



# HANSEKONTOR

---



Credit Insurance · Factoring · Leasing · Surety bonds

---

International Brokers

---

# HANSEKONTOR Maklergesellschaft introduces itself

## Tradition obliges

HANSEKONTOR has established itself in the market as one of the leading specialist brokers in the sectors of credit insurance (bad debt losses insurance), factoring, deposit insurance and fidelity insurance with its Hanseatic roots and Hanseatic qualities such as cosmopolitanism, discipline and absolute reliability. Our actions are aimed at securing the financial strength and thus the lasting success of our customers.

## Our expertise

Gained through our more than 20 years of experience: Creating and securing liquidity is one of the most important challenges for most companies. Good for our clients: We are familiar with the most diverse products that the market offers for securing liquidity - an indispensable know-how. Whether you are: an internationally established group of companies or a regionally active company, we are there to support you as specialists.

## Customised products

Thanks to our extensive knowledge of the industry, we also have excellent contacts with well-known insurers as well as attractive niche providers offering often extremely specialised products. As a result of this unique flexibility, we are always in a position to devise highly individual solutions for our customers, whether they are global players or SMEs. This has allowed us to become one of the leading factoring and credit insurance brokers in Germany.

## Highest quality is the standard we represent

Our team of knowledgeable experts are able to develop solutions tailored to your industry, your company and your needs. In doing so, we rely on an open, transparent and cooperative exchange and the absolute will to make your company more successful in the long term.



### ► Credit insurance

Protect your business with comprehensive and flexible protection against bad debt losses. Credit insurance is available for almost all industries, goods and services. The credit insurance policies can be tailored individually - covering everything from a single section to full coverage of all claims.

### ► Fidelity insurance

Financial losses due to embezzlement and other criminal acts by one's own employees and trusted business partners continue to be underestimated in many cases. The VSV also protects against financial losses caused by hacker attacks, among other things. Together with the D&O and a cyber insurance, the VSV thus completes a protection against possible liability risks of you as an entrepreneur.

### ► Leasing

We provide you with professional support in finding the right leasing partner so that you are able to invest in fixed assets in a way that preserves your liquidity.

### ► Factoring

In addition to the invoice amount, the time factor is the decisive criterion for your liquidity planning: The longer the payment term, the greater the capital tied up, the greater the company's own credit utilisation and the risk of bad debt losses.

### ► Deposit insurance / surety bonds

Surety bonds enable you to offer your clients additional security. HANSEKONTOR would be happy to develop suitable solutions for surety bonds within the framework of deposit insurance as an alternative to your house bank; your bank credit limits are disencumbered and your liquidity is thus preserved.

### ► Purchase financing / fine trading

The flexible financing solution for purchasing goods without using existing refinancing credit limits and, on top of that, taking advantage of cash discounts. The financier acts as an intermediary, so that it is not a loan and consequently there is no deterioration in the debt ratio.

## Liquidität schafft nachhaltiges Wachstum

Ohne Liquidität kein Wachstum. Mit unseren maßgeschneiderten und internationalen Factoringlösungen bieten wir mittelständischen Unternehmen wie auch globalen Konzernen eine flexible und preislich attraktive Alternative zu Bankkrediten.

Sofortige Finanzierung der Außenstände, 100%ige Absicherung gegen Forderungsausfälle und Optimierung des Kreditratings sind entscheidende Gründe, sich für Factoring zu entscheiden.

Wir arbeiten seit über 20 Jahren sehr erfolgreich und vertrauensvoll mit Hansekantor, einem unserer wichtigsten Geschäftspartner, zusammen.

Setzen Sie auf diese erfolgreiche Partnerschaft mit Eurofactor, einem der führenden Factoringanbieter in Europa.



Telefon 0800-3228674 | [info@eurofactor.de](mailto:info@eurofactor.de) | [www.eurofactor.de](http://www.eurofactor.de)



# Liquidity for continuity and growth

## Liquidity for continuity and growth

In addition to the invoice amount, the time factor is a decisive criterion of your liquidity planning: The longer you have to wait for a payment, the less capital you have available. At the same time, there is always a risk of bad debt losses. Factoring came into being to simplify and, above all, speed up this process: A factoring company buys your claims.

The type of contract and form of cooperation are analysed according to your individual requirements. In doing so, we accompany you as a partner throughout the entire process from tendering to implementation and, of course, in the ongoing cooperation. In terms of turnover-congruent financing, factoring adapts to your company's development, whether at home or abroad. Another positive aspect is the complete protection against bad debt losses.

## Factoring variants

Factoring is the ongoing purchase of claims from the delivery of goods and services. The factor can take over the debtor management as well as the dunning and collection process as part of the service. Of course, these activities can also remain with the factoring customer, who also has the form of a undisclosed procedure without knowledge of the debtors as a further option for trouble-free cooperation with the customers.

In addition to improving cash flow, factoring has a positive effect on the rating and relevant key figures. The scope is always based on the requirements of the company, which can also lead to a demand-based call of the purchase price counter-values. As a building block of a supply chain finance solution, factoring can be selectively inserted into existing forms of financing.

## Structured financing

This financial product is created from a combination of various basic financial solutions such as certificates and reverse convertibles, various factoring solutions and the non-genuine repurchase agreement business. The combination of different models creates an individual product with independent financial behaviour and risk profile.

