

PROOF OF FUNDS PROGRAM

PARTIES INVOLVED:

Applicant's (POF Provider) Investment Bank
BG/SBLC Provider Monetizer
Platform (represented by AA FINANCE GROUP INC.

LETTER OF INTENT:

Applicant (Client) submits LOI to the Platform through AA Finance Group Inc, (under attached LOI form).

There is no cost to be paid upfront by the Client - Funds will move only after receiving the LTV Amount from the Monetization bank.

****Applicant agrees that funds that they will use for the settlement of each tranche of BG/SBLC must be held in the account as long as the program is available.*

****This program is by Invitation Only and subject to acceptance.*

AGREEMENTS TO PROTECT THE DEAL:

The Platform will analyze Client's LOI and only upon its approved then the Client will receive the following documentations:

- a) LOI / Joint Venture Agreement (for review and signature by the Client)
- b) KYC / POF Form (for Client's bank instrument Application/ Assignment),
- c) IMFPA / PAY ORDER (for intermediary/ facilitator).

FULL SET OF COMPLIANCE DOCUMENTATIONS:

The Client reverts back with above documentation duly approved/signed as "By To Whom It May Concern", alongside with KYC/POF (not older than 3 days and signed **in wet signature in blue INK**) which includes the followings:

- a) BCL / RWA (on Client's Bank-Letterhead),
- b) Two (2) business card of undersigned officers,
- c) ATV (Authorization To Verify the POF),
- d) Account's current balance Statement,
- e) Screenshot from Client's PC showing account name and amount.

SIGNATURE OF TRANSACTION CONTRACTS:

After full set of documentations specified above are delivered by the Client, and once Due Diligence is done, the following documentations will be provided to the Client:

1. LOI and JV (Joint Venture) Agreement - Countersigned by AA Finance Group Inc.,
2. IMFPA / PAY ORDER (signed by the AA Finance Group Inc.),
3. Draft Verbiage of BG/SBLC against the Instrument Contract and JV Agreement,
4. Monetization Agreement (signed by AA Finance Group Inc, and the Monetizer),
5. Draft Verbiage of Trade Agreement (if applicable).

PROOF OF FUNDS AND TRANSACTION AMOUNT:

The Client review and sign transaction Contracts (BG/SBLC Contract, Monetization Agreement and Trade Agreement, if applicable) and the amount of the First tranche of BG/SBLC.

****BG/SBLC: Lease cost of 10%+2% (minimum) up to 14%+2% (maximum) or the purchase price from 42%+2% up to 50%+2%.*

BANK INSTRUMENT APPLICATION - INSTRUMENT COST:

The POF provided by the Client will be utilized by **AA Finance Group Inc. or assigns (the Platform)** to perform bank instrument (BG/SBLC) application with the Collateral Provider.

The instrument lease and purchase cost depend on market conditions for a Contract amount of 100M (minimum) up to 10B or more, in correlation with the amount of the proof of Funds provided by the Client and the instrument price.

****Collateral Provider is available in the source of private investors and venture capitalists of the Platform.*

And the bank instrument is supposed to be issued to the benefit of AA Finance Group Inc. or assigns (the Platform) as the Beneficiary of said instrument which will be assigned to a Monetizer against non-recourse funding/ Loan To

Value (LTV) at 60% of the Face value of the instrument (for Leased SBLC) or 80% of the SBLC face value (for purchased BG/SBLC) within 5-7 banking days.

****The Monetizer is available in the source of private investors and venture capitalists of the Platform.*

PAYMENT OF THE LTV - INSTRUMENT COST PAYMENT DELAY:

Payment of the LTV:

Within 5-7 banking days upon the BG/SBLC is authenticated and confirmed into the receiving bank account of the Platform, the monetization Rate/ funding amount ("**The LTV**") will be paid and transferred by the monetization bank to the Client's Investment bank account.

Payment of the Instrument cost:

Within 5 banking days upon the BG/SBLC is received (regarding the BG/SBLC Monetization Agreement), authenticated and confirmed bank-to-bank into the nominated receiving bank account, the Client's investment bank will proceed with the settlement of the BG/SBLC cost to the Provider's nominated bank account.

Profits (LTV) Sharing - Payment of the IMFPA:

Upon LTV is received into investment bank account, the instrument cost is settled by the Client's investment bank via MT103 to the Provider's nominated bank account, and the IMFPA executed in favor of the respective Beneficiaries as follows:

- a) Commission Fee 5% of the LTV Amount (non-recourse),
- b) BG/SBLC leased/purchased cost (regarding the BG/SBLC face value) is paid to the Provider's account from the LTV Amount.
- c) Balance of LTV (i.e., minus Commission + Instrument Cost) to be dispersed as below,
- d) 30% of the balance of the LTV Amount is maintained in the investment bank account of the Applicant.