



YOMA BANK

The Responsible Bank.

BUSINESS BANKING

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As one of the Country's oldest banks, Yoma Bank has shared a remarkable journey with the people of Myanmar. We understand that investing and growing a business in today's dynamic market is a complex and delicate task.

As "The Responsible Bank" we deliver international best practices and client-driven solutions to an increasingly discerning marketplace.

Leading this effort is our Business Banking Division, serving a diverse range of high net worth individuals, premium corporate clients and large multinational companies seeking to access tailored financial solutions in Myanmar.

Our team comprises experienced Myanmar bankers with in-depth knowledge from recognized, international financial institutions complemented with hands-on, local experience.

Yoma Bank's Business Banking Division delivers bespoke services to Yoma Bank's most valued clients.

CORPORATE CLIENT RELATIONS

Our Corporate Client Relations Bankers focus on building long-term relationships with key institutional clients. As our customer, you will have a sophisticated Yoma Bank team that works in partnership to keep your operations on track. Our team's time-tested strength and stability will support your business now and for many years to come.

Strong Relationships

At Yoma Bank, our Client Relations Managers take the time to understand your business – from your day-to-day operations to your long-term vision and goals. By staying close to your business, we're able to make informed recommendations on how you can keep pace with changing market conditions and business priorities.

Comprehensive Services

Our hand-picked financial products and services prioritize value, convenience and flexibility to fit your business needs.

Our Capabilities

If you are interested to learn more about how Yoma Bank's Business Division can support your business contact your Client Relations Manager.

E: corporatebanking@yomabank.com



FINANCING

Yoma Bank will catalyze your business potential with flexible, client-driven, credit products including loans, hire purchase and our unique, Yoma Trade Guarantee.

Loans

Yoma Bank's loan financing includes:

- Overdraft
- Temporary Overdraft
- Term Loans
- Lien Loans

Please refer to Yoma Bank's Rate Card for up-to-date information on the pricing and details of our loan products.

Hire Purchase

Yoma Bank's Hire Purchase Program is geared to provide flexible, deferred payments to clients who seek to finance a physical asset.

- A buyer pays regular installments to the Bank based upon the specific value of an item while enjoying its usage. Upon full payment of the loan, the buyer will obtain complete ownership of that item.
- Yoma Bank acts as a third party to facilitate and provide the financial support between both the buyer and the seller.
- A Hire Purchase agreement contract is signed between the buyer and the bank on the sale of the product and also between the seller and the bank on the transfer of ownership.
- Tenor - flexibility to choose a 1, 2 or 3 year tenure, with the option to negotiate should there be a need to extend the timeframe.

YOMA TRADE GUARANTEE

Yoma Trade Guarantee is a written commitment issued on behalf of the buyer to guarantee, on demand, the amount specified to meet the buyers' obligations under a contract signed between the seller and the buyer.

Similar to a letter of credit, the Yoma Trade Guarantee provides both seller and buyer with the comfort that payments and goods will be delivered in a timely manner. In many scenarios Yoma Bank provides essential working capital to both parties who will receive payment and the delivery of goods.

Please refer to Yoma Bank's Yoma Trade Guarantee (YTG) Brochure and Rate Card for up-to-date information on pricing and details.



INTERNATIONAL TRADE FINANCE AND SERVICES

To help you maximize your international import and export trading potential, our experienced international trade finance team ensures you have best-in-class financial assistance in place at every stage of your import or export process.

We will work with you to fully understand your requirements and help you choose the right solutions.

Our goal is to efficiently facilitate imports and exports of goods and services through our Yoma international trade finance service.

Import Trade Solutions

- Import Letter of Credit
- Trust Receipt
- Import Bill for Collection

Bank Guarantee or Bond (Local and Foreign Currency)

- Tender Bond
- Performance Guarantee

Export Trade Solutions

- Export Letter of Credit Advising
- Export Letter of Credit Confirmation
- Export Bill Collection
- Export Bill Purchased/Discounted
- Export Bill Negotiation

Payroll Services

Yoma Bank's Payroll Services have been designed to deal with Myanmar's cash management challenges and ensure that your staff receive their wages in a timely manner. We are committed to ensuring that timely disbursement is made with the correct amount of wages every time, every month. Should you choose to engage our services you can expect to reduce the internal manpower required to process your monthly payroll. Engage our professional Payroll Services today and we guarantee satisfaction for both employers and employees.

INTERNATIONAL CASH MANAGEMENT

Take advantage of our dedicated International Banking team's products and services especially designed to address the international banking requirements of your business.

We provide a range of banking solutions to support your liquidity needs, from payments to international banking you will be impressed with our offering.

With our sophisticated cash management solutions, you can collect payments faster, optimize the timing of payments, simplify payroll, effectively manage your transactions and maintain better control over your funds.

Foreign Currency Accounts

Our Foreign Currency Account will help you meet the challenges of doing business overseas, providing essential support in core areas such as importing and exporting, foreign currency and international payments.

Western Union

Using Western Union at Yoma Bank is straightforward with a guaranteed service. Western Union Services are now available at all Yoma Bank branches.

Foreign Currency Exchange and Trading

The Yoma Bank Currency Exchange Service, available at selected branches, has exchange rates that are updated on a daily basis to provide you with real time, competitive rates. As we expand this service across the country our clients will have increased access to currency exchange services. Money Exchange Counters can currently be found at selected Yoma Bank branches - for more details please see our website.

International Remittance

With a Yoma Bank Foreign Currency Account, you will be able to remit funds to any part of the world. Our expanding network of correspondent banks allows Yoma Bank to provide an efficient and cost-effective solution to those seeking to remit foreign currency overseas - as importantly our service teams understand the required documentation process and stand ready to advise you on the process.



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