## Forfaiting

Forfaiting is important in the financial settlement of export transactions and is also used as a financing option by SMEs. Genuine forfaiting refers to the purchase of claims with waiver of recourse against the seller in the event of default - in contrast, recourse is not excluded in the case of non-genuine forfaiting. However, the seller is very much liable for the legal status of the claim.



Interessiert?

**06131 6005-400**

# Close Brothers Factoring

Effizient. Zuverlässig. Maßgeschneidert.

## **Factoring ist eine ausgezeichnete Ergänzung zum traditionellen Kredit.**

Aufgrund ihrer zahlreichen Vorteile wird sie von immer mehr mittelständischen Unternehmen in Anspruch genommen. Factoring unterscheidet sich deutlich von der Kreditfinanzierung durch eine Bank: Forderungen müssen nicht zur Absicherung eines Darlehens abgetreten werden, sondern werden von uns angekauft. Den Kaufpreis Ihrer Außenstände zahlen wir sofort an Sie aus und wir tragen das Ausfallrisiko zu 100 Prozent.

### **FACTORINGVORTEILE:**

- Forderungsverkauf sichert Liquidität für finanzielle und strategische Spielräume.
- Das Forderungsausfallrisiko geht zu 100 % auf uns über.
- Optimierung und volle Ausnutzung der Skonti und Rabatte bei Ihren Lieferanten.
- Bilanz ohne Außenstände, signifikant erhöhte Eigenkapitalquote.
- Verbesserte Verhandlungsposition gegenüber Kreditinstituten (bezugnehmend auf Basel II).
- Optional Entlastung der Buchhaltung durch Übernahme des Debitorenmanagements.
- Verbessertes Zahlungsverhalten und professionelle Risikobewertung von Kunden.

### **UNSER LEISTUNGSVERSPRECHEN:**

Testen Sie das Expertenteam von Close Brothers Factoring und sichern Sie sich Ihre Liquidität. Profitieren Sie von unserem Kompetenzvorsprung!

### **AUSFALLRISIKO: 0 %. LIQUIDITÄT: 100 %**

*Sprechen Sie uns unverbindlich und direkt an:*

**Close Brothers Factoring GmbH**

Große Bleiche 35-39  
55116 Mainz

Telefon: 06131 6005-400

[vertrieb@closefinance.de](mailto:vertrieb@closefinance.de)

[www.closebrothers-factoring.de](http://www.closebrothers-factoring.de)

