

Trade Credit for SMEs

Apr 2022

1. Login page

There is a new login page to enable you to manage risk applications associated with the applicants and policyholders you manage.

- In the email sent by 'QBE Do Not reply', click on the link and follow the prompts
- Click on Sign In



 Trade Credit for SMEs

Cover your cashflow

An insurance product that protects your business against customer insolvency or protracted payment default, so you can trade with confidence.



[Enquire now](#)

Login page - Continued

The new Single Sign On login page uses secure 2-factor authentication the first time you use the application.

In the first screen:

- Enter your email address
- Click on 'Send verification code'

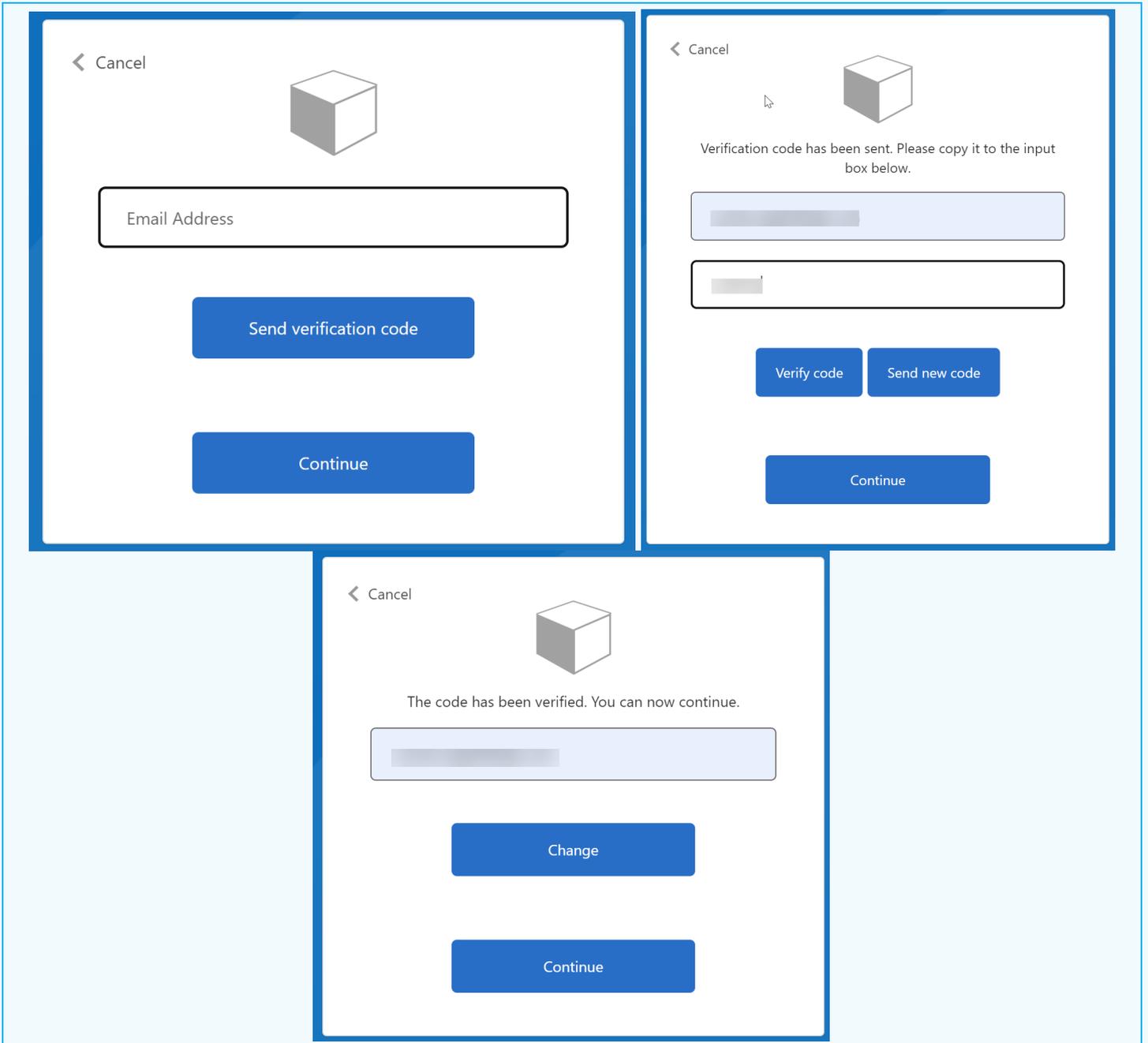
In the second screen:

- Re-enter your email
- Enter the verification code received via email

In the third screen, once the code has been verified:

- Enter your personalised password (8-16 characters, lowercase and uppercase, some digits 0-9 and symbols)
- Click on Continue

After you successfully verified your login details, you only need to provide your details in the login page for subsequent uses.



