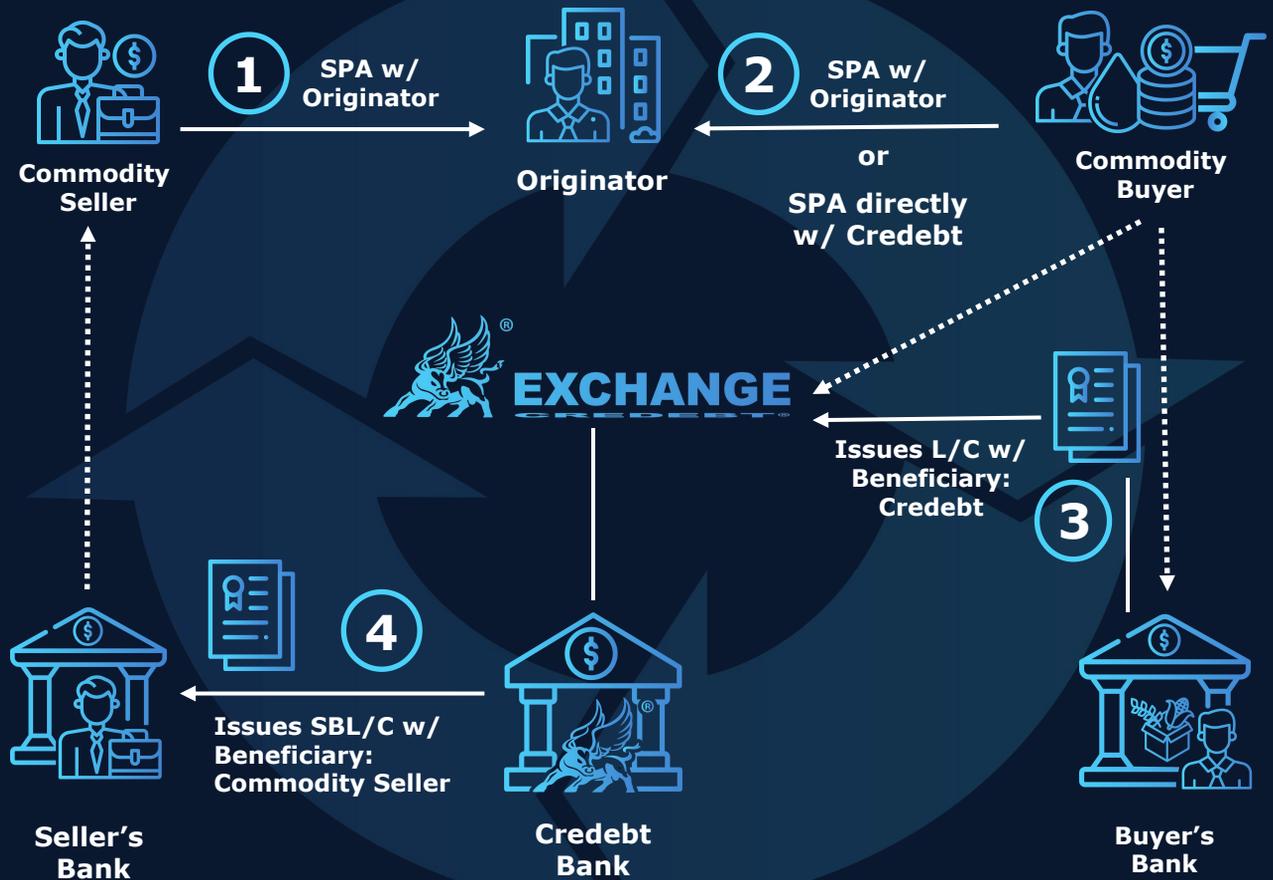


# Commodity Transaction

Moving goods from one country to another is a typical commodity transaction. Commonly these commodities are either food, metals or energy. The trade finance used to support the movement of these commodity transactions can also be used to move livestock, finished goods and even branded goods. Experienced commodity buyers and sellers understand the importance of banks, brokers and agents. Credebt® brings the commodities, the buyers, the sellers and their intermediaries together into one system. This Trade Credebt® system protects the buyer and the seller. It ensures the commodity ordered is the commodity received and that it is paid for, in full.

## Stage I: Agreed



### Seller Protection

Commodity owners want to do business with people they know and trust. Smart sellers are always on the lookout for new agents, brokers and buyers. They know that long-term business requires 'new blood' to keep the demand young, vibrant and stable. New buyers bring new trust and payment issues. These are the issues Trade Credebt® fixes.