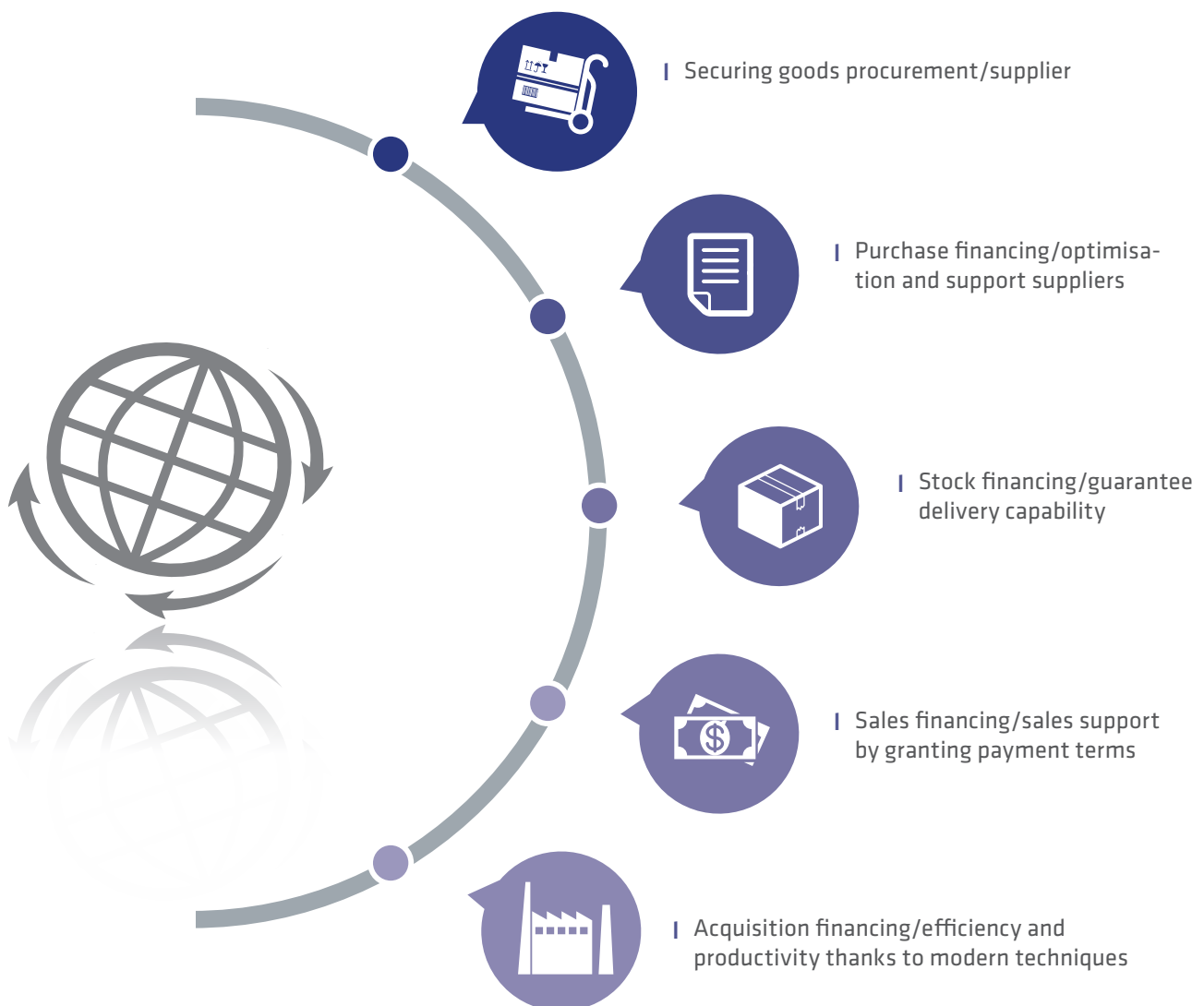


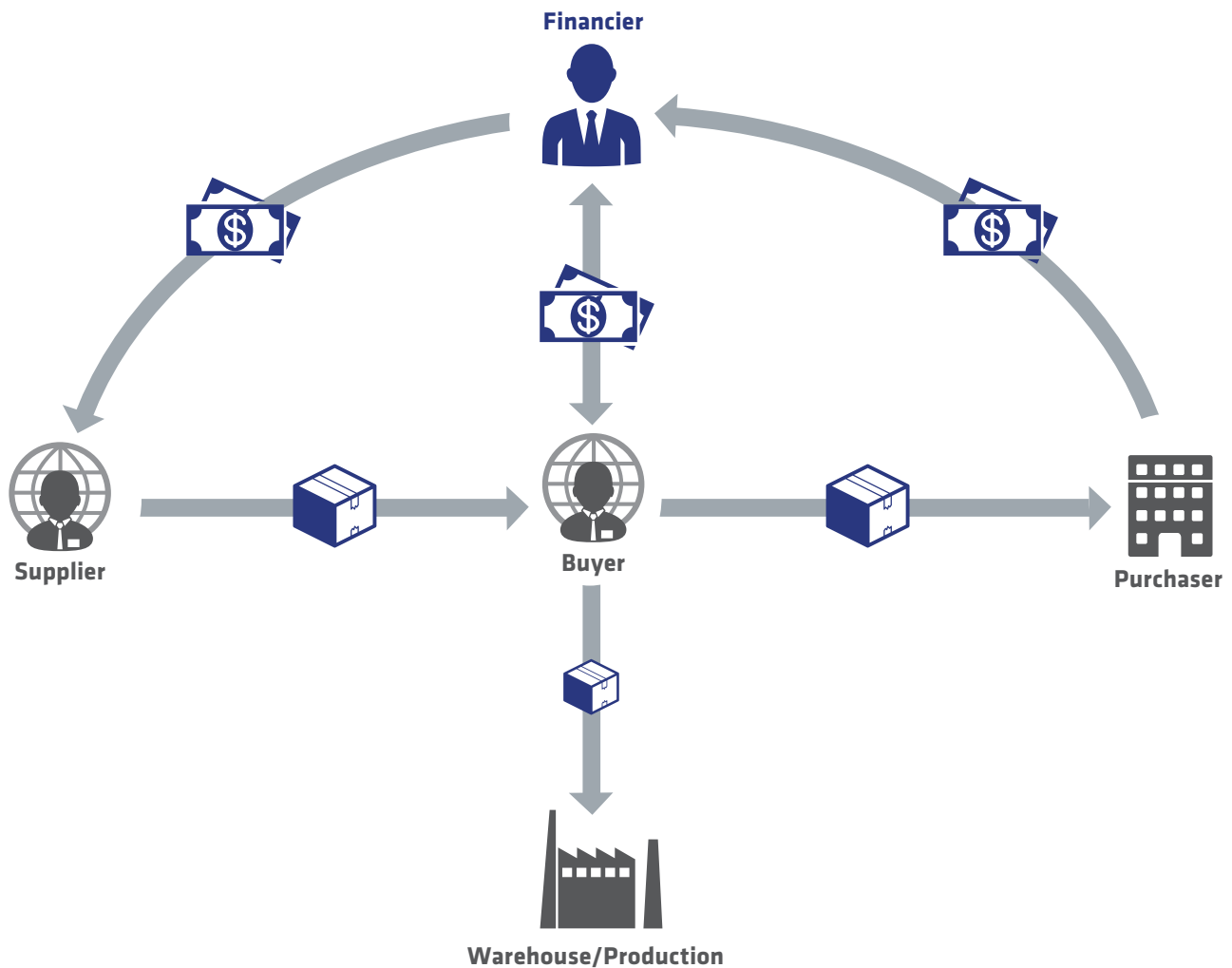
## Supply-Chain-Finance – Supply chains in focus

Optimise your company's financial flows and thus achieve an increase in profitability by optimally linking the interfaces in the areas of goods procurement, warehousing, production and goods sales. The existing consideration and control of goods procurement, warehousing and sales are expanded to include the component of financing. Tied-up liquidity in the invoice settlement, warehouse and payment terms segments is released and can be used to finance means of production (machines, production facilities) (e.g. leasing).

