

FIMBANK

Product Handbook

March 2019





Corresponding Banking

Date: 10.08.2018

Version No: 1

Product Benefits:

- Correspondent banking is the cornerstone of the global payment system, designed to serve the settlement of financial transactions across country borders. It allows companies and individuals to safely move money around the world and supports and encourages global trade.

Product Specifications:

- Relationship Management
- Limits for trade finance business
- Limits for Treasury
- Placements and Funding
- Maintenance of Vostro/Nostro Accounts
- Clearing of International Payments
- Risk Participations
- Syndications

Why Should Customers Bank With Us?

- International appetite on bank risk
- Long standing global relationships for all major currencies including USD, EUR, GBP, JPY etc.
- Specialised know-how in trade finance

Target Audience:

- Banks and other financial institutions

Pricing:

- Tailor made proposal to satisfactorily address case by case

Cross Sell Opportunity:

- Gives customers accessibility and opportunities in various emerging markets through FIMBank's international reach and connection to financial institutions worldwide.

Department: Financial Institutions /Correspondent Banking

Contact Details: Corinne Lanfranco ☎ (+356) 21322100 ✉ info@fimbank.com



Risk Participation of Corporate Risks to External Parties

Date: 17.09.2018

Version No: 1

Product Benefits:

- Diversification of risk
- Loan portfolio growth
- Fee generation

Why Should Customers Bank With Us?

- Proven track record
- Diversified corporate and/or bank risks
- Excess liquidity deployment

Cross Sell Opportunity:

- New financing opportunities towards the participants

Target Audience:

- Fund managers / Banks

Product Specifications:

- The product offers exposure to selected assets from FIMBank's asset portfolio
- The risk participation is covered by our standard Master Risk Participation Agreement (MRPA). Each new transaction is covered by a separate Offer acceptance by the risk participant
- The risk participation could be on a funded or unfunded basis

Qualification:

- Established institutions looking for new risk participation opportunities

Pricing:

- On case by case basis

Department: Financial Management

Contact Details: Carmelo Occhipinti 📞 (+356) 21322100 ✉ info@fimbank.com

risk



Fund / Mezzanine Finance

Date: 17.09.2018

Version No: 1

Product Benefits:

- High returns on capital
- Relatively low labour intensity
- Tax benefit

Cross Sell Opportunity:

- New financing opportunities towards the participants

Product Specifications:

- The product provides equity and quasi equity through the structure and expertise of the EOS SICAV funds

Why Should Customers Bank With Us?

- Specific expertise in given areas (e.g. trade finance, renewables etc.)
- Straightforward approval process

Target Audience:

- Corporates / Fund managers / Banks

Qualification:

- SMEs with appropriate sales contracts

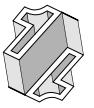
Pricing:

- On case by case basis

Department: Financial Management

Contact Details: Carmelo Occhipinti 📞 (+356) 21322100 ✉ info@fimbank.com





Easisave Account

Date: 26.07.2018

Version No: 1

Product Benefits:

- Easisave is a web-based product, a savings account which pays pro-rata interest on your daily balance.
 - Easisave is easily accessible online, real time & quick to open. Easisave is available for Individuals and/or Joint account holders.
- Easisave facilitates the possibility of placing a designated savings amount into a fixed term deposit at a competitive rate for a chosen term. Interest can be paid either quarterly, semi-annually or annually

Why Should Customers Bank With Us?

- An Easisave Savings Account offers competitive interest rates on both savings and fixed term deposits
- Platform is user friendly
- There are no restrictions on the value of withdrawals and product is free of charge
- International customer support

Product Specifications:

- The interest rate applicable on the Easisave EUR/USD online savings account is variable. Changes to the interest rates offered will be applied at the discretion of FIMBank p.l.c. and in line with the product's terms and conditions
- Each Easisave Savings Account is required to be linked to a reference bank account which must be held individually or jointly with a credit institution within the European Economic Area (EEA) or an individual or joint account held with FIMBank plc and the Burgan Bank Group. The reference account must be denominated in the same currency of the Easisave savings account
- Payments to and/or from third party accounts and/or accounts other than the reference account are not allowed
- An Easisave fixed term deposit can be opened instantly with a minimum amount of EUR/USD 1,000. Account holder/s have the facility to choose the interest frequency (Quarterly, Semi-Annually, Annually or on maturity) in line with the chosen term

Target Audience:

- Targeted to each individual over 18 years of age

Qualification:

- Savings minimum 18 years of age
- Minimum saving deposit is EUR // USD 50.00
- Minimum fixed term deposit is EUR // USD 1000.00

Pricing:

- Free from any charges

Cross Sell Opportunity:

- Once an Easisave Savings Account has been activated, the customer can easily open an Easisave Fixed Term Deposit for a higher return

Department: Central Customer Services - Helpdesk

Contact Details: Chris Trapani or Sue Ellen Scerri ☎ (+356) 21322100 ✉ helpdesk@fimbank.com





FIMBank Direct

Date: 27.07.2018

Version No: 1

Product Benefits:

- Meeting the business needs with a high level digital banking security provided by the FIMBank CAM application (no Internet key needed) through the smart phone.
- Internet banking system supporting corporate and individual accounts
- Manage accounts online 24/7 and perform multiple types of payments in any major currency (i.e)SEPA,NON-SEPA,FIMBanktoFIMBankandInter-accounttransfer
- Schedule periodical payments (i.e) future dated payments or standing order instructions
- Benefit from advantageous corporate fixed term deposit rates, easily accessible online at your convenience
- Direct online access to important account documents such as credit/debit advices, account statements and swift copy of transfers, freely downloadable free of charge

