice of effectiveness

Agree on the loan terms: (together with the B Lender/s, if any)

- Structure: bilateral (A) or syndicated (A/B) loan
- Amount: up to the line's approved limit
- Tenor: min. 3 months, max. 3 years
- Spread and fees: market based
- Libor: 3, 6 or 12 months
- Disbursement date: any business day of any month
- Maturity date: the 15th day of any month
- Interest payment: quarterly, semiannually or annually, on the 15th day of the month
- Principal repayment:
 - quarterly, semiannually or annually, on the 15th day of the month, or
 - at maturity (*bullet*)
- Eligible transactions: originated
 - up to 180 days prior to and 90 days after the disbursement/anniversary, or
 - up to 90 days prior to disbursement (for loans of up to 180 days)





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