

Key Facts Statement

Corporate

Supply Chain Financing

Features

- Vendor Finance: The program finances receivables of the Vendors of reputed anchors/Companies to enable vendors enjoy timely availability of funds
- Dealer Finance: The program finances the purchases of dealers of large companies. Both Anchors & Dealers can make use of improved cash flows

The Product

- Vendor Finance is similar to Invoice Discounting. Only the perspective if from the Anchors perspective
- Dealer Finance is used when a large company has several small distributors of their products (like a car dealership for a Car Manufacturer). In this example the Car manufacturer is able to utilise financing solutions in order to improve cash flow between the dealer and the manufacturer

Added value

- Our Supply chain solution provides holistic financing opportunities and value-added services to improve operational efficiencies of the corporate's supply chain. We partner with corporate clients (anchors) to provide liquidity support for their vendors and dealers thereby providing greater financial control and enhancing value chain relationships.

Target Market

- Micro SME & SME – Revenue up to Ro 5 Mio
- Mid Corporates – Revenue between RO 5 – 10 Mio
- Large Corporates – Revenues above RO 10 Mio

Requirements

| | |
|---|---|
| As per CBO guidelines, if borrowing amount from one Bank/Financial Institution is less than RO 250,000 or Cumulative less than RO 500,000 | <ol style="list-style-type: none"> 1. Businesses should be operating for over 3 years 2. Original Bank Statement for last 6 months 3. Full set of company documents (CR/OCCI) 4. ID card/ Resident card of partners 5. Passport copy with visa page (for expats) 6. Billing details for the last 6 months 7. Contract copies, if available 8. Asset Details along with quotations 9. Valuation in case of used assets 10. Others terms & conditions apply |
| As per CBO guidelines, if Borrowing amount from one Bank/Financial Institution is greater than RO 250,000 or Cumulative greater than RO 500,000 | <ol style="list-style-type: none"> 1. Audited Balance Sheet for the last 3 years 2. Business plans / Project Details 3. Full set of company documents (CR/OCCI) 4. ID card/ Resident card of Shareholders, etc 5. Passport copy with visa page (for expats) 6. For Vendor & Dealer Finance: Details of the Anchor 7. Others terms & conditions apply |

Fees/Charges payable

| | |
|--|---|
| On application | NIL |
| During the Term of the loan | NIL |
| On foreclosure/prepayment | 1% of Principal Outstanding |
| Of the above Refundable portion, if any | NO |
| Penalty for cheque bounce | Ro.10/- per cheque bounced. |
| Penal interest applicable for late payment | Loan Interest + 2% from the date of cheque bounced till date of payment of the cheque |
| Other penal charges if any | NIL |
| Charges applicable if taken over by another FI/ Bank | 1% foreclosure charges |
| Statement of loan account - frequency | Monthly |
| Mode of sending statement to customer | On Demand |
| Other service charges any | As per Service charges |

Disclaimer

Dear Valued Customer,

We would like to inform you about the following important points regarding the Key Fact Statement of customer information:

1. The Key Fact Statement of customer information is generated in accordance with the loan disbursement process. It provides a summary of the essential details related to your loan agreement.
2. In the event of any mismatch or discrepancy in the information provided within the Key Fact Statement, we kindly request you to contact us within 7 working days. Our team will promptly address your concerns and take the necessary steps to rectify any errors.
3. If you have any further inquiries or require clarification regarding retail loans, we recommend contacting your Branch Manager, Executive Relationship Manager, or reaching out to the United Finance Company SAOG. They will be able to assist you with any questions you may have.
4. For Corporate loans, please refer to the offer letter for specific information or contact your Executive Relationship Manager, or the United Finance Company SAOG for further inquiry.

We value your satisfaction and are committed to providing excellent customer service. Should you require any assistance or have any questions, please do not hesitate to reach out to us. Our dedicated team is here to support you.

Thank you for choosing our services.