

# Handling of Export Account Receivables

## Common Trade Practices across Europe in 2011

Country	Average standard payment terms (days) B2B*	Average number of days after due date to initiate collection activities*	Recommended number of days after due date to initiate debt collection activities**	Late payment interest is applicable
Austria	26	61	60	Yes
Belgium	35	105	60	Yes
Czech Republic	30	106	30	Yes
Denmark	25	62	45	Yes
Estonia	20	111	30	Yes
Finland	20	38	25	Yes
France	41	112	60	Yes
Germany	25	75	60	Yes
Hungary	25	84	30	Yes
Ireland	35	85	30	No
Italy	69	128	90	Yes
Latvia	20	97	30	Yes
Lithuania	30	97	30	No
Netherlands	25	84	30	No
Norway	23	48	30	Yes
Poland	20	77	30	No
Portugal	51	137	60	No
Slovakia	26	99	30	Yes
Spain	70	107	45	Yes
Sweden	27	41	25	Yes
Switzerland	29	100	60	Yes
UK	30	80	30	Yes

\*based on the European Payment Index (EPI)

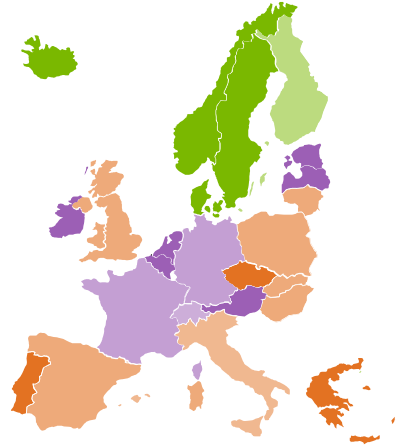
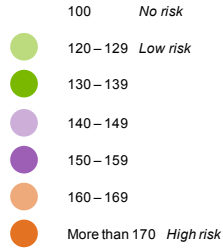
\*\* Includes elapsed reminder period

For other countries, please contact Intrum Justitia.

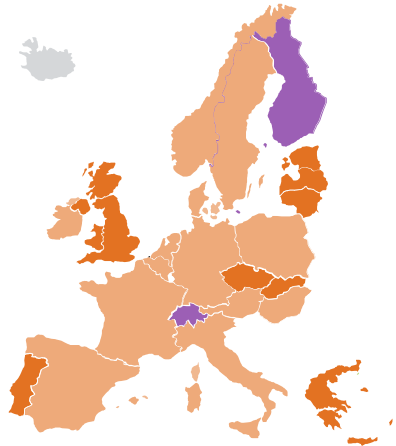
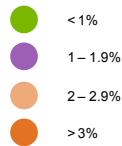
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## Payment Risk across Europe in 2011



## Payment Loss across Europe in 2011



*\*based on the European Payment Index (EPI)*