Flexibility in the supply chain also consists in the realisation of a financing solution. In addition to choosing a financier for all sectors, the financing of a supply chain can also be realised in modular manner and thus step by step - always according to the needs and possibilities of the company.

Working capital management based on supply chain finance is the certainty of knowing who pays what and when!





### Advantages of supply chain finance for the buyer

- | Immediate invoice settlement by a financial institution
- | Improving the negotiating position through providing a rapid settlement of invoices
- | Negotiation of discount possible
- | Increase in working capital
- | Support for suppliers through fast invoice settlement
- | Ratios and rating optimisation
- | Diversification of the financing structur

### Advantages of supply chain finance for the supplier

- | Fast invoice settlement and thus improvement of working capital
- | Reduction of external financing (e.g. current account)
- | Improved plannability of one's own liquidity situation

# Investment in your entrepreneurial future

## Sensible investment without purchase

If you wish to remain competitive, you have to keep investing in your own „creative power“: in more modern machines, a more efficient IT landscape or the growing vehicle fleet, are just examples. This involves high costs and a logistical effort. Leasing offers an easier way to finance such purchases. But it's not so easy to find the right leasing partner, because it depends very much on the leasing object in question. To help you find your way through the jungle of different leasing options and possible contract structures, we support you throughout the entire decision-making process. Naturally, we also consider alternative financing options as well as possible benefits of a combined solution.

## Operational leasing without long contract commitments

Increase your planning security and create additional leeway for your company. This flexible form of financing allows you to lease objects for a very short time - often even without a minimum lease term. This is particularly practical and effective for temporary projects or seasonal fluctuations.

## Finance leasing as a flexible model

Leasing has become an indispensable part of the economy. Because you can finance almost everything, preserve your own liquidity, regularly renew technical equipment and always remain flexible.

## Special form sale-and-lease-back

With a sale-and-lease-back, you already own fixed assets such as machines or buildings. You sell these to a leasing company and only then conclude a corresponding leasing contract. In this way, hidden reserves in the company can be revealed. This type of leasing can also have a positive impact on the balance sheet. In addition to tangible assets, intangible assets such as rights, brands or patents can also be used for a sale-and-lease-back.

### Deutsche Factoring Bank

Profitieren Sie von unserem Factoring-Service:

- Liquidität sichern
- Wachstum finanzieren
- Engagierter Service für Partner
- Ausfallrisiken begrenzen
- Konzentration auf Ihr Kerngeschäft
- Flexibler am Markt bewegen

[www.deutsche-factoring.de](http://www.deutsche-factoring.de)



## Contractual arrangements

### Full amortisation

- | Within the agreed contract period, both the acquisition price and the financing costs are paid in full
- | The leased property still has a net book value
- | There is no automatic transfer of ownership

### Partial amortisation

- | Within the agreed contract period, the purchase price and financing costs are only paid in part
- | The leasing object still has a calculated net residual value

Different agreements can be made on the expiry of the agreed contract duration of a partial amortisation contract. Usual are:

- | Extension option
- | Purchase option
- | Lessor's right to tender
- | Participation in the proceeds of realisation (usually max. 75 %), which can also lead to a settlement of differences

### Cancelable lease agreement

- | The lessor must give their consent to the desired change in the contract
- | Termination only after expiry of 40 % of the normal service life (otherwise it is classified as a hire-purchase agreement under German tax law.)



akf.de

Finanzprodukte, die Maßstäbe setzen. Das ist meine akf.

Sie suchen einen zuverlässigen Finanzpartner?  
Schreiben Sie uns gerne an: [finanzprodukte@akf.de](mailto:finanzprodukte@akf.de)


[www.akf.de](http://www.akf.de)

## Unsere Kompetenzbereiche



> akf  
agrарfinanz



> akf  
caravanfinanz



> akf  
autofinanz



> akf  
factoring



> akf  
industriefinanz



> akf  
marinefinanz



> akf  
produktfinanz

## Protection against bad debt losses

If your customer runs into liquidity problems, this can also cause financial difficulties for your company. Insolvencies are not uncommon. As a responsible entrepreneur, you should protect yourself against the risk of a claims remaining unpaid. Use trade credit insurance as a risk management tool for your own accounts receivable management to actively avoid bad debt losses. Credit insurance takes over the credit assessment of your customers at home and abroad as well as the decision on the amount of supplier credit. If your buyer's situation deteriorates so that the claim becomes overdue, the credit insurer offers professional debt collection services. In the event of default, the insurer will pay compensation.

### Excess of Loss (XL policy)

The Excess of Loss policy is designed to protect your business from severe unforeseen losses that could jeopardise your financial security or even the continued existence of your business. It is aimed at companies that want to take on foreseeable and sustainable bad debt losses themselves and remain independent as well as autonomous in the design of their internal accounts receivable management. The XL policy offers you the option of designing the contract as a reinsurance model - in combination with various design services (such as a rating system). Limit enquiries - and thus the problem of insufficient limit underwriting - are eliminated. We work together on a customised concept with you.