Cross Sell Opportunity:

- Payments processing including Bulk Payments, Standing Orders, high value transfers and FOREX capabilities
- Term deposit initiation

Department: Cash Management Department

Contact Details: Chris Trapani & Lydon Micallef 📞 (+356) 21322100 ✉ info@fimbank.com

Product Specifications:

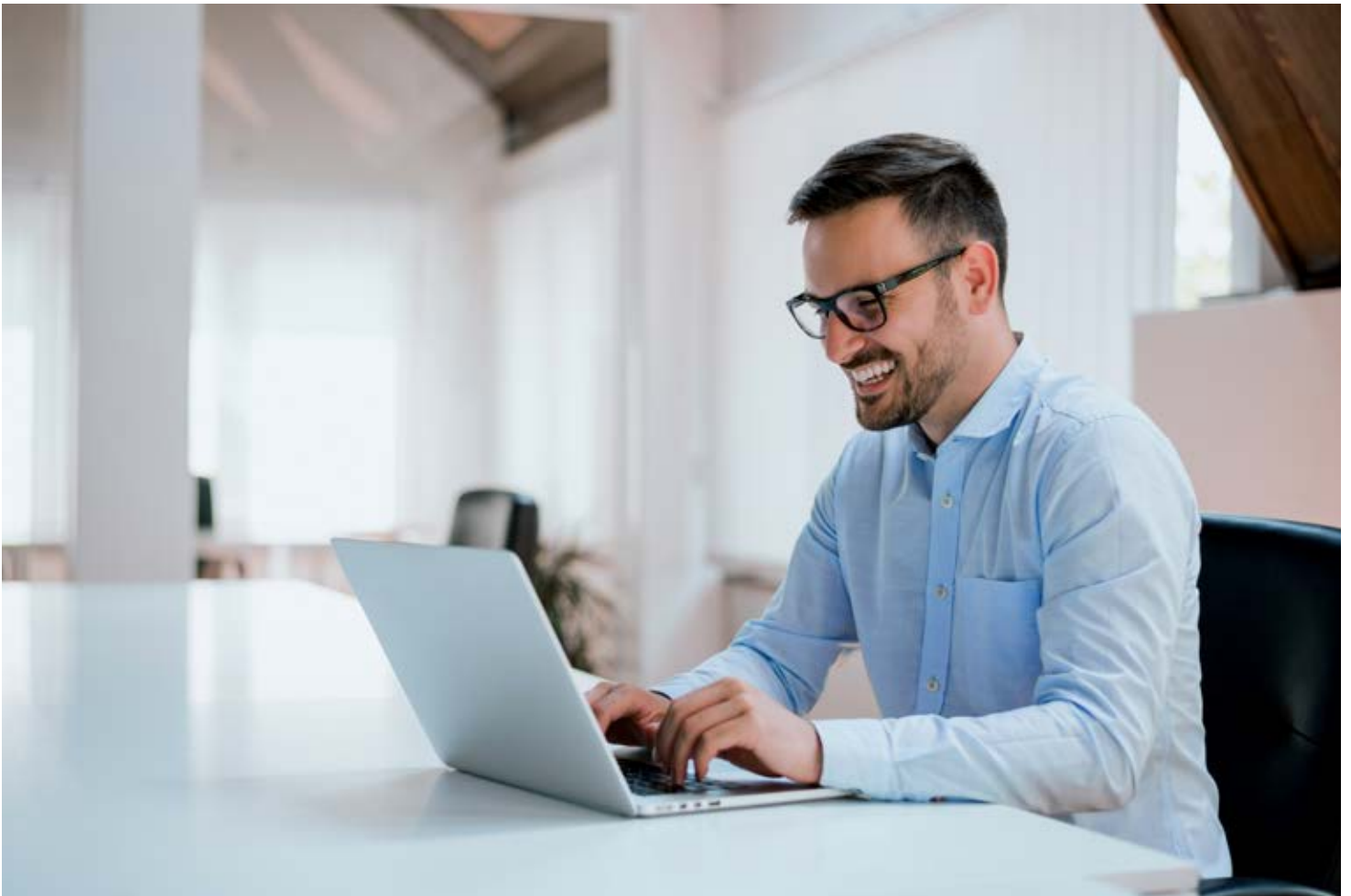
- Full online visibility of; account balances, account activity, account details, account statements, advices, swift copy of transfers
- Payment functionality NON-SEPA, SEPA, FIMBank to FIMBank and inter account transfer with same day option and future dated payments (Scheduled payments and recurring payments)
- Direct communication and notifications via incorporated through mailbox functionality and SMS alerts
- Security tied to smart phone application token (FIMBank CAM App) used for logging in and authorising payments
- View/initiate fixed term deposits (both corporate/retail)

Target Audience:

- Corporate and Individual clients
- Foreign Exchange transactions can be easily managed & processed

Pricing:

- Free from any charges



Business Account

Date: 24.07.2018

Version No: 1

Product Benefits:

- The Business Account is the latest in FIMBank's suite of products that has been designed to facilitate the day-to-day banking requirements for corporates, SMEs and partnerships

