NO-UPFRONT SBLC PURCHASE STRUCTURE

Receiving Bank Qualification & Confirmation Requirements

Transaction-specific pre-issuance qualification framework

PURPOSE

This document sets out the minimum banking information ADS Global Invest (ADSGI) requires to assess whether a proposed transaction may proceed through its No-Upfront SBLC qualification pathway.

The Receiving Bank may use its own letter format. The points below are indicative of the information ADSGI and the relevant Provider need to establish before final issuance is considered. The confirmation must relate to the identified beneficiary, contemplated SBLC and proposed transaction.

IMPORTANT — BANK CONFIRMATION IS ONLY ONE COMPONENT OF THE COMPLETE DOSSIER

No-Upfront does not remove pre-issuance qualification. A transaction is reviewed only when the required corporate, compliance, transaction, banking and settlement information has been provided.

COMPLETE DOSSIER — MINIMUM COMPONENTS

01	**Official Receiving Bank Confirmation**	Transaction-specific confirmation covering the applicable requirements in this document.
02	**Corporate & Compliance Pack**	KYC / KYB / CIS, corporate documents, ownership / UBO and authorized signatories.
03	**Formal Corporate Request**	Requested instrument, amount, currency, purpose, beneficiary and proposed transaction.
04	**Underlying Transaction Documentation**	Evidence supporting the legitimate economic purpose of the requested instrument.
05	**Complete Banking Information**	Beneficiary, Receiving Bank and proposed Issuing Bank details.
06	**Settlement / Financing Route**	Evidence of how the contractual Purchase Price, fees and related obligations are expected to be satisfied.

Current documentation requirements: ADSGI Transaction Requirements →

https://adsglobalinvest.com/sblc/hub/04_REQUIREMENTS/

Incomplete files, generic drafts, screenshots, WhatsApp communications or unverifiable intermediary statements do not constitute a complete dossier.

BANK CONFIRMATION REQUIREMENTS

What ADSGI needs the Receiving Bank to address

A — RECEIVING CAPABILITY

- Identified final beneficiary / account holder and relevant banking relationship.
- Technical capability to receive the contemplated instrument through the agreed authenticated interbank channel, including SWIFT MT760 where applicable.
- Ability to perform applicable authentication / verification procedures after receipt.
- Identifiable bank contact / department for operational coordination.

B — INSTRUMENT ACCEPTABILITY

- Instrument type, face amount, currency, tenor / validity and underlying purpose.
- Proposed wording or wording-review procedure and any material bank-specific requirements.
- Applicable rules strictly as incorporated in the instrument (for example ISP98, UCP 600, URDG 758 where applicable to the relevant instrument).

C — PROPOSED ISSUING BANK

The contemplated SBLC is expected to be issued by an internationally recognized bank acceptable to the Provider and the Receiving Bank, subject to compliance, sanctions screening, wording and transaction-specific approval.

Where the Provider requires a Top-Tier / Tier-1 Issuing Bank, the proposed Issuing Bank must satisfy the applicable Provider eligibility criteria before final issuance is requested.

Proposed Issuing Bank: ____________________ Country: ____________________ BIC/SWIFT: ____________________

D — PURCHASE STRUCTURE & PAYMENT REQUIREMENT

The contemplated SBLC forms part of a contractual purchase structure. No-Upfront refers to the agreed timing of the Provider's Purchase Price and applicable contractual fees; it does not eliminate the Applicant's obligation to demonstrate, before issuance, a credible capacity to satisfy those obligations when due.

For preliminary analysis, aggregate Purchase Price and transaction-related costs may represent approximately 40–45% of the SBLC face amount, subject exclusively to definitive contractual terms. This range is not a financing LTV, bank quotation or guaranteed financing ratio.

E — FINANCING / MONETIZATION POSITION

Technical capability to receive an SBLC does not establish that the Receiving Bank will finance or monetize it. Where financing is contemplated, ADSGI needs to establish whether the Receiving Bank is prepared to consider financing / credit against the instrument and, where permitted, the indicative financing basis or LTV, principal conditions precedent, and expected availability of proceeds.

Any financing remains subject to the relevant institution's independent credit, compliance and internal approvals.

F — SETTLEMENT CAPACITY

Before final issuance under the No-Upfront pathway, a credible and independently verifiable settlement route must be evidenced:

- Route A — Receiving Bank Financing: financing / monetization considered by the Receiving Bank on a basis capable of addressing the contractual payment obligations.
- Route B — Applicant's Own Funds: cleared, legally available and verifiable funds sufficient to satisfy the Purchase Price and applicable contractual obligations when due.
- Route C — External Financing / Monetization: an identified and independently verifiable regulated financing institution with an acceptable proposed financing route.

NO-UPFRONT SBLC PURCHASE STRUCTURE

GATING PRINCIPLE
Technical receipt of the MT760 alone does not constitute evidence of payment capacity.

Operational references: Banking Instruments • Requirements • Monetization • Institutional References →

ONLINE RESOURCES

ADSGI SBLC Transaction Hub: https://adsglobalinvest.com/sblc/hub/
Transaction requirements, issuance and monetization pathways, process, documents and submission guidance.

ADS Global Invest — Corporate Website: https://adsglobalinvest.com/
Corporate website currently being updated.

TRANSACTION & BANK CONFIRMATION

Transaction identification

APPLICANT / PURCHASER ________________________________	FINAL BENEFICIARY / ACCOUNT HOLDER ________________________________
PURPOSE OF SBLC ________________________________	FACE AMOUNT / CURRENCY ________________________________
TENOR / VALIDITY ________________________________	PROPOSED ISSUING BANK ________________________________
ISSUING BANK BIC/SWIFT ________________________________	APPLICABLE RULES / WORDING REF. ________________________________

RECEIVING BANK

FULL LEGAL NAME OF BANK ________________________________	COUNTRY / REGISTERED ADDRESS ________________________________
BIC / SWIFT ________________________________	BENEFICIARY BANKING RELATIONSHIP ________________________________
AUTHORIZED OFFICER ________________________________	DEPARTMENT / FUNCTION ________________________________
OFFICIAL CORPORATE EMAIL ________________________________	DIRECT TELEPHONE ________________________________

BANK STATEMENT

TRANSACTION-SPECIFIC CONFIRMATION

Based on the information presently available to us and subject to our applicable internal procedures, compliance requirements, sanctions screening, credit policies and final approvals, we confirm that the information provided herein reflects our current understanding of the contemplated transaction and our institution's position regarding the matters expressly addressed in this confirmation.

This confirmation is requested for preliminary transaction qualification purposes. Unless expressly stated otherwise by the Receiving Bank, it does not constitute an irrevocable commitment to lend, monetize, purchase, issue, guarantee or otherwise finance the contemplated transaction.

NAME / TITLE	DATE
________________________________	________________________________
SIGNATURE / BANK AUTHENTICATION	**BANK STAMP (IF APPLICABLE)**
________________________________	________________________________

DIRECT BANK TRANSMISSION REQUIRED

Screenshots, WhatsApp messages, forwarded intermediary copies, unsigned drafts or documents that cannot be independently verified are not accepted as satisfactory bank confirmation.