

FREQUENTLY ASKED QUESTIONS (FAQ)

Question: Is it possible to send you one or more projects and/or business plans for preliminary approval?

Answer: No, projects and/or business plans without the application of the Customer and bank statements about the presence of 10% of the funding amounts are not considered and are automatically deleted in the basket like garbage.

Question: Is it possible to free up by Client a 10% of the amount of financing to use these funds for another purpose, before repayment the entire amount of principal and payment of percents (%)?

Answer: Yes, perhaps, at the discretion of the Investor, that is, if the Investor will see that the return of principal and payment of percents (%) the Client performs as expected and thus risks are minimized.

Question: Is it possible to have a deposit at 10% from the funding in the bank account not Client - in the bank account of the subsidiary company (shareholders) and etc.?

Answer: Yes, perhaps, but a prerequisite invariably - Investor representative should be registered the joint Director and co-signatory on bank account of the holder of the deposit.

Question: Is it possible to consolidate required to deposit the amount at 10% on different accounts of the Client and/or subsidiary company (shareholders) and etc.?

Answer: No, deposit of 10% of the financing must be the indivisible, i.e. be at the one bank account of the holder of deposit.

Question: In what banks the Client may still have or open an account other than Credit Suisse AG (Switzerland) and HSBC (Hong Kong) and whether there are additional full short list these banks?

Answer: The Bank is determined by the Investor after providing by Customer a full package of documents.

Given that the Investor representative will be appointed by joint Director and co-signatory in the bank account of the holder of deposit at 10% of the funding, then:

Question: What document should be registered by holder of deposit on the joint Director - Investor representative?

Answer: Client must register the Investor representative by joint Director in the bank account of holder of the deposit at 10% of the amount of funding and provide the apostilled and notarized document (Directors Appointment, Corporate Resolution) etc.

Question: Should the Investor representative have access codes / Digipass for Online Banking of bank account of the Client and/or the holder of the deposit?

Answer: Yes, the Investor representative should also have access codes / Digipass for Online Banking of bank account of the Client and the bank account of holder of the deposit if the deposit at 10% will be placed on the account of the subsidiary company (shareholders) etc.

Question: What exactly rights / powers and limitations should have Investor representative - joint Director and co-signatory on the bank account of the holder of the deposit and/or the company of Client?

Answer: Investor Representative shall have the right to monitor the safety of a deposit at 10% and financial transactions with money funds, securities and banking instruments, have power for the administrative hold / block of this deposit in the account of the holder of the deposit, and to monitor the cash flows of the implementation of investment project of the Client in accordance with Investment Agreement.

Question: Will spread rights / powers of the Investor representative to co-signing of all or some of the concluded contracts for the acquisition of shares and other securities, equipment, real estate, goods, services and other transactions, including contributions to the statutory fund start-up companies financed through funds under the Investment Agreement, and whether the requirement to sign contracts for the sale of finished products / services?

Answer: Investor representative does not sign any contracts / agreements on behalf of the Client and/or deposit holder and has no right to transfer any funds alone and no right to give orders to the bank to issue financial instruments etc.

Bonpoc: What is the function of the Investor representative?

Answer: In case of misuse of funds, the Investor representative immediately reports about this fact of misuse of funds to the Investor and Investor, in accordance with the Investment Agreement, stops funding to resolve this problem with the Client. Also when a breach of the conditions and terms of repayment of the investment loan and/or payment percents (%), the deposit can be used to cover the costs and/or losses incurred by Investor.

Question: Where will end the rights / powers of the Investor representative, i.e. when Investor representative can withdraw from the joint Director and co-signatory in the bank account of the holder of the deposit and/or the company of Client?

Answer: Rights / powers of the Investor representative ends immediately after the repayment by Client of all principal loan and % payments.

Question: What obligations the Client's company should still execute to receive investments?

Answer: Upon fact of readiness of granting of investments, the Client's company should also sign with the Investor's company the "Trust Agreement" or "Shares Pledge Agreement" notarized and apostilled at 51% of shares of the Client's company for period of before full return of investments and payment of %.

NOTE: After many unfounded accusations from potential customers, we decided to abandon the advance payment for the overheads Investor's side in the amount of 50'000 EUR.

Wherein - Client must provide coating of overhead costs (an average from 50'000 USD / EUR), connected with the given variant of financing:

- Visas, transport charges (air flight, railway and auto travel, underground);
- Hotels and food;
- Services of an independent international expert & appraisal of the investment project;
- Services of the Lawyer / Notary.

Question: What does this mean?

Answer: Now Client will decide on their own - as and how much he will pay. I.e. for example: for transport charges - at the Client's choice - economy class, business class or book a private jet for the flight; for Hotels and food - on the Client's choice - accommodation in Hotel *** or *****, food in the usual cafe or in the best restaurants with VIP service; etc.

Question: How can it speed up the process of registration and receipt of investment?

Answer: Absolutely nothing. This can only slow down the process for an indefinite period because of the sluggishness of the Client and/or his insolvency.

Question: Will this expenditure of the Client somehow compensate back to the Client in case of not negotiation and signing of the Investment Agreement and/or refusal of funding from Investor?

Answer: If negotiation and signing of the Investment Agreement and/or refusal of funding from Investor, this expenditure of the Client in any way will not be compensated back to the Client.

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Question: Is it possible to initiate and consider a single investment project and sign one of the Investment Agreement, which is in fact will be consolidation of a number of separate, unrelated, investment projects, i.e. for example, if the amount of financing at 50 millions includes two (2) or more investment projects of the Client?

Answer: Yes, maybe, but the Client will be pays additional costs for the preparation of documents and prepare an independent examination. I.e. the Client will need to pay plus another additional cost up to 20'000 USD/EUR for each individual investment project.

Question: Does it mean that the accrual of interest on the financing funds will be made on the outstanding principal balance?

Answer: Yes.

Question: Is it possible to early repayment of principal by the Client, and what charges and/or penalties provided for in this case?

Answer: Yes, maybe early repayment of principal by the Client, on his sole discretion. In this case, the Client notifies the Investor before one (1) month. Any fees and/or penalties for early repayment of principal the Client does not pay.

Question: Is it possible to use the financing funds to refinance and/or refinancing of other projects and/or obligations of the Client and/or the holder of the deposit?

Answer: No.

Question: Are there any restrictions on the view / type of targeted use of funds financed under the Investment Agreement?

Answer: Yes, there are. All funds should be used by the Client only in accordance with the costs of the investment project implementation of the Client accepted by Investor.