



Premier Invest Global Liquidity Facility Program

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This document is based on the current information available and includes non-binding estimates as to the services, costs and scheduling for the project contemplated hereby. This document is subject to completion of a mutually-acceptable written agreement and does not constitute a legally binding offer or acceptance by Premier Invest. Premier Invest assumes that the parties will negotiate a legally binding agreement based on the proposal made in this document including detailed service description, assumptions etc.

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Description of Program

Under the Premier Invest Global Liquidity Facility Program, **Premier Trading Services FZCO (“PTS FZCO”)** – a subsidiary of Premier Invest – provides Banks and Financial Institutions with Short-Term Revolving Liquidity Facilities in G7 currencies.

Using trade instruments like Letters of Credit and Standby Letters of Credit, PTS FZCO leverages liquidity pools and credit ratings of its global investment grade trading partners to provide competitive short-term liquidity facilities to eligible corporates and financial institutions in Africa, the Middle East, Asia Pacific and the Caribbean. Facility drawdown tenor can be flexibly extended, and funds can be used for general corporate purposes.

Structure and Framework

Parties to the Transaction

International Trading House



Commodity Trader/Exporter/Seller, Letter of Credit Beneficiary and Liquidity Provider

Local Financial Institution



Issuing Bank, Liquidity Recipient and LC Issuer

International Trading House's House Banks



SBLC Issuer, Discounting, Negotiating and Confirming Bank

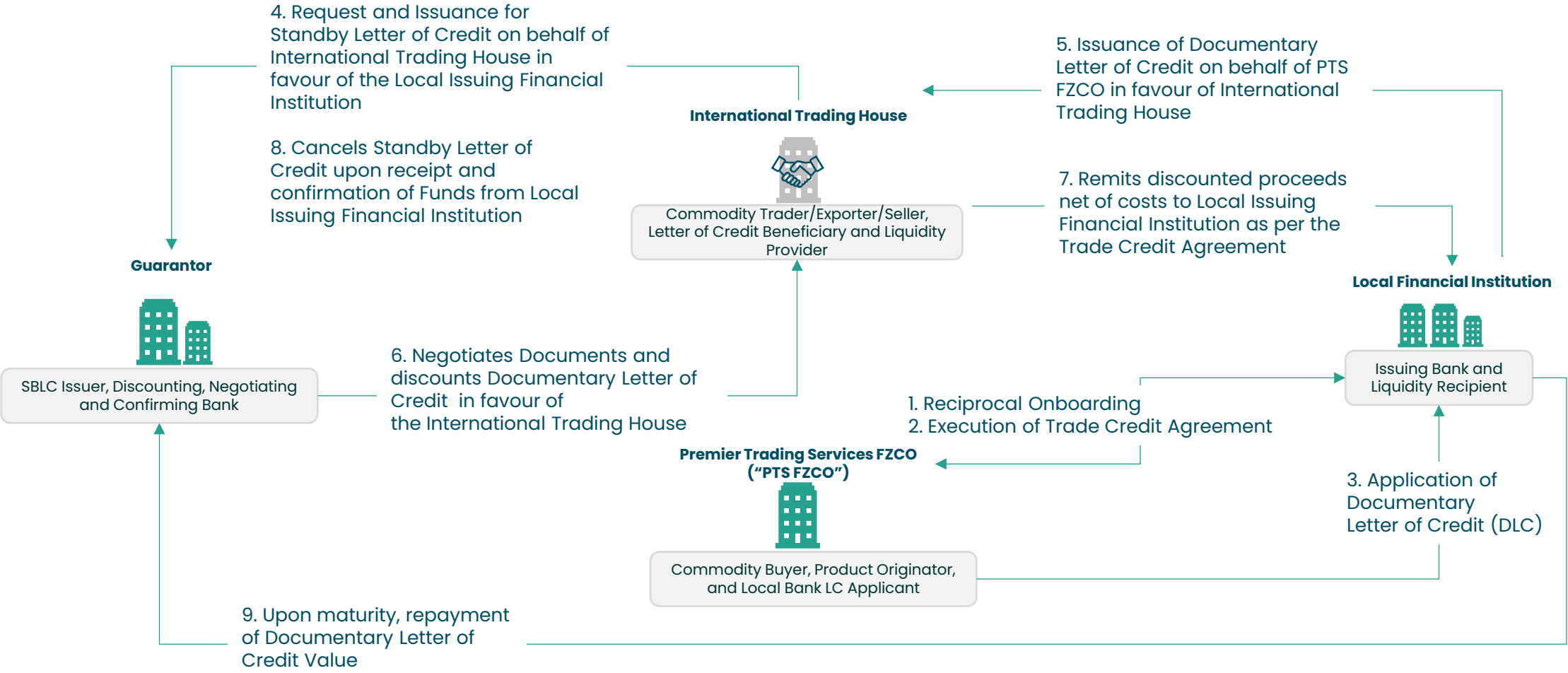
Premier Trading Services FZCO ("PTS FZCO")



