

1. Do you believe that TRUST and UNDERSTANDING between Owner & Banker is more essential for making a good deal than borrowing CHEAP MONEY as the end-goal?
 TRUST/UNDERSTANDING CHEAP MONEY
2. Is it easier to borrow money for specific types of project in one place or another?
 YES NO
3. Do Dutch customers get a better deal from Dutch banks?
 YES NO
4. Do you have to be a German to be comfy with a German bank?
 YES NO
5. Do German, Dutch and Norwegian Banks real need a London Office?
 YES NO
6. Are there real differences in law and practice between the major lending jurisdictions?
 YES NO
7. Which legal system do you choose for preference for ship finance transactions?
.....
8. Which jurisdiction do you try hardest to avoid?
.....
9. Do rates vary between countries and across borders?
 YES NO
10. Should shipping ditch the US dollar and switch to the Euro?
 YES NO
11. Do banks look more at what their competitors are doing than they do at the risks faced by their clients?
 YES NO
12. Is ship finance a global industry or a series of global villages?
 YES NO
13. Are banks best equipped to assess risk and clients, or should they use other bodies?
 YES NO

Your Name: