Company Number: SC109907



TITCHWOOD

FINANCING GUIDELINES, TERMS AND APPLICATION PROCEDURES

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20 Fenchurch St, London EC3M 8AF, United Kingdom | 166 Buchanan Street, Glasgow, G1 2LW, United Kingdom
Website: www.titchwood.com | Email: info@titchwood.com | Phone: (+44) 287 201 9055

1. ORIGIN OF FUNDS AND CORE INVESTMENT OBJECTIVES

Titchwood Finance Limited is a diversified non-banking financial institution engaged in a broad range of financial services, including soft loans, consumer lending, debt financing, commercial lending, Small and Medium-sized Enterprise (SME) financing, rural lending, wealth management, and fee-based financial product distribution.

With a multi-million-euro investment portfolio, Titchwood Finance Limited is committed to expanding its investment activities through the provision of long-term project financing and investment loans to qualified third-party investors, project owners, corporate organisations, and business facilitators.

Our primary objective is to identify, support, and finance commercially viable projects and businesses with strong growth potential, sustainable revenue models, and the capacity to generate long-term economic value.

While we remain open to financing opportunities across various industries, we have a particular preference for established businesses, corporate entities, and financial institutions operating in sectors such as:

Corporate and Industrial Sectors:

- Agriculture and Agribusiness
- Tourism and Hospitality
- Oil, Gas and Energy
- Real Estate and Property Development
- Pharmaceutical and Healthcare
- Transportation and Logistics
- Shipbuilding and Maritime Services
- Construction and Infrastructure Development
- Renewable Energy and Sustainable Projects
- Import and Export Trade
- Manufacturing and Industrial Development

Financial Services Sector:

- Commercial and Investment Banking
- Insurance and Reinsurance
- Leasing and Asset Finance
- Factoring and Receivables Financing
- Commercial Paper Financing
- Trade Finance and Structured Financial Products

We also welcome proposals from emerging industries and other sectors demonstrating strong commercial prospects, scalability, and significant potential for sustainable growth.

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2. LOAN STRUCTURE AND INTEREST RATES

Titchwood Finance Limited has the capacity to consider and arrange debt financing facilities of up to **Two Billion Euros (€2,000,000,000)** for qualified companies and commercially viable projects, subject to satisfactory due diligence, credit assessment, and internal approval.

Our indicative financing terms are as follows:

Maximum Financing Facility: Up to €2 billion.

Annual Interest Rate: Between 2% and 7%, subject to the approved financing structure and applicable repayment arrangement.

Interest Structure: Diminishing interest rate structure, with the applicable rate determined by the loan amount, financing tenure, risk profile, nature of the project, and the client's financial proposal.

Loan Tenure: Between 5 and 20 years.

Grace Period: Up to 2 years, depending on the nature, scale, implementation timeline, and projected cash flow of the financed project or business.

The final interest rate and repayment structure will be determined following an assessment of the proposed project, the amount requested, the repayment capacity of the borrower, and the overall financing risk.

Disbursement and Repayment Structure for Large Facilities

For financing facilities exceeding Three Hundred Million Euros (€300,000,000), the approved financing amount will be structured into multiple disbursement tranches.

No individual disbursement tranche shall exceed €300,000,000. The total approved facility will therefore be released in accordance with an agreed disbursement schedule and the applicable financing requirements.

Repayment obligations will be structured into equal installments in accordance with the approved loan tenure, with payments scheduled on a quarterly or semi-annual basis, as stipulated in the executed loan agreement.

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3. COLLATERAL AND RISK MITIGATION REQUIREMENTS

To safeguard the financing facility and mitigate potential credit risks, Titchwood Finance Limited requires acceptable collateral or an appropriate financial risk-mitigation instrument.

Depending on the borrower's circumstances and the nature of the proposed project, any of the following security arrangements may be considered:

Option 1: Existing Real Estate or Property as Collateral

The borrower may offer an existing property or other acceptable real estate asset as security for the proposed financing facility.