Commodity Buyer, Product Originator, and Local Bank LC Applicant

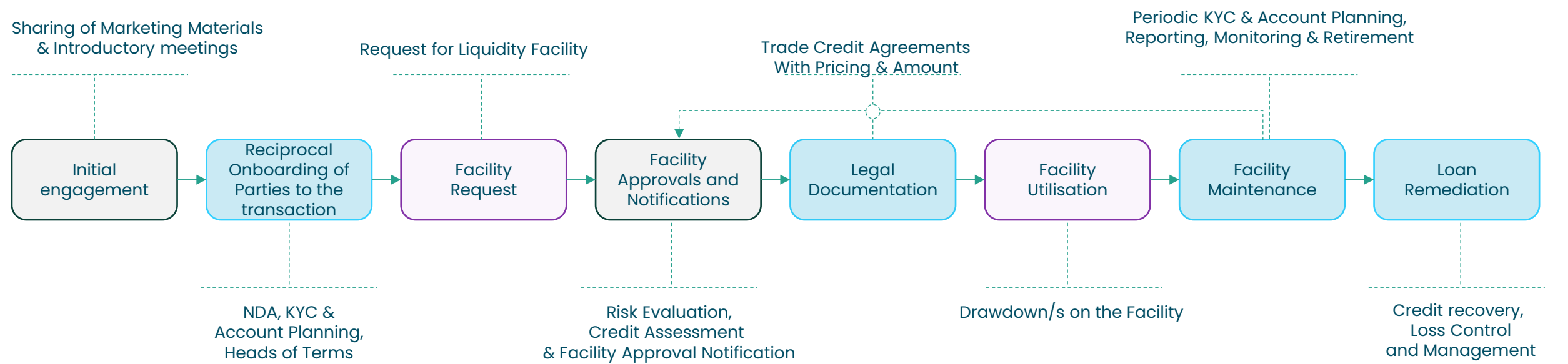
Structure and Framework

Overall Transaction Financial and Documentary Flow



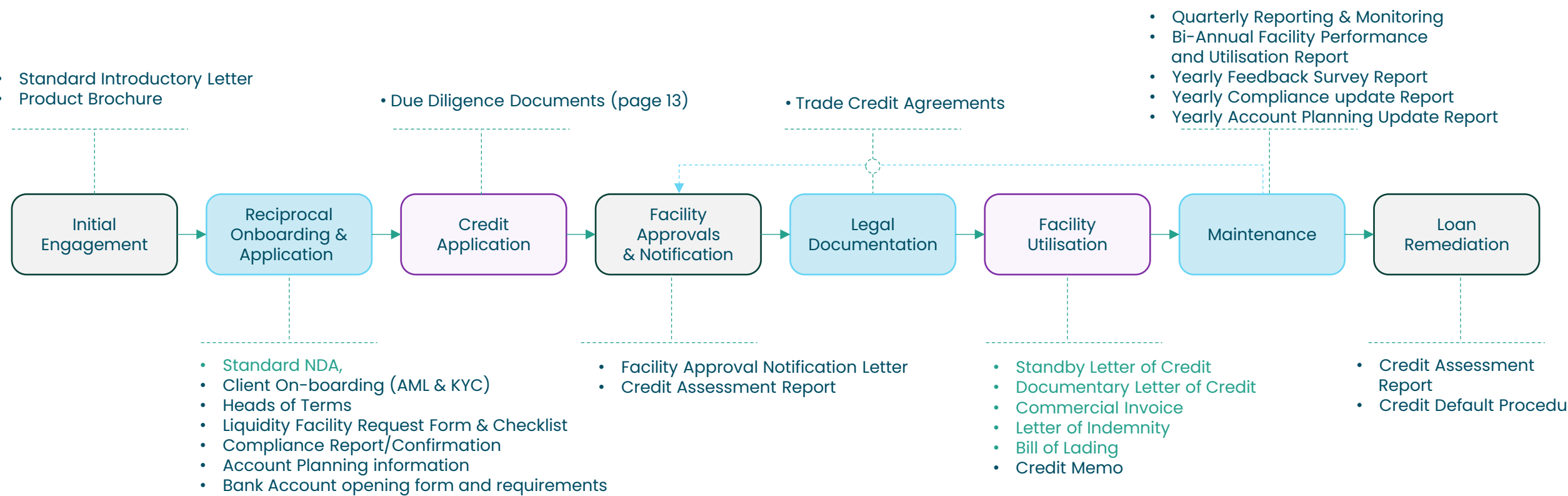
Transaction Value Chain

Process Flow



Transaction Value Chain

Documentation Flow



Heads of Terms (1/3)

Product Structure	
Beneficiary	Local Financial Institutions
Provider	Premier Trading Services FZCO (" PTS FZCO ")
Guarantor	Local Financial Institution
Facility Type	Short Term Revolving Advance under structured trade instruments
Security	unsecured
Facility Amount and Currency	[tbd], G7 tradable currencies available
Uses and Purposes of the Funds	General Corporate Purposes and Lending
Facility Tenor	Uncommitted for 2 years, drawdowns 180 days
Facility Drawdown Tenor	180 to 360 days maximum
Interest Rate	Base rate + Margin [tbd]

Heads of Terms (2/3)

Product Structure

Issuing Bank	Local Financial Institutions
Letter of Credit	Irrevocable deferred payment Documentary Letter of Credit for an amount up to \$X to be issued by Local Financial Institution in favour of Seller
Letter of Credit Applicant	PTS FZCO
Letter of Credit Security	Standby Letter of Credit issued by Investment Grade Bank of International Trading House
Letter of Credit Beneficiary	International Trading House
International Trading House's Banks	SBLC Issuer, Discounting, Negotiating and Confirming Bank
Facility Instruments	• Standby Letter of Credit • Documentary Letter of Credit • Advances
Repayment Obligation	• At Maturity Issuing Bank to make bullet Repayments of Letter of Credit Value to Sellers Bank • Seller instructs their Bank to cancel corresponding Standby Letter of Credit Instrument
Facility Documentation	• Trade Credit Agreement between the Letter of Credit Applicant and the Issuing Bank • Standby Letter of Credit • Documentary Letter of Credit • Framework Agreement between Seller and Buyer

