



Hello Sir/Madam,

- 1.Lender: Financial coordinator, Investor's partner, and representative.
- 2.Borrower: Funds receiver, Investor to the provided funds
- 3.Investor: Funds Provider, Original Lender.
- 4.Legal team: verification authenticity of documents

TRANSACTION PROCEDURE:

- A. We shall carry our Financial, Corporate and Due diligence investigations on the Borrower's company after the successful investigation and confirming the authenticity of the Borrower's company / identification by the Legal/Finance Department, The Lender and Borrower execute, sign and initial this Deed of Agreement, which thereby automatically becomes a full commercial recourse contract to be lodged by both parties for initiation of Swift Transmission.
- B. Within Three (3) Banking Days after the assigned legal departments has successful verified the authenticity of the Borrower's document, The Lender financial department shall send a copy of Approved bank instrument Letter and Letter of Intent to Complete, Sign and Stamp.
- C. Within Two (2) Banking Days after the financial department has received and Confirm the Borrower's sign and stamp Letter of Intent, We shall issue on behalf of the investor (Funds Provider) a copy of Signed Contract to the Borrower to Complete and stamp then send back Countersigned to the Lender or its legal representative to complete contract.
- D. Within One (1) Banking day after the Lender receives from the Borrower, the Countersigned Contract, The Lender will issue a signed copy of payment invoice and a copy of Irrevocable



Payment Guarantee Undertaking IPGU/Refund Payment Guarantee Undertaking RPGU that will be duly signed and stamped by the Lender's banker which guarantees that any delay or default from the investor's side, on Borrower's first request all deposit made will be refunded along with 1% penalty fees by us (the Lender company)

- E. Within One (1) Banking day after receive the signed copy of payment invoice and a copy of Irrevocable Payment Guarantee Undertaking IPGU/Refund Payment Guarantee Undertaking RPGU, The Borrower shall deposit only the Credit insurance fee which is 30% of the total amount required for processing the business loan via Swift MT103 by direct wire transfer into the investor's provided Banking Coordinates in the amount of Euro/USD XX,000.00. The penalty for failure of performance from either the Lender or the Borrower is 1% of the Total Face Value of the Business Loan.
- F. Within Three (3) banking days after confirmation of 30% deposit of the Credit insurance fee for the Business Loan via Swift MT103 in Lender's nominated bank account; the Investor will transfer business Loan (Cash Loan) via Swift MT103 to the Borrower's Provided Bank Account.
- G. Borrower sends out leasing fees 3% LTV per annum by Swift MT103 to the Lender's nominated Bank account with the initially 70% balance for Credit insurance fee by wire transfer within Five (5) Banking days upon delivery and confirmation of the Business Loan via Swift MT103 in the Borrower's nominated Bank account.
- H. Any unauthorized calls by any party or its representative lawyers/ business partners to probes or communication in an improper way to bank(s)/intermediaries in this transaction shall be prohibited and this contract terminated.



- I. Any private contact, meeting or communication by the borrower to the investor without the awareness of the lender in this transaction shall be prohibited and this contract will be terminated. All parties must CC others when sending out mails.

SCHEDULE OF BANK TRANSMISSION AND PROCESSING FEES FOR BUSINESS CASH LOAN

Business Loan Face Value (USD/EURO/GBP)	Total credit insurance processing charges that is required to complete the loan process.	
	(100%) Processing fees	(30%) Credit insurance deposit
1M – 5M	100,500.00	(30,150.00)
6M – 10M	150,900.00	(45,270.00)
11M – 20M	201,000.00	(60,300.00)
21M – 30M	267,000.00	(80,100.00)
31M – 50M	333,500.00	(100,050.00)
51M – 100M	400,300.00	(120,090.00)
101M – 200M	501,300.00	(150,390.00)
201M – 500M	617,000.00	(185,100.00)
501M – 999M	734,000.00	(220,200.00)
1B – 5B	1,001,000.00	(300,300.00)

Approved by



Mr. Jiaming Chong
Legal Team Officer
Business Finance Limited, Hong Kong.