Any property submitted as collateral will be subject to an independent valuation and verification process to establish its current market value, ownership status, legal standing, and suitability as security.

For this option, the property must be situated within the United Kingdom.

Option 2: International Financial Guarantee Bond (Surety Bond)

For borrowers located outside the United Kingdom who do not possess acceptable collateral within the aforementioned jurisdiction, a Financial Guarantee Bond (Surety Bond) issued by a reputable international insurance company may be required.

The guarantee bond will serve as an alternative security instrument for the approved financing facility and must be issued by an insurance provider acceptable to Titchwood Finance Limited.

Where this option applies, the indicative cost of obtaining the Surety Bond shall be 2% of the approved loan amount. This fee is stated to be payable upon the client's receipt of the loan proceeds, subject to the agreed contractual arrangements and confirmation of the bond issuance process.

Option 3: The Funded Project or Business as Collateral

A borrower may also propose the project or business receiving the financing as collateral for the loan.

The acceptability of this arrangement will depend on the nature of the project, its valuation, ownership structure, financial projections, commercial viability, and the overall value of the assets available to secure the facility.

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Where the value or security position of the funded project or business is considered insufficient to adequately secure the financing, an additional Financial Guarantee Bond may be required.

In such circumstances, Titchwood Finance Limited may facilitate the arrangement of the required guarantee through one of its approved international insurance partners.

Financial Guarantee Bond: Purpose and Requirements

A Financial Guarantee Bond or Surety Bond is a contractual risk-mitigation instrument designed to protect the beneficiary against specified financial losses arising from the principal's failure to fulfil its contractual obligations.

Subject to the terms, conditions, exclusions, and enforceability of the issued bond, the insurance or guarantee provider may be liable to compensate the beneficiary in the event of a covered default or other insured event.

The issuance of such a bond is subject to the insurance provider's independent due diligence, assessment of the borrower's particulars, verification of corporate registration documents, financial standing, and other relevant information.

Where the borrower satisfies the insurance provider's eligibility requirements, applicable legal, administrative, and notarisation fees may be payable in connection with the bond issuance and documentation process.

All collateral arrangements and guarantee instruments shall be subject to satisfactory legal review, verification, and formal acceptance before the financing facility is disbursed.

4. FINANCING PROCESSING AND DEAL CYCLE

The estimated processing period for a financing transaction is between **one (1) and three (3) weeks**, provided that all required documentation, business information, project details, and supporting records are submitted promptly and in the required format.

The actual processing period may vary depending on:

- The complexity and size of the proposed financing facility.
- The completeness and accuracy of the submitted documentation.
- The time required for financial, legal, and technical due diligence.
- Collateral valuation and verification requirements.
- Insurance or financial guarantee bond approval, where applicable.
- The completion of internal approval and banking procedures.

Titchwood Finance Limited seeks to maintain an efficient and transparent transaction process while ensuring that every financing proposal receives the appropriate level of assessment.

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5. FINANCING APPLICATION PROCEDURE

To initiate the financing process, prospective borrowers are required to follow the procedures outlined below.

Our objective is to establish a clear understanding of the proposed transaction from the outset, assess its feasibility, and avoid unnecessary delays, expenses, or expectations where a financing proposal does not meet our investment criteria.

We therefore encourage applicants to provide accurate, comprehensive, and professionally prepared documentation to facilitate an efficient assessment.

STEP 1: Submission of Financing Application

The prospective borrower or authorised representative must submit a formal financing application accompanied by a comprehensive Business Plan or Project Overview in PDF format.

The submission should include all relevant supporting documents necessary to enable our investment and credit assessment team to understand the business, project objectives, financing requirements, implementation strategy, and anticipated financial returns.