Heads of Terms (3/3)

Product Structure	
Covenants of Local Issuing Financial Institution	• Reporting of Quarterly, Half-Year and Yearly audited/management financial statements
Conditions Precedent	• KYC, Legal and Regulatory Compliance • Execution of Trade Credit Agreement • Satisfactory Due Diligence of Seller
Events of Default	• Failure to pay Fees, Interest or Principal • Material misrepresentation • Insolvency or Bankruptcy
Applicable Law	• The Agreement shall be governed by and construed in accordance with laws of England. The courts of England shall have exclusive jurisdiction to settle any dispute relating to or arising under this Agreement

Key Benefits

Instant, alternative source of financing

- ❖ Funds are essentially customer deposits supported by trade instruments
- ❖ Available in multiple currencies within five (5) days following request

Optimises the Bank's balance sheet

- ❖ LCs are off-balance sheet and SBLC backed
- ❖ Proceeds are treated as customer deposits and not as a loan; this enhances liquidity ratios and borrowing capacity
- ❖ No collateral required from the Bank

Straightforward process with minimal documentation

- ❖ A Trade Credit Agreement, an Import LC and a Standby LC are the only documents involved
- ❖ No additional operations processes or staff training is required

Flexible tenor and unrestricted use of funds

- ❖ Tenor can be extended by rolling over the facility at maturity
- ❖ Use of funds for general corporate purposes

Eligibility Criteria

Local Bank Onboarding and Eligibility Criteria

Product is open to all Financial Institutions (Commercial Banks, Central Banks) subject to the satisfactory due diligence and credit approval of the Liquidity provider upon provision of the following documents:

