

International Trade

International Trade loans provide long-term financing to businesses that are expanding because of growing export sales, or that have been adversely affected by imports and need to modernize to meet foreign competition.

Businesses can use International Trade loans for fixed assets for construction, building, real estate equipment, and for working capital for export transactions.

Maximum loan amount	\$5 million
Maximum SBA guarantee %	90%
Interest rate	Lenders and borrowers can negotiate the interest rate, but it may not exceed the SBA maximum
Eligibility decision	Made by the SBA
Loan maturity	10 years for permanent working capital, up to 10 years for machinery and equipment or the useful life of the equipment (not to exceed 15 years), and up to 25 years for real estate.
SBA turnaround time	5-10 business days
Credit decision	Made by the SBA