### Political risk

In addition to the classic commercial risk, political cover can also be taken out in the export business, which takes effect if, for example, official orders, civil unrest in the country or war prevent the contractual fulfilment of a concluded supply contract.

### Top-up cover

A top-up solution as a supplement to the trade credit insurance policy offers you the possibility to insure claims above the credit limit granted by the credit insurer (primary insurer). Depending on the creditworthiness of the buyers, credit insurers may decide on partial underwriting so that your limit requirements are not adequately covered. In addition, there is the possibility that your buyer's creditworthiness is sufficient, but the total volume with the existing credit insurer is exhausted. To counteract gaps in coverage of this kind, there are solutions on the market that provide you with additional insurance cover. However, credit insurers offering these top-up solutions take on a higher risk, so these policies come with an additional premium. There are many different top-up models on the market, ranging from inclusion in the existing credit insurance contract (with an additional premium depending on the amount of the additional limit) or as a stand-alone solution through another credit insurer.

### Investment goods insurance (IKV)

When it comes to bad debt losses on capital goods, such as plant and machinery, the losses are usually in the millions and can quickly threaten the existence of companies. Particularly in the case of large orders and project business, the risk of default increases due to longer terms. To minimise the default risk of these long-term transactions, credit insurers offer special policies with terms of up to 60 months that are tailored to the specific hedging needs. In addition to the classic del credere risk, it is also possible to hedge the manufacturing risk.

## Interview

*Mr Liebold, how do you see the development of Atradius in recent years?*

We were able to maintain intensive and open communication with customers and brokers in difficult times and succeeded in finding solutions. Instead of looking in the rear-view mirror, we are looking more at new business models, the order situation, soft facts and topics such as digitalisation and ESG. With this sustainable business policy, Atradius has established itself among its business partners as a reliable sparring partner with an excellent reputation and a market share that has increased by around 10 percent since 2014.

*What do you attribute your excellent reputation in the market to?*

We regard the outstanding feedback from the broker market and their high number of business referrals as a sign that we are trusted to provide top service to our customers. This is also confirmed by our customer satisfaction surveys. This has increased to 89 per cent in the past crisis years - two per cent more than in 2017. We scored particularly well in terms of service and staff expertise, claims handling and speed of service.



Frank Liebold, Country Director Germany der Atradius Kreditversicherung

*What topics are on your agenda?*

Currently, there are three topics that we are occupied with: the digitalisation of our internal processes, lean IT-supported processes for our customers and the use of artificial intelligence to further improve our risk decisions.

*How do you see the (credit insurance) market in 2030?*

We will have extended our quality leadership and increased our market share in 2030. Fintechs, insurtechs and new platform providers are going to expand the market. With the right partners, we believe that we will therefore have developed new successful concepts.

Thank you very much for the interview.

## Operating globally

### **BARDO – Internationaler Verband der Kreditversicherungsmakler e. V.**

As a founding member of BARDO - Internationaler Verband der Kreditversicherungsmakler e. V. (International Association of Credit Insurance Brokers), we as an association pursue the common goal of demanding, promoting and maintaining fair and transparent competition in performance on the national and international credit insurance market. The Association of Credit Insurance Brokers was founded in Hamburg in 2013 and currently comprises 24 well-known credit insurance brokers - including Germany, Europe and all over the world.

The members are united in their endeavour to support our customers in active receivables management and the assessment of risks. We help to find the right protection against bad debt losses or solid surety bonds for entrepreneurial activities.



### **AU Group Assurance Universelle**

As a partner of the AU Group, we belong to one of the largest global independent broker networks and are thus in a position to accompany our customers worldwide in their activities abroad with the usual high quality. Through the AU Group, we can offer you solutions and professional support in many different countries.

We create the necessary transparency in the international markets for our customers worldwide, uniform policy wordings as well as local support for the contracts on site in the national language.







# Die Lösung für Ihren internationalen Zahlungsverkehr

Transparent, einfach, schnell.

- In über 30 Währungen Zahlungen senden, empfangen und tauschen
- Payment Tracker zur Verfolgung Ihrer Zahlungen in Echtzeit
- Maßgeschneiderte Devisenabsicherung
- Persönlicher Ansprechpartner, der Sie in allen Belangen unterstützt



statista

**1000**  
Europe's Fastest  
Growing Companies  
**2022**



[de.ibanfirst.com](https://de.ibanfirst.com)

Tel.: 089 26 20 06 44

# Payment arrangements in the cross-hairs of insolvency avoidance

Supply relationships are regularly long-term and based on a fundamental principle of business, mutual trust. This trust extends primarily not only to the supplier's delivery quality, but also to the customer's payment reliability. This principle, which appears to be self-evident in fact and morally, presents considerable problems in legal terms when the customer is in economic difficulties.

## Initial situation

As early as 2012, the Federal Supreme Court caused a surprise in its so-called Father Christmas decision of 6 December 2012 by awarding an insolvency administrator, who had been unsuccessful in the lower courts, a payment claim based on a challenge of intent (Section 133 InsO). A creditor had financially supported their customer to overcome an insolvency that had already occurred by entering into a long-term instalment payment agreement with them. The debtor nevertheless went bankrupt years later and the creditor was obliged at the end of a lengthy process to repay the instalments received to the insolvency estate. The SME sector was subsequently shaken by another case, which the FAZ entitled "Wie ein Blitz aus heiterem Himmel (Like a bolt from the blue)" in 2015. Here, too, a creditor who had a long-standing business relationship with their debtor (a communications technology company) and supported them in a liquidity bottleneck with an instalment payment agreement was ordered to reimburse all instalment payments to the insolvency estate after the latter's subsequent insolvency. Even the creditor's subsequent insolvency followed in this case.