The Business Account comes with a range of benefits which include:

- Greater flexibility with fixed term deposits and competitive interest rates in all major currencies
- Improved FOREX services (easy and direct access to our Treasury Support Line and preferred exchange rates with special dedicated shaving)
- Favourable credit facilities and payment options
- International banking support through a dedicated team of Relationship Managers and a specialised Helpdesk
- Possibilities of immediate settlement opportunities for same day, next day and spot options
- Free access to digital banking platform

Cross Sell Opportunity:

- Business Account customers will have access, to all our trade services which can be viewed on FIMBanks website www.fimbank.com

Product Specifications:

- The Business account is available in multi-currencies, promoting a wide choice of international transactions and settlements
- The Business Account offers credit facilities whereby up to 80% of a term deposit amount can be issued as credit facility. This comes with the benefit of securing the initial term deposit amount. Credit facilities include cash secured loans and overdraft facilities
- All Business Account clients have free access to FIMBank Direct, the Bank's secure digital banking platform
- An electronic statement is issued on a yearly basis by default, however can be set to a preferred frequency by the customer (semi-annually, quarterly, monthly, weekly, daily and per transaction)
- Fees for administering the Business Current Account are discussed on a case by case basis
- Direct access to Treasury Support Line and exchange rates with special dedicated discounts. All our clients will be assigned to a relationship manager

Why Should Customers Bank With Us?

- FIMBank is dedicated to provide businesses and other entities with a holistic range of banking services aimed at facilitating their daily operations
- Customer service is at the heart of FIMBank's way of doing business. The Bank's strategy revolves around efficiently catering for corporate and individual needs by providing international banking support through a dedicated team of Relationship Managers and a specialised Helpdesk
- This kind of support allows our customers to focus on their core business, rather than on their banking requirements which are catered for in a tailor-made

Target Audience:

- Corporates, SMEs and partnerships

Qualification:

- Established businesses with international or local banking requirements looking for a reliable partner for their global banking needs

Pricing:

- Fees for administering the Business Current Account are discussed and established on a case by case basis
- Account Opening Fee* USD1,500
- Account Review Fee*
- Term Deposit Balance from 0 to 500,000 - USD1,500
- Term Deposit Balance >500,000 to 1,000,000 - USD1,000
- Term Deposit Balance >1,000,000 and over - USD500
- *Account review fee frequency is risk based
- *Account opening and review fee may be increased up to \$5,000 depending on the company and account profile. Client will be informed by means of a term sheet in this regard
- Account Minimum Balance: Free of charge if the average cumulative balance of all the customers call or current account(s) during any calendar month is more than USD2500 or equivalent. If not a fee of USD100 (or equivalent) per month is applicable
- Inactive Account Maintenance Fee: USD400 p.a. after two years of inactivity

Department: Business Development - Cash Management

Contact Details: Chris Trapani & Sue Ellen Scerri ☎ (+356) 21322100 ✉ info@fimbank.com

Fixed Term Deposits – Corporate

Date: 18.09.2018

Version No: 1

Product Benefits:

- The Corporate fixed term deposit guarantees a fixed interest rate for an agreed period
- Its offered in the major currencies: USD, EUR and GBP
- Amount invested is guaranteed (Secure)
- In the unlikely event of bankruptcy, all fixed deposits are covered by the Malta Depositor Compensation Scheme up to a maximum of EUR 100,000 per depositor, per credit institution
- A credit facility can easily be granted against an active fixed term deposit
- Term deposits offer an attractive return on investment for short to medium term tenors. Periods range from 1 month to a maximum of 3 years
- International banking support through a dedicated team of Relationship Managers and a specialised Helpdesk
- FIMBank offers you the support of a dedicated account officer to assist you in your account opening process
- FIMBank Fixed Term Deposits can be opened/accessed via FIMBank Direct

Cross Sell Opportunity:

- Clients may wish to consider opening a Business Account, a product which facilitates the daily needs of businesses. The Business Account helps our customers in attaining better liquidity management through competitive interest rates, more flexibility in term deposits, preferred foreign exchange, credit facilities and payment services

Target Audience:

- Corporates, SMEs and partnerships that alongside their cash management requirements including FOREX, international payments and credit facilities are also looking at earning a return on their balances

Why Should Customers Bank With Us?

- FIMBank is dedicated to provide businesses and other entities with a holistic range of banking services aimed at facilitating their daily operations
- Customer service is at the heart of FIMBank's way of doing business. The Bank's strategy revolves around efficiently catering for corporate and individual needs by providing international banking support through a dedicated team of Relationship Managers and a specialised Helpdesk. This kind of support allows our customers to focus on their core business, rather than on their banking requirements

Pricing:

- Inward Payment for placement to a term deposit - No charge
- Outward Payments in settlement of term deposits
- EUR SEPA compliant - EUR4 flat
- USD spot payment - USD15 flat
- GBP spot payment - GBP15 flat
- Other currency spot payment USD15 flat or equivalent

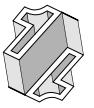
Product Specifications:

- Interest rates are quoted on a per annum basis
- Interest is paid annually or on maturity, whichever comes first
- A contract note containing the terms of your Fixed Term Deposit Account with us will be issued to the client on the first deposit and any other subsequent deposit, following the clearance of funds

Department: Business Development - Cash Management

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Shipping

Date: 08.08.2018

Version No: 1

Product Benefits:

- Financing of mid life to end of life vessels

Cross Sell Opportunity:

- CASA
- Remittance business

Product Specifications:

- Demo finance for up to 90 days
- Pre-demo finance for up to 1 year, extended additionally for 2 years at Bank discretion

Pricing:

- Varies depending on the bank risk purchased/sold

Why Should Customers Bank With Us?