Depending on the nature of the proposal, supporting documents may include:

- Certificate of Incorporation and corporate registration documents.
- Company profile and ownership structure.
- Detailed business plan or project feasibility study.
- Project cost estimates and funding requirements.
- Financial statements and financial projections.
- Proposed repayment plan and projected cash flows.
- Relevant licences, permits, and regulatory approvals.
- Details of proposed collateral or security arrangements.
- Any other documents considered relevant to the proposed transaction.

STEP 2: Documentation Review and Preliminary Assessment

All applications will undergo an initial review to determine whether they meet our financing criteria.

Submissions will only be considered where the information provided is professionally presented, sufficiently comprehensive, accurate, complete, and clearly structured.

Applications submitted through brokers, consultants, financial advisers, or other intermediaries must include a separate disclosure document outlining the intermediary's involvement, authority, and contractual or financial arrangements relating to the proposed transaction.

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Incomplete or inadequately presented submissions may be returned for clarification or additional documentation.

STEP 3: Project Evaluation and Financing Approval

Where a project or business satisfies our preliminary investment criteria, it will proceed to the relevant financial, commercial, legal, and risk assessments.

Following a satisfactory evaluation and the necessary internal approvals, Titchwood Finance Limited will issue the prospective borrower with the relevant financing documentation, which may include:

- A formal Loan Agreement outlining the financing terms and conditions.
- An Approval Letter confirming the approved financing facility and the applicable terms.
- A Letter of Commitment or other relevant confirmation of financing readiness, where applicable.

The final financing approval will remain subject to the fulfilment of all applicable conditions precedent and completion of the required documentation.

STEP 4: Collateral or Financial Guarantee Arrangement

Where acceptable existing assets are available, the borrower will be required to submit the relevant ownership and valuation documentation for verification and assessment.

Where the borrower does not have acceptable collateral, an approved international insurance company may be nominated to assess the borrower and, where eligible, issue the required Financial Guarantee Bond or Surety Bond.

The borrower will be informed of the applicable requirements, documentation, and costs associated with the selected security arrangement.

STEP 5: Execution of Financing Documents

Depending on the requirements of the transaction and the relevant banking institutions, the borrower may be invited to attend a closing meeting with our authorised representatives, fiduciaries, or banking partners. Such meetings may be arranged at designated offices, financial institutions, or disbursement centres in any of the following locations:

- United Kingdom
- Spain
- Portugal
- Belgium
- United States of America
- Dubai, United Arab Emirates

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Where a physical closing meeting is not required, the borrower may be instructed to countersign the relevant financing approval documentation, have the documents notarized by an appropriately authorized notary or competent authority in their jurisdiction, and return the executed documents to Titchwood Finance Limited.

STEP 6: Processing Fees and Transaction Formalities

Upon receipt and verification of the duly executed financing approval documents, the borrower will be provided with an official invoice detailing any applicable loan processing and administrative fees.

All applicable charges, payment requirements, and associated obligations will be communicated to the borrower in accordance with the agreed financing terms and documentation.

STEP 7: Final Processing and Disbursement of Funds

Following the successful completion of the required due diligence, collateral or guarantee arrangements, execution of financing agreements, and fulfilment of all applicable conditions precedent, the financing facility will proceed to final processing and disbursement.

The funds will be released in accordance with the approved financing structure, agreed disbursement schedule, and terms and conditions contained in the executed Loan Agreement.

The borrower will be formally advised of the disbursement arrangements and any applicable post-disbursement obligations.

IMPORTANT NOTICE

All financing facilities offered or arranged by Titchwood Finance Limited are subject to satisfactory due diligence, credit assessment, legal verification, internal approval, and compliance with applicable financial and regulatory requirements.

The indicative financing amounts, interest rates, tenures, grace periods, collateral requirements, processing timelines, and other terms contained in this document are subject to review and may be adjusted based on the specific circumstances of each transaction.

Nothing in this document shall be construed as an unconditional offer of financing or a legally binding commitment to lend. A financing obligation shall arise only upon the execution of definitive financing agreements by the relevant parties and satisfaction of all applicable conditions.

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Project Financing | Corporate Lending | Investment Solutions

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