DCL vs. SBCL: DETERMINING EX-IM BUYER CREDIT LIMITS TRADE **ACCEPTANCE** FOREIGN BUYER GROUP, LTD. **Existing Customers New Customers** IN UNRESTRICTED COUNTRY ("Ledger" DCL) ("Credit" DCL) (CHECK CLS) Favorable Ledger **Credit Requested** Experience? Exceeds Credit DCL? Requested Limit Request L/C Refer to Required Yes No No Exceeds Ledger DCL? **Submit SBCL** or Cash **Credit Information** Yes Application **Buyer Information** Open Terms up to *lesser of* **Current Credit** Yes No Meets high credit in past 12mo OR Report on File? Requirements? Ledger DCL Credit Yes Report Open Terms Order Credit Request L/C No Yes Favorable? up to Credit Report or Cash DCL Yes **Credit Request Exceeds** Request L/C Ledger DCL? No or Cash

Open Terms up to *lesser* of high credit in past

12mo OR Ledger DCL

Submit SBCL

Application

Yes

No

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