## Temporal and legal problems

Almost all of these and other decisions have in common that periods of up to 15 years elapse between the contestable act, i.e. the payment to the creditor/supplier, and the final decision on the contestation request of the insolvency administrator. Only then does a supplier know with legal certainty whether they may keep the payments received or must return them to the insolvency estate.

In addition to this time factor, the decisions focus in their insolvency law assessment on whether the debtor acted with the intent to disadvantage their creditors and whether the potential opponent of avoidance, i.e. the supplier, had knowledge of this intent to disadvantage creditors. In its decisions, the Federal Supreme Court derives these legal requirements from an overall view of all circumstances. If the debtor is working "on the edge of the financial abyss", which must be demonstrated by the insolvency administrator after the occurrence of insolvency, their intent to disadvantage creditors is given. Moreover, the debtor's sluggish payment behaviour already indicates that the supplier is aware of an imminent or already existing insolvency. If the supplier had entered into a payment agreement with their customer or otherwise granted the customer a payment facility, it is legally presumed that the supplier was not aware of their customer's insolvency at the time of receipt of payment. The Federal Supreme Court in turn limits this to the effect that the conclusion of an instalment payment agreement is only not an indication of the debtor's insolvency if it is "within the bounds of customary business practice". When this is the case, it is left open by the Federal Supreme Court.



# M&P

It becomes legally problematic in particular if the circumstances that led to the conclusion of the instalment payment agreement or also the implementation, i.e. in particular the agreed payment behaviour, does not take place in accordance with the contract.

## Legal design consequence

In the context of preventive legal advice to suppliers, it is not a matter of advising against the conclusion of instalment payment agreements per se, taking into account this

case law on avoidance. Rather, payment agreements with customers, regardless of their nature, should be guided by a special risk assessment under insolvency law, especially in their legal design, but also in their actual implementation. Another point of view is that in practice, the challenge of the insolvency administrators is often triggered by the pre-insolvency communication between suppliers and customers themselves. Less is more here.

Dr Klaus Matzen



**WIR SIND FÜR SIE DA. PERSÖNLICH. DIGITAL.**

## Ihre Expertengemeinschaft für Kreditversicherungen

Die Expertengemeinschaft der R+V-Versicherungsgruppe bietet Ihnen und Ihren Kunden umfassendes Wissen, individuelle Betreuung und ein einzigartiges Angebot. Kurz: Bei uns stehen Sie und Ihre Bedürfnisse im Mittelpunkt.

Für Ihre Kunden zählt finanzielle Flexibilität: liquide Mittel und verlässliche Zahlungseingänge, um investieren zu können und Krisenzeiten zu meistern. Wir verschaffen und sichern Ihren Kunden diesen finanziellen Spielraum mit unseren individuellen Angeboten.

Profitieren Sie direkt von unseren Experten für Kreditversicherungen.

Jetzt informieren auf [makler.ruv.de/firmenkunden](https://makler.ruv.de/firmenkunden)



Die R+V Versicherungsgruppe

## Surety bond models at a glance

### Warranty for defects guarantee

The guarantor is liable for warranty claims after completion of the work after insolvency of the contractor/debtor. By issuing the surety bond, the client is usually prepared to pay out the retention for warranty claims to the contractor.

### Contract performance guarantee

The guarantor is liable if the contractor is unable to perform the work contract due to insolvency and additional costs arise for the client due to the search for a new contractor. Can also be concluded in combination with a surety bond for defect claims.

### Down payment surety bond / advance payment surety bond

In the event that the contractor demands or requires an advance payment, the client runs the risk that the amount paid will be lost in the insolvency estate in the event of the contractor's insolvency. Through the advance payment surety bond, the guarantor steps in and compensates the client in such cases.