1. Create a quote

To create a new business or renewal quote, click on 'Start Quote'



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[Learn More](#)

Create a Quote

Click here to start a new business or renewal quotation

[Start Quote](#)

Risk Applications

Apply for Credit Limits or QCheck opinions. Check credit limit coverage for your prospects to support your new business quotation.

[New Application](#)

Activate a Policy COMING SOON

Further details will be announced on this feature soon

[Activate a Policy](#)

Looking for Renewals COMING SOON

Further details will be announced on this feature soon

[Go to Renewals](#)

Quick Links

[Contact our Credit Insurance specialists](#)
[Visit us on LinkedIn](#)

[Trade Credit Insurance](#)

Create a New Business quote

To obtain a New Business quote, complete the New Business Calculator fields:

- Select the relevant Industry
- Enter the turnover (£750K - £10M)
- Select the Policy Maximum Liability required
- Select the Historical Loss Rate
- Select the required Optional extras

If you need to generate a quote summary or NBI form, enter the Applicant's Information and click on the relevant button.
Note: if required, you can add up to an additional four email addresses.

To generate a Renewal quote, click on the Switch to Renewal button and to obtain Credit Limit Indication, click on Go To Application Page.

PREMIUM	
Premium (PPT excluded)	-
Management (VAT is excluded)	-
Total Premium	-

New Business Calculator

Industry

Turnover

Maximum Policy Liability

Loss Ratio

[How do I calculate the loss ratio?](#)

Discretionary Limit

Clauses / Optional Extras

Binding Contracts

Pre Shipment

Consignment Stock

Take-on of Liability

Advertisers Addendum

Contractors Addendum

Self Billing

Additional Applications

QCheck

Domestic Credit Limit

Export Credit Limit

[Reset](#)

[Switch to Renewal](#) →

[Go To Application Page](#) →

QUICK LINKS

[Australia & New Zealand Trade Credit](#)

[Europe Trade Credit](#)

[Log into TCS Broker Portal](#)

[Visit us on LinkedIn](#)

DOWNLOAD LINKS

[SME Approve Trade Credit Insurance Policy Wording \(PDF 189KB\)](#)

[QBE SME Approve - Trade Credit for SME Businesses \(PDF 142KB\)](#)

[QBE SME Approve NBI Form \(PDF 193KB\)](#)

[QBE SME Approve Proposal Form \(PDF 227KB\)](#)

[QBE Trade Credit SME Approve Insurance Renewal Form \(PDF 149KB\)](#)

[Trade credit loss payee instruction form \(PDF 78KB\)](#)

[Credit Insurance Finance House Assignment form \(PDF 105KB\)](#)

Applicant's Information

[Add another email](#) +

[Generate Summary](#)

[Generate NBI form](#)

[Reset](#)

What paperwork do we need?

The NBI and Proposal form must be completed by the broker and sent to the client for signing. Please send your completed forms to TradeCredit@qbe.com

Disclaimer

Please note that this is an indicative, non-binding estimate of the premium payable and is based upon certain assumptions (in accordance with the parameters agreed between us). It is subject to underwriting review, and we reserve the right to vary or withdraw the terms indicated in the event that the assumptions are not met.

Create a Renewal quote

To obtain a Renewal quote, complete the Renewal Calculator fields:

- Select the relevant Industry
- Enter the turnover (£750K - £10M)
- Policy Maximum Liability
- Exposure
- Enter the Policy Loss history data
- Select the required Optional extras

If you need to generate a quote summary or NBI form, enter the Policyholder's Information and click on the relevant button.
 Note: if required, you can add up to an additional four email addresses.

To generate a New Business quote, click on the Switch to New Business button and to obtain Credit Limit Indication, click on Go To Application Page.

The screenshot displays the QBE Renewal Calculator web application. On the left, a sidebar shows a summary of the quote: Premium (GFT excluded), Management (VAT is excluded), and Total Premium. The main content area is titled 'Renewal Calculator' and contains several input fields and sections:

- Input Fields:** Select an industry (dropdown), Turnover (text input), Maximum Policy Liability (dropdown), Current Aggregated Exposure (text input), 3 Year Loss Ratio (dropdown), How many years with GBT? (dropdown), Claims incurred across selected period (text input), Total Premium across selected period (text input), Loss Ratio (0.00%), Renewal Loading (0%), Discretionary Limit (dropdown).
- Endorsements:** A list of optional features with radio buttons: Binding Contracts, Pre Shipment, Consignment Stock, Advertisers Addendum, Contractors Addendum, and Self Billing.
- Limit Applications:** A list of limit types with radio buttons: OCheck, Domestic Credit Limit, and Export Credit Limit.
- Buttons:** 'Reset' button below the Limit Applications section.
- Applicant's Information:** Fields for Company registration number, Applicant's company name, and Email. Includes a link to 'Add another email' and buttons for 'Generate Summary' and 'Generate NBI form'.
- Disclaimer:** A section at the bottom explaining that the NBI and renewal form must be completed by the broker and sent to the client for signing, and that the limits page is not required for renewals.