- Market leaders in the ship recycling finance
- Satisfactory track record
- Customer service driven
- Competitive pricing

Target Audience:

- Cash buyers
- Vessel owners

Qualification:

- Shipping industry experience and knowledge

Department:

Shipping - Dubai Branch
Hellenic Branch

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Commercial Real Estate Development Finance

Date: 02.08.2018

Version No: 1

Product Benefits:

- FIMBank provides financing solutions to established developers or businesses for the acquisition, construction and finishing of property for commercial use for resale, lease or own use
- Funding for both acquisition and development on a pro-rata basis 70/30
- Four different lending models designed to cater for most commercial real estate development scenarios

Cross Sell Opportunity:

- Borrowers will be given access to their Service Account through FIMBank Direct
- Company cash flows directed through FIMBank
- Trade finance including issuance of letters of credit, bid bonds and guarantees
- Corporate as well as personal term deposit of surplus funds
- Electronic banking

Product Specifications:

- Non Revolving secured term loan facility Financing on a 70/30 pro rata basis where Bank funds 70% of the cost and the Borrower the remaining 30%
- **CRE Model 1** - financing of the acquisition of land/site and construction/ refurbishment of a structure designed to be utilised for commercial purposes e.g. office blocks, retail complex, warehouses, where the majority of the internal space is planned to be leased out to third parties; Term: average life 7 years with a capital moratorium of 3 years
- **CRE Model 2** - financing of the acquisition of land/site and construction/ refurbishment of a structure designed to be utilized for commercial purposes and sold to third parties (not rented); Term average life of 4 years inclusive of 2 years capital moratorium
- **CRE Model 3** - financing of the acquisition of land and construction/ refurbishment of a structure designed to be utilized for commercial purposes for own business operational use (e.g. hotel, private hospital, aircraft hangar). Term average life 7 years inclusive of a capital moratorium of 3 years
- **CRE Model 4** - financing the acquisition of land and construction/ refurbishment of a structure designed to meet the pre-defined requirements of government, NGO or corporate who would have entered into any agreement, government tender etc. with the Borrower for the utility of the finished premises (eg. old people's home, social housing). Term average life 7 years: capital moratorium 3 years

Why Should Customers Bank With Us?

- A prompt, efficient and personalized service with accessibility to our Relationship Management on a 24/7 basis
- Tailored lending facilities to meet the developers individual project needs
- A fast decision making and processing time
- Competitive terms and pricing

Target Audience:

- Experienced Real Estate developers or businesses with a proven track record of both development, sales
- Businesses with a proven track record in the line of commerce that the Commercial Real estate property will cater for

Pricing:

- Interest: 4.5% to 7 % over 3 month LIBOR and calculated and charged on a quarterly basis
- Loan processing fee: 0.3% to 0.4% flat payable on signing of facility letter
- Disbursement fee: EUR50 flat
- Waiver fee: EUR50 per waiver
- Commitment fee: 0.5% to 1%p.a. charged on the undrawn portion of the loan
- Annual review fee: 0.1%p.a. of balance utilised
- Minimum EUR500
- Quarterly site inspection visits: EUR250

N.B. All other fees charges and professional fees as per the Real Estate - Tariff of charges

Qualification:

- Developers are to be incorporated entities, partnerships or SPVs not sole individual
- Borrowers are to open a service account into which they are to deposit an amount equal to the next interest repayment

Department: Real Estate Department

Contact Details: Jason Zammit 📞 (+356) 21322100 ✉ info@fimbank.com

Residential Real Estate Development Finance

Date: 02.08.2018

Version No: 1

Product Benefits:

- FIMBank provides financing solutions to established developers for the acquisition, construction and finishing of property for resale and directed towards the residential market
- Funding for both acquisition and development on a pro-rata basis e.g. 80/20 , 70/30
- Repayment structure that coincides with the availing of proceeds gained from the project
- Loans repayment after 36 months from acquisition

Cross Sell Opportunity:

- Borrowers will be given access to their Service Account through FIMBank Direct
- Issuance of letters of credit, bid bonds and guarantees
- Corporate as well as personal term deposit of surplus funds
- Electronic banking

Product Specifications:

- Non-revolving secured term loan facility in EUR for a maximum period of 36 months commencing from date of acquisition
- Loan consist of two sub facilitates, the first covering the acquisition the second covering the excavation, construction and finishing of the property
- Disbursements are made on a pro-rata basis whereby the Bank pays out its share e.g.70% and the Borrower pays their share of 30%

Loans are secured primarily by:

- A first registered special hypothec and special privilege on a loan basis on the property being financed. Other security is taken on a case by case basis at the Bank's prerogative e.g
- General Hypotech on a loan basis
- Pledge on bank accounts
- Pledge on company shares
- Pledge on contractors all risks insurance
- Pledge on comprehensive property insurance

Why Should Customers Bank With Us?