### Surety bond for partial retirement

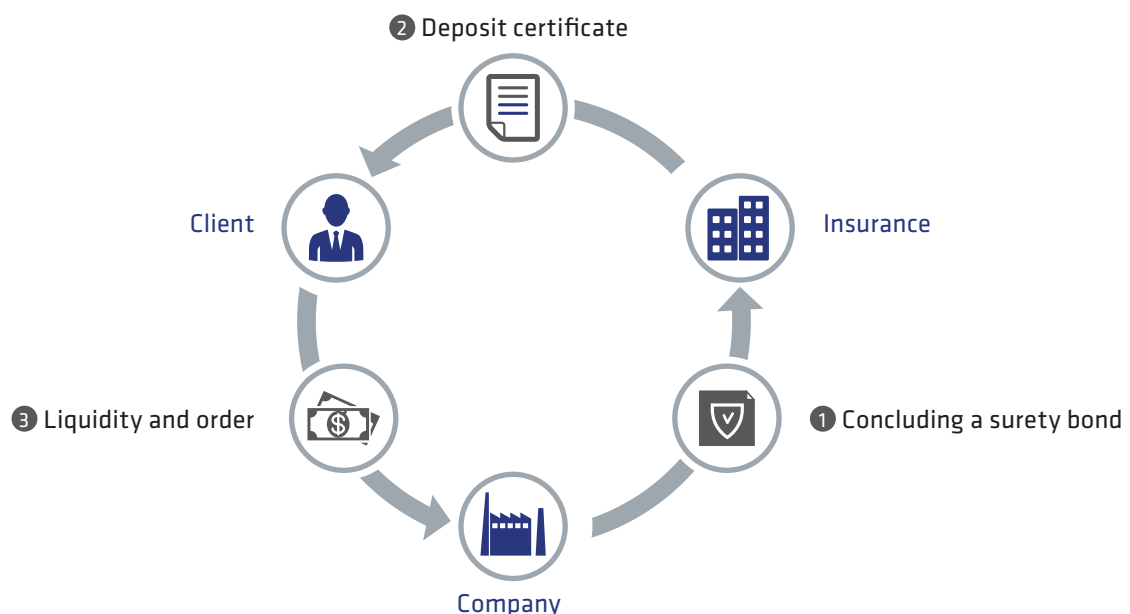
Since 1 July 2004, the Partial Retirement Act (Altersteilzeitgesetz) has required employers to protect their employees' credit balances with a partial retirement scheme. We offer companies the right solution for this by providing surety bonds.

### Time credit hedging

According to many collective and company agreements as well as the Social Code, employers are obliged to secure employees' time credits accruing on compensation accounts within the framework of flexible working time arrangements.

### Insolvency protection for tour operators

According to Section 651k of the German Civil Code (BGB), providers of package tours must - in the event of their bankruptcy or insolvency - prove to their customers that the travel price paid has been secured. Proof of insolvency protection is provided by the issue of security certificates to the travellers.



## Surety bond for the delivery of goods

Insures the supplier of goods against the customer's non-payment (inverted ERV).

## Special forms of surety bonds

- | Building workmen's insurances according to Section 650f BGB
- | Bid surety bonds
- | Surety bonds under the Federal Immission Control Act
- | Surety bonds to secure the hiring out of employees
- | IATA surety bonds
- | Mineral oil surety bonds
- | Leasing surety bonds
- | Process surety bonds
- | Electricity surety bonds
- | Recultivation surety bonds
- | Deconstruction surety bonds for wind farms/solar parks
- | Customs surety bonds

**By the way:** Surety bonds are not sureties, but are related to sureties (in contrast to the surety agreement, the guarantee agreement creates an independent new liability), the credit order, the letter of comfort and the assumption of debt.

## Rental surety bond / rental guarantee

The surety bond is considered a deposit by the tenant for claims by the landlord. This means that cash no longer has to be used, and there is no longer a burden on the bank's credit level.



