

PRE-CONTRACTUAL INFORMATION SHEET

Institutional information provided before any engagement or transaction

1. Company details

Legal name	ADS Global Invest SASU
Trading name	ADSGI — ADS Global Invest
Legal form	French single-shareholder simplified joint-stock company (SASU)
Registered office	17 Rue Cadet, 75009 Paris, France
SIREN / Trade Register	985 324 680 — RCS Paris
ORIAS	N° 25003827
EU VAT number	FR29 985 324 680
Website	https://www.adsglobalinvest.com/
Contact	contact@adsglobalinvest.com
Telephone	+33 6 20 20 20 27

2. Positioning and scope of services

ADSGI is an independent advisory firm specialising in upstream financing audit and structuring. It assesses requirements, evaluates risks and prepares files for lenders and investors in France and internationally.

ADSGI is not a bank, lender, investment fund or guarantor. It does not promise financing, approval, specific terms, a timetable or closing. Decisions rest exclusively with the relevant counterparties, subject to their own due diligence, compliance procedures and internal approvals.

3. Areas of activity and clients

Financing is ADSGI's core business, across three areas: corporate and project financing; commercial real estate and asset financing; and Trade Finance, including international trade and commodity-related financing.

Clients and transactions served

ADSGI serves companies and project sponsors directly, as well as banks, finance companies, brokers, accountants, notaries, wealth advisers, investors, funds and other professional introducers. Each engagement is tailored to the financing need and complexity of the case.

Engagements are assessed individually based on purpose, complexity, available evidence and service value. No general turnover or financing-ticket threshold is a condition of access to ADSGI services.

Services: audit, structuring and optional financing search under a separate mandate

- Standalone financial audit: review of requirements and cash flows, assessment of ADSGI's five risk families, supporting evidence, outstanding reservations and reasoned recommendations.
- Structuring: financing options, repayment capacity where applicable, proposed security, evidence organisation and preparation of an actionable lender file. The engagement may end upon delivery of the file.
- Financing areas: corporate and project finance (bank, private and alternative debt, equity, refinancing, Project Finance); commercial real estate (acquisition, leasing, development, refinancing); Trade Finance (import-export contracts, LC, SBLC, BG and commodity finance).
- Financing deliverables: ASSESSMENT — committee note summarising all five risks and reservations; STRUCTURING — executive dossier assessing and addressing each risk; SECURING — document data room containing evidence, gaps and conditions by risk family. The Book and SSOT maintain data consistency.
- Document environment: depending on the engagement and facilities actually available, indexed evidence and, where contractually provided, secure individual Data Room access. No digital functionality is represented as operational by default.

Client independence and optional financing search

The audit may be commissioned on a standalone basis. The structuring engagement may end with delivery of a file the client may use directly with its own lenders and advisers. Financing search is available solely upon request and under a separate mandate, without exclusivity or obligation unless expressly agreed.

The client remains free to consult its lawyers, accountants, notaries, wealth management advisers and other professionals. ADSGI does not replace these professionals and does not guarantee financing, investment or closing. Services may be provided in French, English, Spanish or Arabic depending on the case and resources available.

4. ADSGI methodology and five-risk framework

01 — Initial review	Identification of financing needs, parties, cash flows, constraints and available supporting documents.
02 — Risk assessment	Review of legal, financial, operational, documentary and compliance risks; reasoned reservations and recommendations.
03 — Structuring	Options, scenarios, security and conditions; proportionate risk treatment and preparation of the three deliverables (assessment, structuring, securing).
04 — Delivery	Delivery of the agreed file, with identifiable assumptions, reservations and supporting documents.
05 — Optional search	Financing sources and outreach solely at the client's request and under a separate mandate.
06 — Follow-through	Engagement and execution support only within mandate scope; lenders retain all credit decisions.

Five risk families are assessed in every financing file: legal (contracts, authority and security); financial (cash flows, debt, DSCR or product-specific metrics); operational (parties, timetable and execution); documentary (evidence, versions and consistency); and compliance (identity, beneficial ownership, due diligence and sanctions). The committee note (assessment) summarises the risks; the executive dossier (structuring) documents analysis, mitigation and reservations; the document data room (securing) holds the evidence and outstanding items for each family. Missing evidence is recorded as a gap, not treated as demonstrated compliance.