On the right side of the interface, there is a 'Switch to New Business' button and a 'Go To Applications Page' button. Below these are sections for 'QUICK LINKS' and 'DOWNLOAD LINKS', with a mouse cursor pointing to the 'QBE SME Approve NBI Form (PDF 140KB)' link.

2. Risk applications

To obtain a credit limit indication for a new applicant, click on 'Risk Applications'



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[New Application](#)

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[Visit us on LinkedIn](#)

[Trade Credit Insurance](#)

New Risk application

The new Risk Applications page provides a summary of all existing applications for the applicant (available, pending, cancelled and refused).

- Click on 'Start Now' for a new credit limit indication

Applications

Apply for a new application

Start Now

✔ Available

- BOX & CO PTY LTD
- TESCO DISTRIBUTION LIMITED
- THE BOOTS COMPANY PLC
- TATE & LYLE PUBLIC LIMITED COMPANY

⊙ Pending

- BOX & CO PTY LTD
- METRICON HOMES QLD PTY. LTD.
- MICHAEL ANTHONY CRANSWICK
- TRADELINK PTY LIMITED

✘ Cancelled

- A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD
- A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD
- A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD
- A & Co

⊙ Refused

- METRICON HOMES PTY. LTD.
- BRADLEY JOHN TATTERSALL
- TESCO CORPORATION (UK) LIMITED
- @A COMPANY LIMITED

View all

Email me

Generate document

Go To New Business →

Go to Renewal →

QUICK LINKS

Australia & New Zealand Trade Credit

Europe Trade Credit

Log into TCS Broker Portal

Visit us on LinkedIn

↓ DOWNLOAD LINKS

SME Approve Trade Credit Insurance Policy Wording (PDF 168KB)

QBE SME Approve - Trade Credit for SME Businesses (PDF 140KB)

QBE SME Approve NBI Form (PDF 193KB)

QBE SME Approve Proposal Form (PDF 327KB)

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Credit Insurance Finance House Assignment form (PDF 105KB)

Important

Any indications or available credit limits will only be effective after the policy has been bound and are subject to confirmation at time of binding. The Insurer is currently not on risk and cannot be considered to be on risk until the applicant has received written notice from the Insurer.

New Risk application - continued

Enter the buyer details:

- Name or National ID
- State
- Postcode
- City
- Click 'Search Buyer'

Alternatively, you can upload multiple applications with a csv file following this exact format:

- Column 1: Name
- Column 2: Company
- Column 3: State
- Column 4: Postcode
- Column 5: City

Sample csv file:

	A	B	C	D	E	F
1	Country	Name	Company ID	State	Postcode	City
2	AU	Cheese & Dairy Pty Ltd		NSW	2340	Tamworth
3	AU	Milky Way	123456789	VIC		Warrnambool
4	NZ	Fresh Foods				Wellington

APPLICATION HISTORY

✔ Available

- > BOX & CO PTY LTD
- > TESCO DISTRIBUTION LIMITED
- > THE BOOTS COMPANY PLC
- > TATE & LYLE PUBLIC LIMITED COMPANY

🔄 Pending

- > BOX & CO PTY LTD
- > METRICON HOMES QLD PTY. LTD.
- > MICHAEL ANTHONY CRANSWICK
- > TRADELINK PTY LIMITED

✘ Cancelled

- > A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD
- > A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD
- > A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD
- > A & Co

❌ Refused

- > METRICON HOMES PTY. LTD.
- > BRADLEY JOHN TATTERSALL
- > TESCO CORPORATION (UK) LIMITED
- > @A COMPANY LIMITED

[View all](#)

New Application

Enter buyer details

United Kingdom ▼

Name*

National ID*

State

Postcode

City

Search Buyer ↗

[Go To New Business →](#)

[Go to Renewal →](#)

[Go To Applications Home →](#)

QUICK LINKS

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[Credit Insurance Finance House Assignment form \(PDF 105KB\)](#)

Upload multiple applications

You can apply multiple applications at once by uploading excel file, either attach or simply drag and drop

[Add file](#)

Upload multiple applications

[Submit](#)