- A prompt, efficient and personalized service with accessibility to our Relationship Management on a 24/7 basis
- Tailored lending facilities to meet the developers individual project needs
- A fast decision making and processing time
- Competitive terms and pricing

Target Audience:

- Experienced Real Estate developers with a proven track record of both development and sales

Qualification:

- Developers are to be incorporated entities, partnerships or SPVs not sole individual
- Borrowers are to open a service account and into which they are to deposit an amount equal to the next interest repayment

Pricing:

- Interest: 4.5% to 7% over 3 month LIBOR and calculated and charged on a quarterly basis
- Loan processing fee: 0.3% to 0.4% flat payable on signing of facility letter
- Disbursement fee: EUR50 flat
- Waiver fee: EUR50 per waiver
- Commitment fee: 0.5% to 1%p.a. charged on the undrawn portion of the loan
- Annual review fee: 0.1%p.a. of balance utilised
- Minimum EUR500
- Quarterly site inspection visits: EUR250

N.B. All other fees charges and professional fees as per the Real Estate - Tariff of charges

Department: Real Estate Department

Contact Details: Jason Zammit 📞 (+356) 21322100 ✉ info@fimbank.com

Treasury products: Money Market Deposits

Date: 02.08.2018

Version No: 1

Product Benefits:

- Money Market Deposits: we offer competitive interest rates for different tenors for MM placement in USD, EUR and GBP
- Low risk product
- Good remuneration
- MM products are an important tool for Liquidity Ratio and daily Cash Management

Target Audience:

- Downstream Banks
- Upstream Banks

Qualification:

- MM products are limited to Banks and financial institutions

Product Specifications:

- Currencies: EUR, USD, GBP
- Tenors: negotiable, however MM deposits over 1 month are preferred
- Sizes: negotiable

Why Should Customers Bank With Us?

- We offer institutional customers a product to manage their excess liquidity and an opportunity to earn a competitive remuneration

Cross Sell Opportunity:

- By offering Treasury products and services along with other FIMBank's core business products and services, will strengthen FIMBank as a customer orientated relationship bank

Lead Relationships are key:

- Downstream banks through FI and Treasury for product offering
- Upstream banks through FI and Treasury for product offering

Pricing:

- Pricing: competitive rates are offered depending on our needs, tenors and amounts

Department: Treasury

Contact Details: Tiziri Hamidouche 📞 (+356) 21322100 ✉ info@fimbank.com



Treasury Products: Forex Products

Date: 02.08.2018

Version No: 1

Product Benefits:

Our FX services are relevant for businesses and organizations that:

- Import or export
- Have foreign currency accounts
- Send or receive international payments
- Aim to hedge against price volatility
- Need greater certainty over future income and costs
- Need to manage cash flow more effectively

1. Spot transactions: FX transactions up to T+2

2. FX Forward Contract

2.1. Fixed Forward: Customer can buy or sell a specific amount of foreign currency at an exchange rate fixed at the time he enters the contract, for delivery on a specified future date

2.2. Flexible Forward: Same characteristics than a Fixed Forward with the exception that instead of fixed delivery date, a Flexible Forward offers Customer an 'execution window'—i.e. the buyer may opt for full or partial settlement from a chosen 'Option Date' up to the Maturity Date

3. FX Swaps are a combination of FX Spot and FX Forward in all its characteristics

Cross Sell Opportunity:

- By offering Treasury products and services along with other FIMBank core business products and services, will strengthen FIMBank as a customer orientated relationship Bank and will increase focus on non-interest income

Lead Relationships are key:

- Banks through FI and Treasury
- Corporate clients through RMs and Treasury

Qualification:

High Profile customers (Banks and Corporate) meeting the below criteria:

- Applicable minimum amount per transaction
- Maximum amount according to approved FX limits
- FX Limits: required for Spot and Forward

Settlement:

- Banks: SSIs or over accounts with FIMBank
- Corporate: over accounts with FIMBank

Why Should Customers Bank With Us?

Our Treasury team is dedicated to:

- Meet customer needs involving cross currency transactions (Payments, trade finance, FX risk hedging..)
- Offer Competitive FX pricing
- Be customer service driven

Product Specifications:

Currencies:

- EUR, USD, GBP, JPY, CHF, CAD, AUD, DKK, NOK, SEK, SGD, ZAR, AED, KWD, SAR

Tenors:

- FX SPOT: Delivery up to two working days
- Same day value available only for major currencies depending on market availability with a cut off time of 3pm CET

FX Forward and Swaps:

- The periods are ranging from T+3 to nine months, subject to approved limits and required cash margins. The contract is binding, meaning that on the date specified on the contract the customer must deliver the currency sold and take possession of the counter value at the rate defined in the contract

Sizes:

- \$10K-\$20M as per approved limits

Target Audience:

- Banks and financial institutions
- Corporates

Pricing:

- Depending on the overall client relationship

Department: Treasury

Contact Details: Tiziri Hamidouche 📞 (+356) 21322100 ✉ info@fimbank.com

Forfaiting through London Forfaiting Company Ltd

Date: 11.09.2018

Version No: 1

Product Benefits:

- Finances 100% of the contract value
- Sale of Financing can be made on a without recourse basis
- Simple Documentation
- Quick Decisions
- Improves Cash Flow
- Services, Foreign and Local works can be financed
- No restriction on country sourcing