5. Regulatory framework and compliance

ADSGI is registered with ORIAS under number 25003827 in the COBSP category (broker in banking transactions and payment services). Transactions are handled within a compliance framework that includes identification of the parties, beneficial ownership review, understanding of the economic purpose, source of funds/wealth where relevant, and risk-based anti-money laundering and counter-terrorist financing (AML/CFT), sanctions and politically exposed person (PEP) checks.

ADSGI's regulatory registration does not constitute validation, a guarantee or approval of any particular transaction by ORIAS, ACPR or any other authority.

6. Information and documents requested from the client

- Full legal identity, authorised representatives and ultimate beneficial owners.
- Precise description of the transaction, amount, currency, timetable, purpose and proposed structure.
- Legal, financial, banking, commercial, technical and/or real-estate documents required for qualification.
- Information on security, guarantees, instruments, contracts, counterparties and repayment sources.
- Any matter that may materially affect compliance, feasibility or bankability.

7. Confidentiality and use of information

Information received is used to assess and perform the agreed engagement. Subject to the applicable contractual documents, ADSGI may prepare analyses, summaries and presentations and share them on a controlled basis with counterparties whose involvement is necessary to review the transaction. Detailed confidentiality, disclosure and non-circumvention obligations are set out in the agreements signed for each engagement.

8. Fees and commercial terms

This Pre-contractual Information Sheet does not, by itself, establish the fees for any transaction. Advisory fees, any expenses, success fees, exclusivity, fee protection and payment arrangements are defined, where applicable, in a separate mandate, engagement letter, success-fee agreement or other contractual document.

No payment to a third party, bank, instrument provider or intermediary should be regarded as approved or guaranteed by ADSGI without specific documentation and validation.

9. Responsibilities of the client and counterparties

The client remains responsible for the accuracy, completeness and currency of the information it provides. Banks, funds, investors and other counterparties conduct their own assessments, valuations, KYC/AML-CFT checks, credit decisions and internal approvals. ADSGI may suspend or decline a transaction where information is insufficient, inconsistent, unverifiable or incompatible with its compliance framework.

10. Personal data and communications

Personal data provided to ADSGI is processed to identify parties, manage the relationship, ensure compliance, and assess and perform engagements. Requests relating to personal data and confidentiality may be sent to contact@adsglobalinvest.com. The detailed terms applicable are those published or communicated by ADSGI at the time of the relationship.

11. Complaints and governing law

Any question or complaint concerning the relationship with ADSGI may be submitted in writing to ADS Global Invest SASU, 17 Rue Cadet, 75009 Paris, France, or to contact@adsglobalinvest.com. The applicable dispute resolution arrangements, jurisdiction or arbitration are determined by the relevant contract or mandate. This information sheet does not replace those contractual provisions.

12. Purpose and status of this information sheet

This document provides general institutional and pre-contractual information about ADSGI and its services. It is not a financing offer, a mandate, an authorisation to represent any party or a commitment to achieve a result. Each transaction is subject to qualification and, where necessary, specific contractual documentation.

This information sheet is provided together with ADSGI's institutional presentation, prepared in the same language (English). The two documents are complementary: the information sheet explains the pre-contractual framework, while the presentation outlines the company's activities, capabilities and delivery model.

13. Institutional links

Website: https://www.adsglobalinvest.com/

Business email: contact@adsglobalinvest.com

ADSGI digital business card: https://www.adsglobalinvest.com/adsgi-card

Business telephone: +33 6 20 20 20 27 (calls, SMS and messaging services linked to this number)

Business communications, document transmission and case follow-up are centralised by email.

14. Acknowledgement of receipt

The Client acknowledges receipt of this Pre-contractual Information Sheet before entering into any mandate or specific engagement with ADSGI.

Client / Company: _____

Name / Title: _____

Date: _____ Signature: _____