

Information on Covid-19

Tuesday, November 17th, 2020

FREQUENTLY ASKED QUESTIONS

— How to benefit from credit mediation to negotiate a rescheduling of bank loans with your banks ?

How does it work?

Credit mediation is a public scheme designed to assist companies experiencing difficulties with one or several finance partners (banks, lessors, factoring companies, credit insurers, etc.).

Companies may benefit from credit mediation throughout the national territory thanks to the action of the 105 credit mediators that are the directors of the Banque de France in mainland France and the directors of the issuing institutions in the French overseas departments.

How to benefit from it?

You may call upon credit mediators on their [website](#).

Within 48 hours, the credit mediator should contact you, assess the receivability of your request and establish a plan of actions. The mediator reaches out to the concerned banks.

The credit mediator may gather the financial partners of your company to identify and resolve the deadlock point as well as to suggest a solution to the stakeholders.