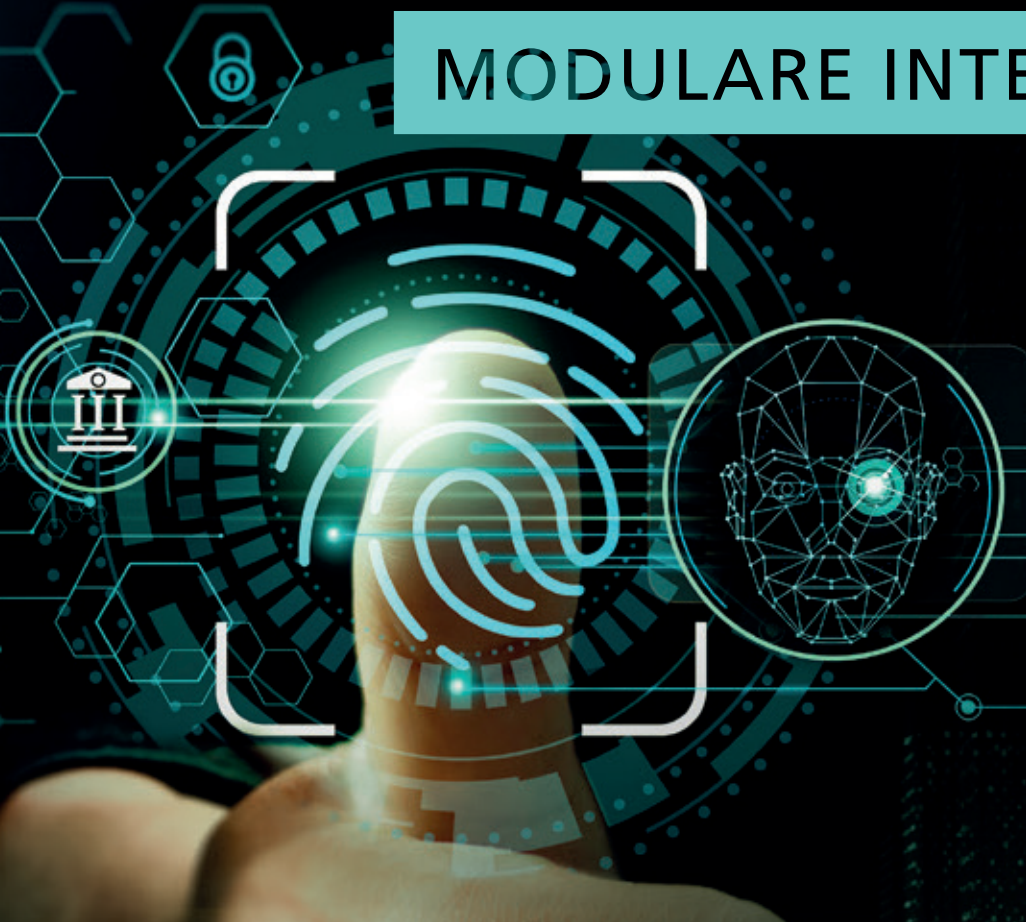


**Know Your Customer**

**RISIKOBEWERTUNG IN ECHTZEIT**

**KOMPLETTE AUTOMATISIERUNG**

**MODULARE INTEGRATION**



Wie gut kennen Sie Ihren Kunden oder Lieferanten? Und dürfen Sie überhaupt Geschäfte mit ihm machen? Um das Risiko innerhalb einer Geschäftsbeziehung verlässlich zu beurteilen, ist die Identifikation und ganzheitliche Überprüfung Ihrer Geschäftspartner essenziell. Nicht nur die reine Bonitätsprüfung. Denn es gilt, regulatorische Anforderungen zu erfüllen – vor allem aber Sanktionen und wirtschaftliche wie reputative Schäden abzuwenden. Das mag zeitaufwendig klingen, ist es aber nicht. Dank einer plattformgestützten KYC-Lösung, die Ihnen in Echtzeit alle relevanten Daten für Ihre Prüfprozesse zur Verfügung stellt – automatisiert, bedarfsgerecht und weltweit.

Mehr Informationen unter [www.schufa.de/unternehmensdaten](http://www.schufa.de/unternehmensdaten)

**Daten – zu Unternehmen, für Unternehmen.**

**Sureness. Business. Success.**

Wir schaffen Vertrauen

**schufa**

## Important protection for your company

Almost every company today tries to protect itself against criminal attacks from outside. Third parties who can gain external access to company data via the EDP or cause fraud scenarios via the EDP represent a major and unforeseeable danger for you.

But the risk is not only with unknown third parties! It is often overlooked that the perpetrators are already sitting in the company: at the cash register, in accounting, in the warehouse, but even sometimes in positions of trust. For companies of any size, such damage can have a fatal impact on liquidity, profitability and asset ratios. In addition to these economic damages, liability risks can also arise for managing directors and board members.

### The benefits to you

- | Protects you from the dangers of rising white-collar crime
- | Counteracts your risk potential through flat hierarchies
- | Complements your company's internal monitoring and control systems
- | Supports you in dealing with image damage
- | Minimises your liquidity losses
- | Assumption of external and internal damage investigation and legal costs
- | Protects against damage from so-called "contaminated sites" that have remained undetected until now
- | Covers expenses to mitigate reputational damage

In addition, we can support you with cyber risk protection.



**[ KONTRAST! ]**

**Steuerliche Beratung | Betriebswirtschaftliche Beratung  
Treuhand- und Beiratstätigkeiten**

KONTRAST Entrepreneure GmbH Steuerberatungsgesellschaft  
Teesdorfstraße 19 · 20148 Hamburg · Tel. 040 219065 00  
Hafenstraße 33 · 23568 Lübeck · Tel. 0451 389730  
info@kontrast-stb.de · [www.kontrast-stb.de](http://www.kontrast-stb.de)

### AKTION STATT REAKTION

Die KONTRAST Steuerberatungsgesellschaften bieten ein umfangreiches Leistungsangebot für Unternehmen und anspruchsvolle Privatpersonen.



# HANSEKONTOR

## **HANSEKONTOR**

### **Maklergesellschaft mbH**

Burchardstraße 17

20095 Hamburg

Phone +49 40 23850400

Fax +49 40 23850403

Mail: [info@hansekontor-makler.de](mailto:info@hansekontor-makler.de)

## **HANSEKONTOR Mitte**

### **Maklergesellschaft mbH**

Hertha-Genzmer-Straße 159

65197 Wiesbaden

Phone +49 40 23850402

Fax +49 40 23850403

Mail: [info@hansekontor-makler.de](mailto:info@hansekontor-makler.de)

## **HANSEKONTOR Nord West**

### **Maklergesellschaft mbH**

Rigaer Straße 1

28217 Bremen

Phone +49 421 68527070

Fax +49 421 68529061

Mail: [info@hansekontor-makler.de](mailto:info@hansekontor-makler.de)

## **HANSEKONTOR Süd**

### **Maklergesellschaft mbH**

Seestraße 7

82211 Herrsching bei München

Phone +49 8152 4849540

Fax +49 8152 4849541

Mail: [t.stephan@hansekontor-makler.de](mailto:t.stephan@hansekontor-makler.de)

## **HANSEKONTOR West**

### **Maklergesellschaft mbH**

Vor den Siebenburgen 2

50676 Köln

Phone +49 221 29295361

Fax +49 221 29295389

Mail: [info@hansekontor-makler.de](mailto:info@hansekontor-makler.de)



[www.hansekontor-makler.de](http://www.hansekontor-makler.de)