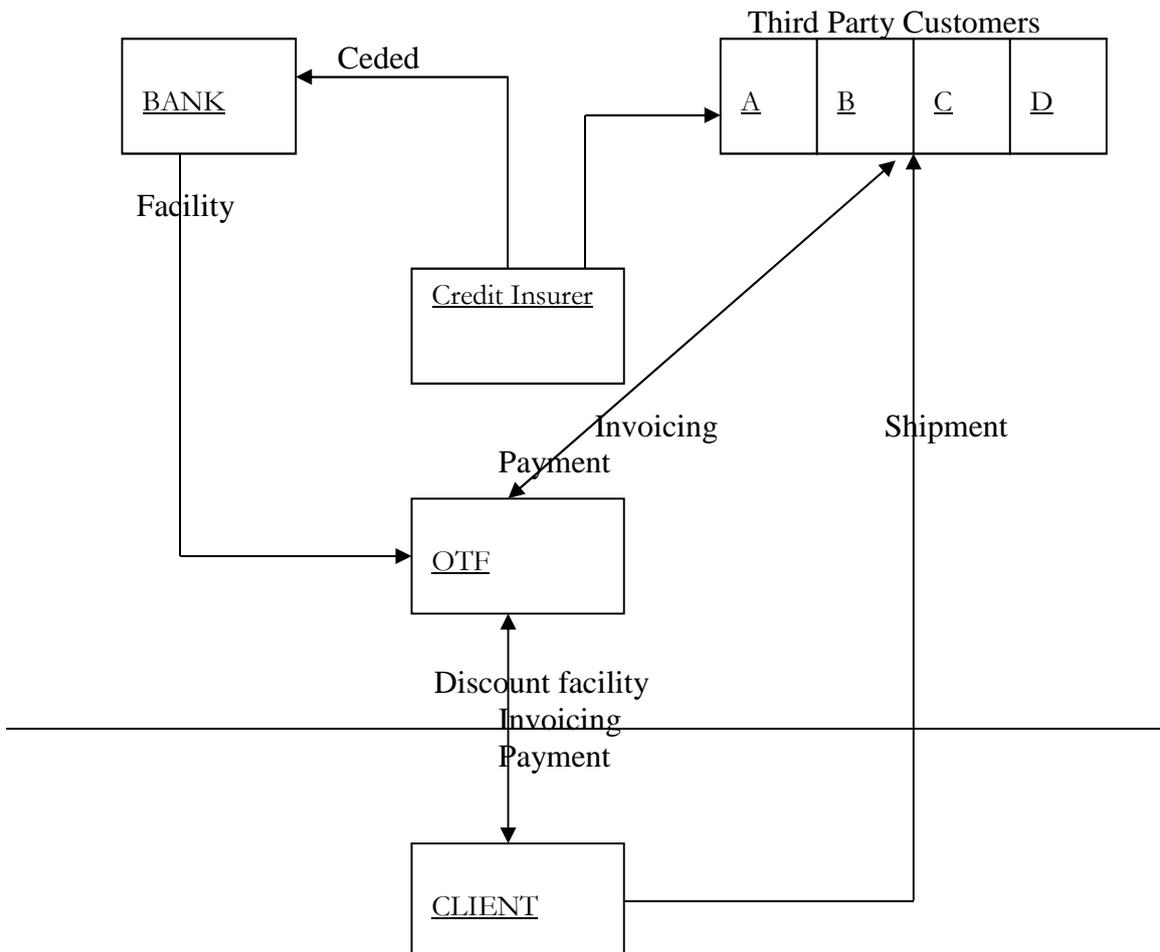


CLIENT CATEGORIES

TYPE 1:

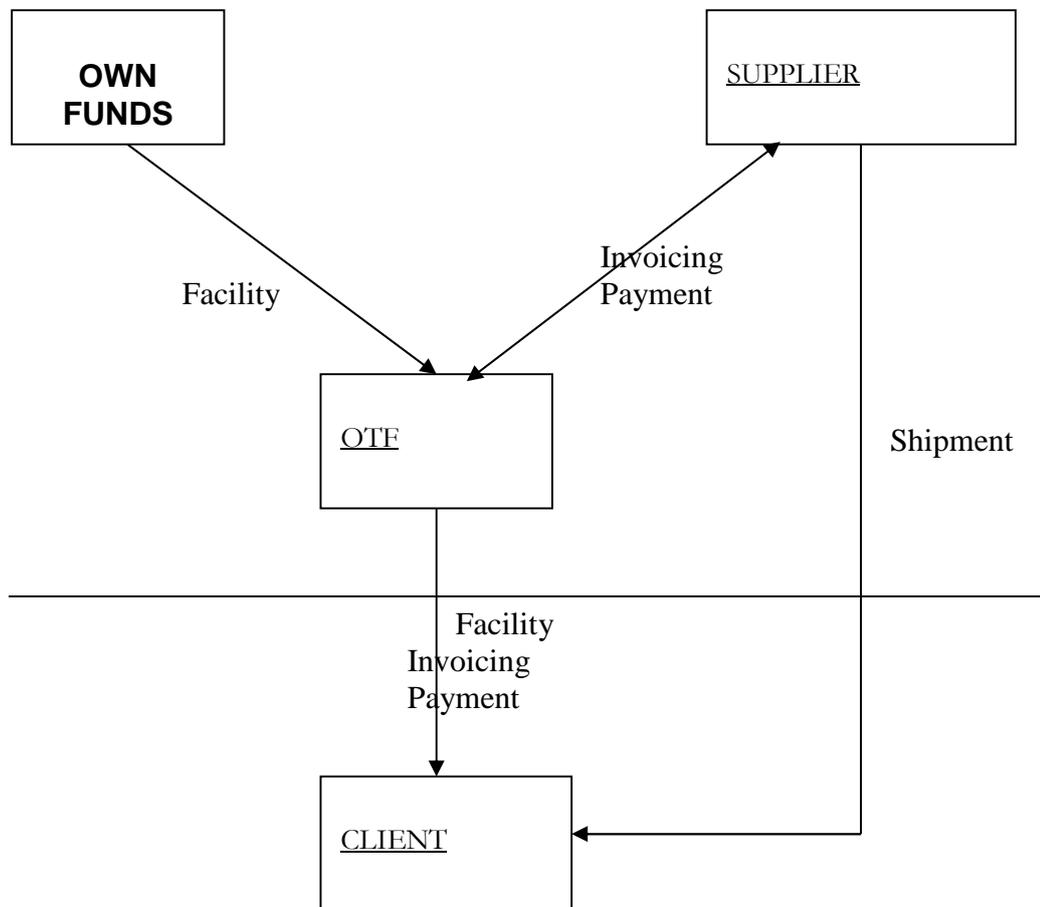
EXPORTER

- 1) Customers are Third parties.
- 2) All bank and credit insurance functions through OTF. (own trade finance)



TYPE 1: IMPORTER

Making use of supplier credit or OTF has own funds.



TYPE 2: IMPORTER

USES PF Ltd

- 1) Client invests in PF Ltd
- 2) PF Ltd obtains insurance cover on client.
- 3) PF Ltd grants facility to client.
- 4) Usually limited supplier terms (usually L/C).