Typical applications include

- Commodities (oil, coal, rice, grain, etc.)
- Services (engineering, design, maintenance, etc.)
- Technology (software, computers, communications, etc.)
- Capital equipment (machine tools, generators, tractors, etc.)
- Turn Key Plants (power generation, asphalt production, etc.)
- Construction/Project Finance (hospitals, airports, factories, etc)

Cross Sell Opportunity:

- Active promotion and cross selling of FIMBank Group products including Issuance, advice and negotiation of letters of credit, bid bonds and guarantees

Product Specifications:

Transaction Types

- Promissory Notes / Bills of Exchange
- Bilateral Loans & Syndicated Loans (inc. IFC B loans)
- Letters of Credit / Standby Letters of Credit
- Unfunded Risk Participations / Silent Confirmations
- Insured
- Bonds & Guarantees
- Pre-shipment finance
- ECA supported transactions

Typical Transaction Characteristics

- Tenors 3 months to 5 years - longer tenors can be considered
- Amounts range between US\$100,000 to US\$50 million, although larger transactions can be considered
- All major currencies
- 100% financing "without recourse" to exporter / endorser
- Fixed or Floating Rate
- Payment guaranteed by a foreign bank (Importer's Bank) or
- Sovereign and direct corporate risk obligations

Why Should Customers Bank With Us?

- LFC provides international trade finance and other financial services with particular focus on forfaiting and bilateral & syndicated loans through its international network of offices
- LFC finances a wide range of goods and services including imports or exports of Commodities, Technology, Consumer, Capital Equipment and even Turn Key Projects
- LFC has a proven reputation for delivering fast, efficient, tailor made finance solutions to Importers, Exporters and Emerging Market Financial Institutions

Target Audience:

- Exporters & Importers
- Banks & Financial Institutions
- FIMBank Group Companies
- Syndicated Loan & Forfaiting Secondary Market
- Agency and Broker Arrangements

Pricing:

Pricing components

1. Discount Rate (Interest Rate)
 - Credit Rating – Country/Guarantor
 - Availability (Country & Bank Limits)
 - Cost of Funding
2. Commitment Fee
3. Other Fees/Grace Days

Department: Subsidiary Company - London Forfaiting company Ltd

Contact Details: ☎ (+44) 20 7397 1510 ✉ lfc@forfaiting.com



Factoring

Date: 01.10.2018

Version No: 1

Product Benefits:

- Financing derived from sales
- High quality Account and Sales Ledger Management
- Without recourse financing / Off-Balance Sheet effect
- Collection Services in domestic market and also foreign markets via our Correspondent Factors network of FCI
- Lower operational cost
- Buyers' control

Cross Sell Opportunity:

- Treasury opportunities for currency and interest rate hedging;
- Cash Management Services
- LCs/LGs, Performance Bonds, other Trade Services, may be required

Product Specifications:

- Financing of open account trade receivables raised from sales of goods or services in the domestic or international markets, via Domestic, Export and Import Factoring services
- Financing of purchased/supplied goods via Purchase/Reverse Factoring product offerings
- Can facilitate both funded and collection-only type of transactions

Why Should Customers Bank With Us?

- Extensive product know-how with proven track record
- Trade/Commercial Finance Specialised Bank
- Group Factoring footprint in 7 countries, via Subsidiaries and Branches
- Full range of Factoring products, tailor-made to fit specific client needs
- International Correspondents' Network of FCI

Target Audience:

Varying from Small & Medium Sized to Larger sized companies, being involved in:

- Commercial/trading
- Industrial manufacturing
- Whole-selling



Pricing:

Varies depending on:

- With/Without recourse offering
- Credit Period
- Size/Complexity/Volume of Business
- Quality of Risk taken

Department:

Contact Details:

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India Factoring	Sandeep Mathkar	 +91 22441 25555	 info@indiafactoring.in



Reverse Factoring

Date: 25.09.2018

Version No: 1

Product Benefits:

- Also referred to as Purchase Factoring and Supply Chain Factoring
- Supplier payments made by FIMBank within agreed funding limit. Client repays FIMBank on extended terms
- Improved cash flow
- Securing local and international suppliers on preferential terms with early or on time payments
- Tailor made facilities to match business requirements
- Simple and straight forward product implementation and management

Cross Sell Opportunity:

- FX: for clients with international businesses, FIMBank can support their FX needs with competitive rates and products
- FIMBank Direct
- Other solutions as relevant

Product Specifications:

- Purchase Factoring enables payments to suppliers within agreed funding limit
- Payments subject to conditions precedent being met, and delivery of all required documents (such as invoices, BLs, etc)
- Such service normally includes a Promissory Note from the Client to settle the outstanding amount upon maturity

Pricing:

Pricing level varies according to the specifics of the facility, payment terms, risks and other parameters. Pricing normally comprises of:

- Factoring Commission - fee taken for every payment processed and so correlated to turnover
- Interest - Based on the funds in use under the facility
- Other Fees - can include set up fee, renewal fee or other applicable charges

Why Should Customers Bank With Us?

