

QAIS INVESTMENT GROUP

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*Our Reference: QIG LLC
/0054156/RGM/QIG*

Qais Investment Group
Commercial License: 18449-1

FOREIGN FINANCING POLICY

Origin of Funds and Core Investment Intention:

It was a great pleasure communicating with your Company regarding the opportunities of arranging foreign finance for your company. QIG is a Qatar based diversified non-banking financial company that focuses on Soft Loan, Consumer Lending & Debt Financing, Commercial lending, Small and medium sized enterprises (SME) lending, Rural lending, Wealth management, and fee based product distribution.

QIG with a multi-million dollar portfolio is re-investing funds through project funding investment loans to third party investors, project owners and general business facilitators on a long term investment basis.

We can work in any sector but generally prefer to work with corporate (agriculture, tourism, oil & energy, real estate, pharmaceutical, transportation, shipbuilding, construction, renewable energy projects, import and export etc.) or financial institutions (banks, insurance companies, leasing finance, factoring, commercial papers and trade finance) or any other new sector with high potential to grow but not interested in a JV (Joint Venture).

Loan Structure & Pricing:

We can raise debt from USD 1 Million to USD 700 Million for good companies but would not go below USD 1 Million mark normally.

Loan duration varies from 5 to 20 years with 6-12 months grace depending on the nature of the project.

If sufficient collateral is absent, Insurance Surety Bond or Insurance financial Guarantee Bond is procured from an international insurance company based in the gulf as risk coverage.

Rate of interest is 5% per annum (fixed).

Total finance amount will be scheduled to equal installment amount according to approved tenure on a quarterly/half yearly payment basis because we are not allowed to transfer above \$500 Million in a single tranche.

Deal Cycle:

Around 1-5 weeks (depending on the availability of proper information and project data). To begin with the entire process we would like to suggest you to follow the below step by step process so that we can determine the feasibility of the possible financing. We are careful about our client and do not want them to waste unnecessary money or time for any financing deal. We would like to be very clear about our responsibility and do not want to create any understanding gap in between client and us with a clear agreement. The steps are as follows:

Step 1:

- Clients/Borrowers are to provide BUSINESS PLAN/ PRESENTATION in one unlocked PDF document. This will enable our investment team understand the general overview of your project and if viable, they will approve it for funding. Submission will be considered only if it is provided and presented in a professional way, comprehensive, complete, and straight to the point, in one document. Do not refer to websites, or other documents, if presented by a broker/consultant, add full disclosure of contractual arrangements in relation to this project in an additional, separate document.
- Pre-screening is through us. Appraisal Reading, Re-Evaluation and Assessment by the Investment Management team of our firm and also the insurance who will surety the borrower if no collateral is presented. If acceptable, our team of experts confirms that the project will be funded, by issuing our TERMS AND CRITERIA with application form for client to fill and endorse.
- QIG Legal team would send contract agreement with Letter of Acceptance for Clients endorsement
- We refer client to insurance company for Due-Diligence and validation of company document.
- Registration with Qatar Investment Authority is made through the insurance company.

Step 2:

An International Insurance Company will be nominated to conduct the due diligence by setting up a meeting with the client, reviewing the client's documents and providing the client with Surety Bond or financial Guarantee bond.

Step 3:

After the bond procurement, all 3 parties (QIG, Insurance Company & Client) will sign the final documents including the bond agreement and the Fund will be disbursed to the client's bank account.

Collateral/ Risk Mitigation Tool:

Depending upon the project and type of collateral available, an enrollment into an Insurance Surety Bond may have to be established through an international Insurance company and we shall notify clients in due time about the company to issue the bond and make proper registration with BOARD OF INVESTMENT AND QATAR INVESTMENT AUTHORITY. The surety bond OR Financial guarantee bond protects the obligee against losses resulting from the principal's failure to meet the obligation, in case of loss, decease or default we shall be recompensed by the insurance company, this bond is issued after our insurance company must have conducted a due-diligence performance on our clients profile and registration fees are requested if clients is eligible to be bonded.

This procedure is to protect us investors from being defrauded as stipulated by laws governing international Investments in Qatar.

We strongly believe that, currently your sector of interest is the most emerging sector to grow and in next coming days. Your Company has its professional outlook and standards, corporate structures which definitely will not be very difficult to raise finance from our financing source. We are looking forward to your go ahead signal for the financing arrangement

Signed,

The Management.

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QIG