New Risk application - continued

Select the relevant Buyer in the list by clicking the tick box

Select your buyers

✕

<input type="checkbox"/>	BUYER'S NAME ▼	NATIONAL ID ▼	REGISTERED ADDRESS ▼
<input checked="" type="checkbox"/>	@TEST PLC		Unit 5, Jupiter House Calleva Park, Aldermaston, RG7 8NN, READING
<input type="checkbox"/>	ELEC TEST (SOUTH EAST) LIMITED	12034976	71-75 SHELTON STREET, WC2H 9JQ, LONDON
<input type="checkbox"/>	EUROFINS FOOD TESTING UK LIMITED	05009315	WESTWAY ESTATE, W3 7XR, LONDON
<input type="checkbox"/>	INTERTEK TESTING MANAGEMENT LTD	00948153	33 CAVENDISH SQUARE, W1G 0PS, LONDON
<input type="checkbox"/>	T.E.S.T. LIMITED		Glen Ho, 200-208 Tottenham Court Rd, W1T 7LJ, LONDON
<input type="checkbox"/>	T.E.S.T. PLC		63-66 Hatton Gdn, EC1N 8LE, LONDON
<input type="checkbox"/>	Test		287 Birstall Road Birstall, LE4 4DJ, LEICESTER
<input type="checkbox"/>	TEST		Trtr Rtrt, DE56 1HX, BELPER
<input type="checkbox"/>	TEST CARD RECORDINGS LIMITED	08406126	33 HENDHAM ROAD, SW17 7DH, LONDON
<input type="checkbox"/>	Test Company		The Point 37 North Wharf Road, W2 1AF, LONDON

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« < 1 2 > »

Can't Find My Buyer
Submit

New Risk application - continued

Select the Additional Details and then Credit Limit

Step: 2/2: Submit Application

Submit Application

@TEST PLC

Additional Details

Client Reference

ABC123

Amount*

£120,000

Amounts will be rounded up to the nearest thousand

Buyer's Legal Form

Limited ▼

Application Type

Credit Limit

Submit

New Risk application - continued

The application displays the result of the application:

- Limit Available – click on 'Generate document' to generate a pdf with the Credit Limit Indications
- Application pending
- Cancelled
- Refused



Limit Available



(UK) LIMITED

A limit of GBP 120,000 is available.

Application ID 5702046

[Generate document](#)



Application pending

TEST THAT PTY LTD

This Application has been referred for further assessment. You can check back for updates on the status in the application history.

Application ID: 5700173

[Back home](#)



Application cancelled

**A W NICHOLSON PTY LTD & KANE
CONSTRUCTIONS PTY LTD**

Your application has been cancelled as requested.

Application ID: 5699952

[Back home](#)

Application History

Click [View all](#) to view the full application history

APPLICATION HISTORY

✔ Available

- > A B S LOGAN PTY LIMITED
- > A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD

🕒 Pending

- > TEMP AU 01
- > TMP JEN
- > TRADELINK PTY LIMITED

✕ Cancelled

- > THE BOOTS COMPANY PLC
- > A W NICHOLSON PTY LTD & KANE CONSTRUCTIONS PTY LTD

🚫 Refused

- > BRADLEY JOHN TATTERSALL
- > Bradley

[View all](#)

Application History

The Application History table provides a summary of all applications. The Application History buttons at the top allow you to filter applications based on their status (Available, Pending, Refused and Cancelled).

You can select the relevant application and Appeal or Cancel it and Export to Excel as well as Generate a pdf summary.

Application History

✔ Available
✔ Pending
✔ Refused
Cancelled

✕

<input type="checkbox"/>	Buyer's Name	National ID	Client Reference	Application Date	Processed Date	Requested Limit	Available Limit	Insured Comments	Response Code
<input type="checkbox"/>	METRICON HOMES PTY. LTD.		NOTRECEIVED	22/03/2022	28/03/2022	£1,000		Non Insurab...	
<input type="checkbox"/>	BOX & CO PTY LTD		NOTRECEIVED	25/03/2022		£100,000,000			
<input type="checkbox"/>	BRADLEY JOHN TATTERSALL	39874750742	NOTRECEIVED	25/03/2022	25/03/2022	£1,000			Not an insu...
<input type="checkbox"/>	TESCO CORPORATION (UK) LIMITED	SC208935	NOTRECEIVED	25/03/2022	25/03/2022	£1,000			Based on th...
<input type="checkbox"/>	@A COMPANY LIMITED	04066366	NOTRECEIVED	25/03/2022	25/03/2022	£1,000			Based on th...
<input type="checkbox"/>	TESCO DISTRIBUTION LIMITED	02972724	NOTRECEIVED	25/03/2022	25/03/2022	£2,000			
<input type="checkbox"/>	THE BOOTS COMPANY PLC	00027657	NOTRECEIVED	23/03/2022	23/03/2022	£1,000			
<input type="checkbox"/>	@A COMPANY LIMITED		NOTRECEIVED	23/03/2022	23/03/2022	£3,000			RRC06

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« 1 2 3 4 5 6 7 8 9 10 · Next 10 »

Appeal
Cancel Application
Export to Excel
Generate Document