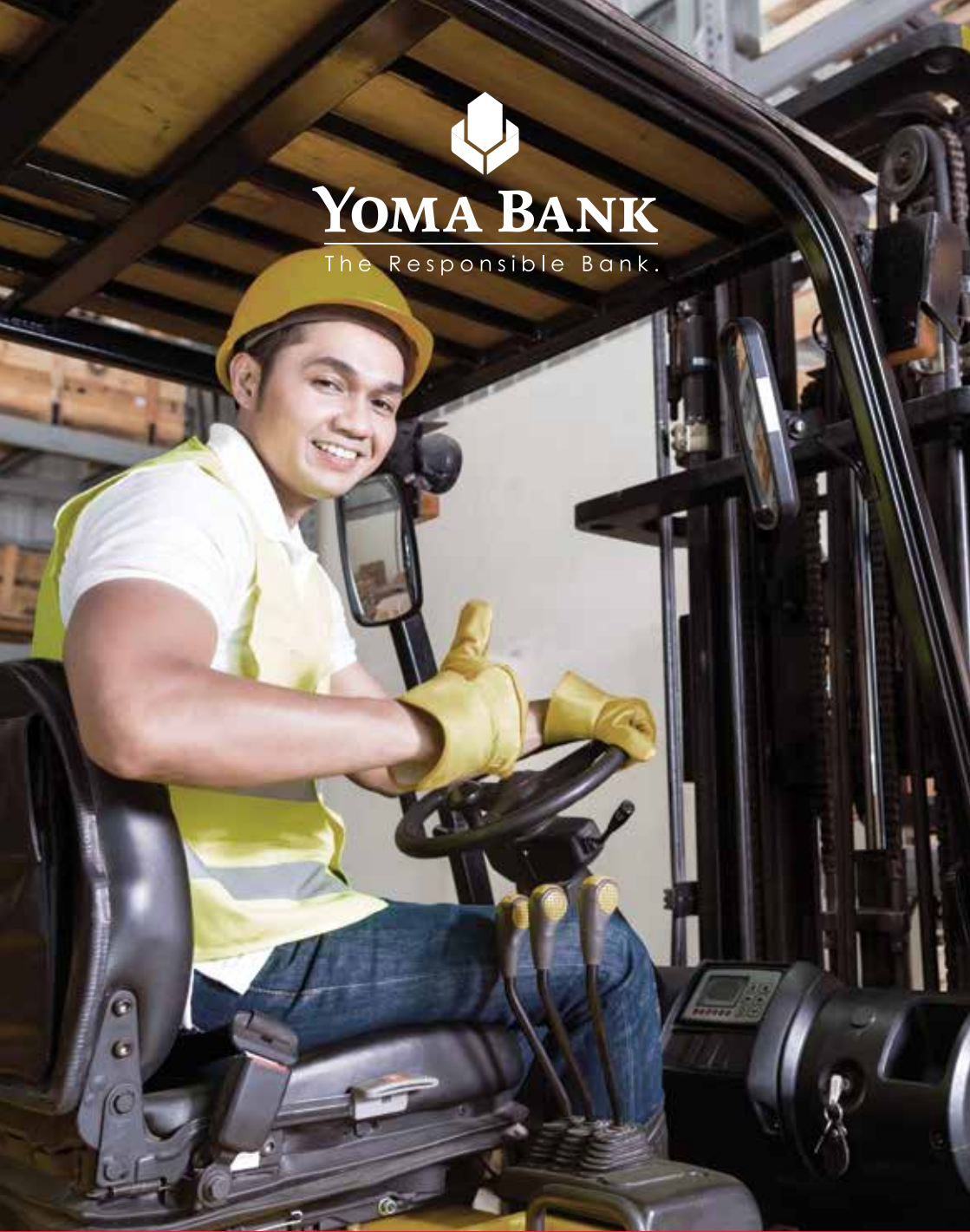




YOMA BANK

The Responsible Bank.



YOMA TRADE GUARANTEE

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

The Yoma Trade Guarantee (YTG) provides seller and buyer with working capital and trade facilitation to ensure that both parties will receive payment and the delivery of goods.

WHAT ARE THE BENEFITS OF YOMA TRADE GUARANTEE?

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 effectively provides essential working capital in order that the respective parties receive payment and the delivery of goods.

The main benefits of Yoma Trade Guarantee:

- Helps to reduce the risks arising from contracts
 - Allows the recipient to receive monetary compensation quickly and easily
 - Helps to avoid the risks associated with advance payments
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Yoma Trade Guarantee Requirements

- Both seller and buyer must hold a current account at Yoma Bank
- Seller and buyer must sign a sales contract
- Buyers must submit the YTG application to the YTG section along with the sales contract and adequate collateral
- Seller must submit buyer's details to YTG section
- Yoma Bank will direct debit the buyer's account on the invoice due date for the amount of the invoice
- Yoma Bank will collect collateral from the buyer in order to provide the necessary overdraft facility for the buyer that will automatically be exercised should the buyer default on the payment.

Invoice Discounting Benefits for Seller

- Invoice discounting gives the seller advance payment on the funds owed by buyers to the seller. You can raise cash against invoices, retain control of your sales ledger and protect against bad debts with our confidential service.
- Based on the seller's business situation and requirements, Yoma Bank can advance a high percentage of the seller's total outstanding sales ledger.

Overdraft Facility Assistance to Buyer

- In the event that the seller's buyer is short of funds to meet the obligation, the overdraft facility will automatically be executed at the invoice due date in order that Yoma Bank can make the payment to the seller in a timely fashion.

Eligible Collateral for the YTG Overdraft (OD)

- Cash savings or fixed deposits at Yoma Bank
- Apartments, condominiums and shop houses
- Immovable property such as land & buildings
- Solid gold





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