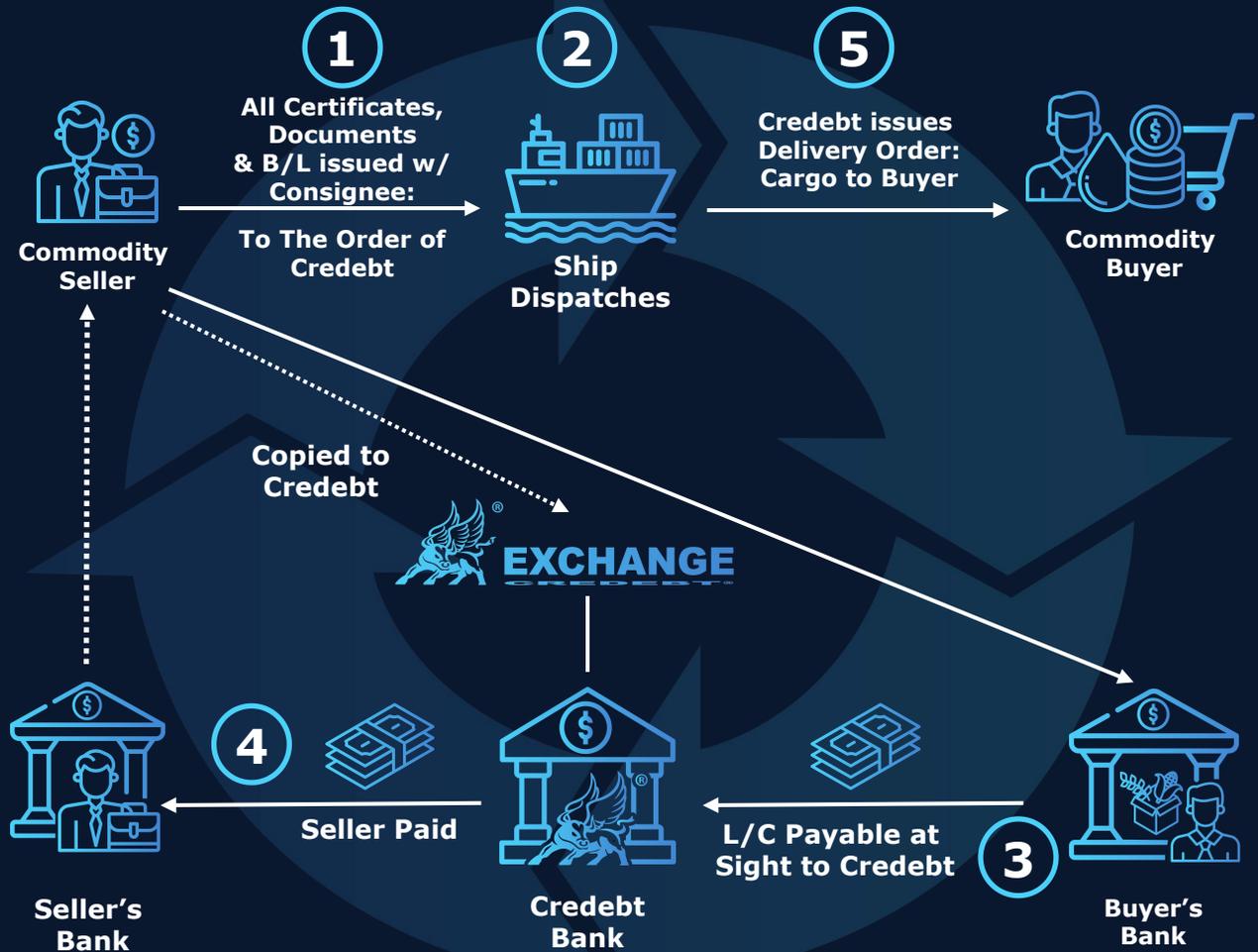
### New Buyers

Every day there are new buyers in the commodity markets. Most are genuine trustworthy businesspeople looking to secure a strong supply chain to meet local demand. Sellers to these buyers cannot afford to 'make a mistake'. They must know and trust these new buyers just as they do their long-term buyers. Trade Credebt® fixes this issue too.

# Buyer & Seller Protection

Most commodity producers sell through brokers and agents. For example, a seller in Brazil may have an agent based in Texas that will sell to a buyer in Portugal. That buyer can be a broker that will sell the commodity to the ultimate end-user buyers. These buyers want to be assured they get the exact commodity they ordered. By using Trade Credebt® they know that every company in the entire supply chain has been checked and vetted. They know the issuing bank, the receiving bank and the confirming bank responsible for payments are all properly rated, experienced and reputable trade savvy institutions. With Trade Credebt® processes are streamlined and the entire transaction is carefully monitored to ensure it completes successfully.

## Stage II: Paid



### Trade Credebt®

As a trade finance provider, just like any commodity seller, Trade Credebt® takes great care to ensure the credibility and experience of all parties in the trade. The Trade Desk team checks everything and everyone based on strict identity, security and trade risk policies. Trade Desk must be completely satisfied with every aspect of a trade or it is set aside until all its policy conditions are met.

### Checks & Balances

Trade Desk policy conditions ensure:

- ✦ Buyers and sellers are professionally checked and verified
- ✦ Buyer and seller terms match exactly
- ✦ Goods are expertly specified and are independently certified before loading
- ✦ Shipping documents are true
- ✦ Delivery only occurs when payment is either made or correctly guaranteed