- Highly rated by Factors Chain International for service level and for country rating in jurisdictions where we are present
- Specialised trade finance and factoring bank, supported by a service orientated team of professional bankers
- Strong, solid reputation in the markets we operate in
- Trusted advisors can assist in guiding you through your strategic and financial decisions. We provide tailor made solutions for each client depending on your specific needs and profile
- Transact securely and efficiently with the support of the latest technology offered by FIMBank

Target Audience:

- **Business Profile:** B2B Industries, with finished goods or services
- **Sales Terms:** supplier terms can be from pre-payment to open account terms up to 120 days
- **Company History:** Well established companies
- **Sales Type:** Regular sales / Stable supplier base
- **Company Profile:** Companies with good internal organization, controls and procedures
- **Start Ups:** can be considered with support of a larger Group Company and involving promoters with a proven track record

Qualification:

- 3 years in business and typically minimum 1 year relationship with suppliers
- **Activity:** Trading, Manufacturing, Services
- **Types of Sectors:** Auto components, Chemicals, Electronics, Pharma, Engineering, Textiles
- **Geography:** non-sanctioned countries

Department:

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Receivables Factoring

Date: 02.08.2018

Version No: 1

Product Benefits:

- Improved cash flow via immediate financing
- Credit risk protection of buyers for open account transactions
- Securing local and international sales with improved terms to buyers
- Tailor made facilities to match business requirements
- Professional collection services and ledger management
- Increase of business turnover
- Effective cost management through Factor undertaking the ledger administration, market information awareness, collection of receivables

Cross Sell Opportunity:

- **FX:** for clients with international businesses, FIMBank can support their FX needs with competitive rates and products
- **Cash management:** given that typically debtor payments are made into FIMBank accounts, this provides a strong cross sell opportunity to assist clients with their cash management needs
- Other solutions

Product Specifications:

- **Non-Recourse or Recourse**
Non-recourse factoring allows a company to sell its invoices to a factor without the obligation of absorbing any unpaid invoices. Recourse Factoring means the client must cover the cost of any invoices its customers do not pay
- **Domestic or International**
Takes into consideration the geographical location, whereby Domestic Factoring assumes one country for all the counter-parties involved
- Traditional or Reverse, whether it refers to the sales side – buyers, or to the purchase side - suppliers
- Disclosed or Undisclosed, depending on whether or not the factoring facility is disclosed to the buyer
- **Purchase / Reverse / Supply Chain Factoring**
Purchase Factoring enables finance to effect payments to suppliers within agreed funding limit. Such service normally includes a Promissory Note from the Client to settle the outstanding amount upon maturity

Pricing:

Pricing level varies according to the type of facility, terms, debtor concentration, risks and other parameters. Pricing normally comprises of:

- **Factoring Commission** - fee taken for every assignment and so correlated to turnover
- **Interest** - Based on the funds in use
- **Other Fees** - can include set up fee, renewal fee or other applicable charges

Why Should Customers Bank With Us?

- Highly rated by Factors Chain International for service level and for country rating in jurisdictions where we are present
- Specialised trade finance and factoring bank, supported by a service orientated team of professional bankers
- Strong, solid reputation in the markets we operate in
- Trusted advisors can assist in guiding you through your strategic and financial decisions. We provide tailor made solutions for each client depending on your specific needs and profile
- Transact securely and efficiently with the support of the latest technology offered by FIMBank

Target Audience:

- **Business Profile:** B2B Industries, with finished goods or services
- **Sales Terms:** Open account terms usually between 30 and 120 days
- **Invoices:** Unconditional enforceable receivables with a clear due date
- **Company History:** Well established companies
- **Sales Type:** Regular sales / Stable buyer base
- **Company Profile:** Companies with good internal organization, controls and procedures
- **Start Ups:** can be considered with support of a larger Group Company and involving promoters with a proven track record

Qualification:

- 3 years in business and minimum 1 year relationship with buyers
- **Activity:** Trading, Manufacturing, Services
- **Types of Sectors:** Auto components, Chemicals, Electronics, Pharma, Engineering, Textiles
- **Restricted areas:** Perishable and Fashion Goods
- **Geography:** non-sanctioned countries
Regular transactions on open account basis
- **Tenor:** up to 180 days

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Borrowing Base Financing

Date: 09.2018

Version No: 1

Product Benefits:

- Lending against borrower's eligible assets, usually a combination of inventory and receivables
- Better planning security since lending matches company's maturities and is adapted to actual resource requirement
- Flexibility: invoicing, payment collection, etc. typically remains the responsibility of the business
- Facility is secured by current assets, requiring less equity than conventional loans.

Cross Sell Opportunity:

- Treasury & cash management solutions

Product Specifications:

- The borrowing base is usually determined by a margining method, which consists in determining a discount factor applicable to the collateral the company pledges
- Different lending ratios (or LTV ratios) are assigned to different assets classes of the borrower; the sum of assigned values reflects the borrowing base value
- Degree of security involvements varies
- Borrowing Base Agent is crucial for assessment

Why Should Customers Bank With Us?

