**TRANSACTION DESCRIPTION:**

1. Instrument: Loan

2. Total Face Value: Euro/USD 1,000,000.00 – Euro/USD 10,000,000,000.00

3. Issuing Bank: HSBC Bank London, HSBC Bank, Hong Kong, Barclays Bank London,

Deutsche Bank AG Frankfurt, Royal Bank of Scotland.

4. Term: One to Twenty Years.

5. Interest Rate: 3.5%(Percent) Yearly

6. Payment: Unconditional MT-103

**TRANSACTION PROCEDURE:**

1. Party A & Party B agreed to fund the project “xxxxxx. Party A will release all necessary information concerning his project & company profile. Party A confirm the loan from this project will use for the legal purpose only.

2. Where Party A hereafter referred to as the borrower, Party A will borrow an amount of ( ) for a period of xxxxxx YEAR to party B.

3. Party B will get the loan for the capital funding for the project. Party B will make a long-term loan to the borrower as per the six clauses below with a net interest of 3.5% yearly.

4. Follow up the receipt of the Borrower LOI (Letter of Intent) Lender and borrower execute, sign a deed of agreement which thereby becomes automatically a full commercial recourse contract, which both parties shall lodge with their respective banks.

5. Within two (2) international banking days after the Deed of the agreement is countersigned & seal by both parties, Lender will issue an invoice to the borrower as swift transmission/portfolio reservation cost(administrative) of (XXX,XXX,XXX) before the loan is approved.

6. Within two (2) days, the borrower will make bank payment by direct wire transfer into lender provided bank coordinate, the borrower shall send a copy of swift Mt 103 to the lender as proof of payment.

7. Within two (2) international banking days of receipt of loan registration and barrister agreement fee, the lender shall have approved and wire the requested loan amount to borrower bank coordinate within (48) banking hours via swift MT103.

8. After confirmation of the payment borrower bank coordinate, the borrower shall send a copy of the swift payment to the lender for a successful transfer been received.

9. The borrower shall authenticate and pays for the loan including a 3.5% interest rate to the lender at the duration period agreed by both parties.

10. Party A receives the loan, Party A and Party B will not be responsible for any other matter to each other. With respect to their country, law, and taxation, each party shall handle and be responsible for their own.

11. Party B has the right to check Borrower’s execution of the terms and conditions within the frame of the present signed Contract.

12. The lender has the right to provide the Borrower with additional accounts in the form of “Instruction of Payment” for conducting the payments as per this Contract.

13. If the Borrower does not pass the Due Diligent, the administrative cost for issuance of the loan amount of 000,000.00 will be reimbursed by the Lender within 2 banking days.

**SCHEDULE OF BANK TRANSMISSION FEES (MT103)**

|  |  |
| --- | --- |
| **Face Value of Instrument (USD/EURO)** | **Bank Transmission Charges (USD/EURO)** |
| **1M – 10M** | **50,000.00** |
| **11M – 100M** | **70,000.00** |
| **101M – 250M** | **120,000.00** |
| **251M – 350M** | **150,000.00** |
| **351M – 450M** | **250,000.00** |
| **451M – 999M** | **450,000.00** |
| **1B and above (In Tranches of 500M each)** | **(450,000 for each tranche of 500M)** |