1. Duly completed KYC/AML Onboarding Form
2. Copy of Certificate of Incorporation or Company Registration
3. Copy of Memorandum and Articles of Association or Company Statutes
4. Copy of Current Banking license
5. Certified IDs and CVs of Members of the Board of Directors & Senior Management of the Bank
6. Compliance Policies and Manuals: Anti Money Laundering, Anti-Bribery and Corruption (ABC) Policy;
7. Latest 3 years annual audited Financial Statements and latest Management Accounts
8. Approved list of authorized signatories
9. Exchange of RMA/SWIFT Keys with the International Trading House's house Banks for all Banks' subsidiaries
10. Any other information as may be required by the Liquidity Provider on regular basis

The credit due diligence process is based upon fundamental principles of:

- ❖ Positive financial statements,
- ❖ Strong corporate governance,
- ❖ Clear and balanced shareholder structure,
- ❖ Existing trade finance operations, and
- ❖ Strong AML & ABC Policy

All Enquiries and Application should be addressed to **Premier Trading Services FZCO** Team: tradeco@premierinvest.com

Documentation Requirements

Check-List

Documents to be provided by the Financial Institutions:

1. Duly completed KYC/AML Onboarding Form
2. Due Diligence Documents : [Please see Page 12 for Documentation List]

Process Documents (Templates provided by PTS FZCO)

1. NDA
2. Trade Credit Agreement
3. Letter of Credit
4. Payment Notification
5. Standby Letter of Credit
6. Credit Memo
7. Cancellation Notification

Performance Monitoring Reports to be provided by PTS FZCO

1. Quarterly Reporting & Monitoring
2. Bi-Annual Facility Performance and Utilisation Report

Account Planning & Quality Assurance Documents and Reports

1. Yearly Feedback Survey Report
2. Compliance Report & Yearly Compliance Update Report
3. Account Planning & Yearly Account Planning Update Report

Frequently Asked Questions (1/2)

Questions	Answers
What are the key benefits of Premier Invest's Global Liquidity Facility	• Instant, alternative source of financing • Optimises the Bank's balance sheet • Straightforward process with minimal documentation • Flexible tenor and unrestricted use of funds
Who can access the Global Liquidity Facility?	Licensed and regulated financial institutions with strong financial and compliance profiles.
How does the liquidity facility work in practice?	It is a structured trade finance product enabling instant access to short-term liquidity through the pre-payment of deferred Import LCs issued by your institution to Premier Trading Services FZCO. We will provide an SBLC issued by international Grade A international Banks as a guarantee on the LCs issued by your Bank.
How does our Bank onboard the program to obtain access to liquidity?	In accordance with your Bank's onboarding and account opening procedures, you will onboard Premier Trading Services FZCO as a client, open a Bank account and approve limits within which the LCs will be issued. On providing us onboarding documents outlined on page 13, we will conduct our due diligence to confirm eligibility, after which we will onboard your Bank to the Global Liquidity Facility Program.
How long does is the reciprocal onboarding process take?	It typically less than a weeks to complete onboarding on our end, subject to the provision of all requested documents; however, onboarding Premier Trading Services FZCO as a client, depends on the respective Bank.
How long does it take to access funds after onboarding?	Funds are typically disbursed within 5 business days on request after onboarding is complete
What amount can our Bank have access to?	On completing a financial due diligence, we will notify the bank on access to the facility which can be down at any time to the extend acceptable at the time of request.

Frequently Asked Questions (2/2)

Questions	Answers
What currencies are available under the facility?	USD, EUR, GBP, JPY, CHF, CAD, and AUD. CNY can be provided on case-by-case basis.
Is collateral required to access the liquidity facility?	Proceeds are considered deposits and are unsecured, so no collateral is required. Eligibility is based on financial performance and governance.
What is the pricing on the facility?	Pricing will be determined at the time of the transaction, as it is a function of time, risk, market conditions and acceptance of the lender at the time of the transaction.
What is the facility tenor?	You may secure an uncommitted facility for 2 years; however, each drawdown has a maximum tenor of 180 days – 360 days, which can be continuously rolled-over at maturity.
Is a confirmation required on the DLC and who will be responsible for procuring the confirmation?	Yes; however, the DLC beneficiary will be responsible for obtaining confirmation of the LCs.

Speak to us

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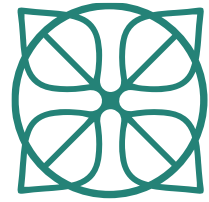
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Unlocking the Power of Capital