- Trade Finance expertise
- Tailored solutions
- Customer service driven
- Fast response time
- Proven track record

Target Audience:

- Companies with adequate type and value of the available securities (commodities, metals, agricultural products and chemical are usually suitable)
- Assets of the borrowing base shall be free of conflicting rights (e.g. not suitable to businesses acquiring goods under reservation of title, rented warehouses whose landlord may have right of lien over the stored goods, etc.)
- Capacity to provide accurate data on inventory and other assets on a regular basis

Pricing:

- To asses on a case by case basis
- Pricing would include funding spread, structuring and management fees, commitment fee

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Discounting Facilities

Date: 09.2018

Version No: 1

Product Benefits:

- Supplier / seller can immediately cash the invoice from the off-taker
- Loan is repaid by the buyers, payments shall be sent to FIMBank directly
- Support of good financial rating of obligors (vs borrower), with eventual support of credit insurance
- Diversified portfolio of obligors

Product Specifications:

Discounting Facilities – Invoice discounting at a margin

- Invoices issued by approved, acceptable buyers submitted to the Bank on a case by case basis
- With or without recourse to the client
- Sometimes insurance cover from acceptable credit insurance company is added
- FIMBank has to be either named loss payee under the insurance policy or the proceeds must be assigned

Discounting Facilities – Bills of Exchange discounting

- Traders pay suppliers and receive a BoE from the buyer which can be discounted by the Financial Institution
- With or without recourse to the client

Discounting Facilities – LC discounting

- Proceeds paid to the beneficiary
- FIMBank may confirm the LC or not
- With or without recourse to the client

Why Should Customers Bank With Us?

- Trade Finance expertise
- Tailored solutions
- Customer service driven
- Fast response time
- Proven track record

Target Audience:

- Companies with well rated buyers
- Established track record between supplier and selected buyers (recurrent volume, payment discipline, good performance with low dispute and dilution)
- Non conditional sales, seller's obligations fulfilled, with appropriate documentation trail

Pricing:

- To asses on a case by case basis
- Pricing would include funding spread, structuring and management fees, commitment fee

Cross Sell Opportunity:

- Treasury & cash management solutions
- Other FIMBank Group solutions

Department: Commodity Trade Finance - Malta, Dubai

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LC driven Facilities

Date: 09.2018

Version No: 1

Product Benefits:

- Enables cash from sales receivables covered by LC terms
- The major advantage of LCs is minimising the credit risk (corporate risk becomes bank risk) once required documents are accepted

Why Should Customers Bank With Us?

- Trade Finance expertise
- Tailored solutions
- Customer service driven
- Fast response time
- Proven track record

Product Specifications:

LC driven facilities refer to:

- Where the Bank opens the documentary credit (outgoing LC) for his buyer / importer / trader to purchase supplies / raw material / etc. from the exporter / seller / trader
- An incoming LC, where Bank will act as advising and paying bank for his client, a seller / exporter / trader from the LC issuing bank which has opened the LC obo the importing client elsewhere

Back-to-Back (LC) Finance

- On the strength of an incoming LC – issued by an acceptable bank, acceptable to the trader's bank in terms of risk and credit standing, trader's bank will open a mirror LC (outgoing) obo the bank's client to purchase the supplies needed to satisfy the incoming LC
- BtB facility is issued on the same terms and conditions of a confirmed inward LC. Goods are transported directly from supplier to final destination and documents requested under the inward LC (except for the commercial invoice) shall be called for under the LC
- Facility may include some deviations to be considered on a case by case merit

Front to Back

- To issue an outward LC prior to the receipt of the inward LC on the premise that it is amended in order to be on the same terms and conditions of a confirmed inward LC

Target Audience:

- Companies with established track record of good performance
- LC to be issued by an acceptable bank, acceptable to the trader's bank in terms of risk and credit standing

Pricing:

- Defined on a case by case basis
- FIMBank may add its confirmation

Cross Sell Opportunity:

- Treasury & cash management solutions
- Other FIMBank Group solutions

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Pre-shipment Financing

Date: 09.2018

Version No: 1

Product Benefits:

- Financing of goods listed under third party confirmed purchase orders / contracts from pre approved, acceptable buyers

Product Specifications:

- Repaid from proceeds of purchase orders / contracts, assigned in favour of the bank
- Pre shipment refers to before goods are transported to warehouse or destination

Pricing:

- Defined on a case by case basis

Cross Sell Opportunity:

- Treasury & cash management solutions
- Other FIMBank Group solutions

Why Should Customers Bank With Us?

- Trade Finance expertise
- Tailored solutions
- Customer service driven
- Fast response time
- Proven track record

Target Audience:

- Companies with established track record of good performance with the producer / supplier (delivery analysis and capabilities)
- Financially sound companies with consistent cash flow generation.

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Storage / Warehouse Financing

Date: 09.2018

Version No: 1

Product Benefits:

- To finance purchased goods held in warehouse for aggregation, sale or processing

Product Specifications:

- Purchased goods shall be warehoused for a period of time; whereby the WH can be utilised as a collection point / storage place until enough goods / commodities are stored for on sale or for processing purposes
- Goods will be held to the order of FIMBank
- Storage with or without Collateral management Agreement (CMA) or Stock Monitoring Agreement (SMA)
- Quality of Collateral management Agent or Stock Monitoring Agent should be assessed before decision making (i.e. track record with WH and country, liability issue, insurance coverage, etc.) to ensure legal rights enforceability as a financier
- Market price development of the underlying goods must be managed right
- Facility tenor aligned with nature of commodity and working capital requirement

Pricing:

- To assess on a case by case basis
- CMA / SMA as well as legal costs supported by the borrower

Why Should Customers Bank With Us?

- Trade Finance expertise with proven track record
- Established relationships with renown collateral managers
- Experience in key jurisdictions and commodities
- Tailored solutions
- Customer service driven
- Fast response time

Target Audience:

- Exporters and importers
- Companies holding inventories
- Acceptable jurisdictions

Cross Sell Opportunity:

- Usually combined with pre and post shipment financing in order to cover the whole trade cycle
- CASA
- Other FIMBank Group services

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