PBO-OBS STOCK LOAN

LIQUIDITY SOLUTIONS FOR COMPANIES, EXECUTIVES & ULTRA HIGH NETWORTH INDIVIDUALS.

The Lender, recognized as a leading company in this sector, offers the most extensive range of stock loans and securities-based financing solutions, using its own capital to fund these loans. If you hold liquid, publicly traded stock on any major stock exchange worldwide, they are likely able to assist you with a loan, using your stock as collateral.

WHY CHOOSE US?

- Most stocks qualify for this unique non-recourse stock loan product.
- No personal guarantee is required.
- No credit review is needed.
- No personal income or tax returns are required.
- No business income and no business tax returns are required to get a loan.
- You reap 100% of all the rewards of any appreciation and dividends during the entire loan period.
- No liability for payment of any losses resulting from a sudden drop in the value of the securities pledged as collateral for your loan throughout the entire loan period.
- Up to 80% of the value of your securities with no recourse.
- Low fixed interest rates.

STOCK LOAN FEATURES

- Borrowers must be seeking a minimum loan of **USD 1,000,000** (or the equivalent in a different currency). There is no maximum loan amount.
- Stocks qualify if they have a minimum daily trading volume of **USD 200,000**, or more. Securities are evaluated on a case-by-case basis.
- Interest is paid quarterly in advance at annual fixed rates - case by case.
- Stock Loan terms can be between three to ten years and can be extended at the end of term at the Lender’s sole discretion.
- Dividends and other share-related benefits are disbursed at loan term.
- Eligible securities include stocks and penny stocks. They lend against free trading securities traded on most exchanges worldwide.

PBO-OBS LOAN REQUEST WITH ONBOARDING

- Borrower fills out and returns our standard CIS/KYC and Loan Intake forms.
- Borrower signs our NCNDA and Commission Agreement.
- Borrower sends basic information about the Stocks to be used as loan collateral.

14-DAY LOAN PROCESS:

- **Day 1** Borrower and Lender or his Representative hold a live voice or video call. Borrower (Signatory) must be present during all live voice or video conference calls, after which the 14-day Loan Process starts.
- If Lender requires, they submit a loan request to Lender's Credit Committee.
- **Day 2-3** Lender approves the Terms & Conditions and sends them to Borrower for acceptance.
- **Day 4-5** Loan document is drafted and sent to the Borrower for final acceptance. Once done, Custodian Account details and Agreement are sent to the Client.
- **Day 6-7** Custodian Account opened in the name of the Borrower and Control Agreement executed and filed with Custodian. ***During the entire loan period, ownership of shares remains entitled in the name of the Borrower.***
- **Day 8-10** Non-Title Transfer of collateral from Borrower's Previous Account to Borrower's New Account; title never changes during the entire loan process and the account is set up in Borrower's name. The Custodian Account shows the total of shares deposited for compliance as well as statements.
- **Day 11-12** Tranche Closing Statement is issued with proceeds and fees and sent for Borrower's acceptance.
- **Day 13-14** Lender sends Loan Proceeds by Bank Wire, * ledger-to-ledger (L2L), Transfer to Borrower.

*** ledger-to-ledger (L2L):** https://www.intfiba.com/services-and-products/currency--asset--liabilities--and-equity-transfers/ledger-to-ledger-l2l/ .

NOTE: ***There are <u>no upfront fees</u> charged by The Lender. Any fees charged by The Lender are paid out of loan proceeds, never before the loan closes. There are no breakup fees or other hidden charges. The loan process is easy and secure during the entire loan process. No step in the Loan Process can be skipped or advanced until the prior step in the loan process has been completed.***

At any time during the funding process, if the Lender breaches the Loan Agreement, the Borrower has rights under the Control Agreement to ask for the shares to be delivered back from their Custodian Account to their Previous Account without any penalty from the Lender. Any time before the loan is completed, the Borrower may stop the loan process without any fees, penalty fees or other charges by the Lender. This is a transparent loan process and will only be completed if you the Borrower are comfortable and satisfied during the entire loan process - even up to the day before they wire your funds from the Closing Statement.

If for any reason the Lender does not fund the Borrower, per the Loan Agreement, the Control Agreement and the Custodian would protect the Borrower from any loss of Borrower's shares. At the request of the Borrower, the Custodian holding the shares in Borrower's name would be required to return the shares back to the Previous Account from which they were sent.

This is a reliable transaction that has been proven safe over a decade of loans. It is a secure and systematic exact loan process to guarantee that you are funded and satisfied. The Lender is the only one in the Stock Loan industry that places these safety measures and timelines in place for the Borrower to indemnify that you are funded exactly per the loan documents.

Time periods are estimated above and can be faster or slower depending on the speed of the Borrower at each step to advance to the next step.

ABOUT THE LENDER

Established in 2007 and headquartered in the British Virgin Islands, our Lender is recognized for its solid global presence in the international stock loan market. With a proven track record of financial strength, the Lender utilizes its own capital to fund loans, ensuring reliability and efficiency in every transaction.

10 major benefits for you, the Borrower, of this non-recourse loan:

1) You are not personally liable for the loan.

2) You are not personally guaranteeing the loan, so you may not be required to disclose to others, for privacy many Borrowers prefer this feature benefit.

3) You will have a clean personal balance sheet that leaves room for other refinancing and acquisition financing opportunities that can make Borrowers more attractive to Lenders.

4) The Lender has no recourse against you – The Lender cannot go after you personally if The Lender sustains a huge loss of money on your loan; The Lender takes the loss and all the risk; ***you are not at risk of repaying any losses from a sudden collapse in the price of the securities pledged for your loan.***

5) The Lender’s loan structure provides access to you to ongoing sources of capital with other financial companies because The Lender’s loan is non-recourse.

6) You can walk away from the loan, the day after the loan is funded and not be liable for any future interest payments or principal repayment with The Lender’s non-recourse loan.

7) Your personal credit, financials, income and tax returns do not come into any consideration with a non-recourse loan.

8) In the case of a default, The Lender can only seize the collateral pledged for the loan and cannot go after any of your other personal assets. You are safer with a non-recourse loan and have more options and security than a recourse bank loan or a margin loan.

9) You do not have to disclose liability on financials, partners or other financial lenders, because you are not obligated to pay back the loan and for you this maybe a major benefit and why you may want this structure for privacy so that it does not impact your personal financial statement.

10) You assume less risk and are not subject to the mandatory obligation of a balloon payment. Consequently, if in the future you find yourself without the necessary funds, you have the option to walk away without further liability. In contrast, with a recourse balloon payment loan from a bank or broker, you would be compelled to repay the loan, risking all your assets if the collateral were to depreciate. Our unique non-recourse stock loan offers a significant advantage, allowing you to benefit from any positive appreciation in the value of your pledged securities, without bearing any liability for losses resulting from a sudden decline in the value of the securities pledged for your loan.

DISCLAIMER

The Lenders are not legal or tax advisors. All 10 of these benefits are at the direction of your legal and tax advisors. You should always consult your legal and tax advisor for specific advice on any loan considered.

International stock loans and share loans are offered for global clients in North America, Asia, Europe Share Financing, Middle East, Central America, South America and Africa. The above details on stock loans and security loans available are a general overview. Please refer to terms in Terms/Closing documents for specific terms applicable to you.