



NON-RECOURSE STOCK LOANS FOR PROFESSIONAL INVESTORS IN STOCK EXCHANGE LISTED COMPANIES



Unlock and access value of shares in listed companies through a non-recourse stock loan available in Local Currency, USD, or Euro. Available to qualifying borrowers.



Private & Confidential
Professional and Qualifying Investors Only

NON-RECOURSE STOCK LOANS

Introduction

Ametheus offers to introduce and arrange a new loan facility to promoters of companies listed on approved stock exchanges¹ (“ASE”) as well as domestic and international funds invested in ASE companies. We can arrange for the loans to be either in local currencies or in United States Dollars or Euros. Ametheus will work with prospective borrowers to pre-qualify them for a non-recourse stock loans (“NRSL”) with the international non-bank financing group (“Lender”) that provides NRSL to qualifying stock owners of shares in listed companies.

Introducer-Arranger

Ametheus Holdings Pvt Ltd provide this service by way of a contracted Mandate Agreement between Ametheus Fintech & Offshore Logistics Pvt Ltd and the Borrower.

Arranger Fee

An arrangement fee of 4.0% of funds drawn down by Borrower pro rata for each draw down Tranche is payable to Ametheus Fintech & Offshore Logistics Pvt Ltd separately from fees by the Lender.

Summary of NRSL

Lender offers NRSL on the following basis:

1. Maximum of 10% of market capitalization of listed company whose shares are being used as security,
2. Minimum average value of shares traded of US\$50,000 per day and preferably +\$100,000 per day
3. LVR of 50% and higher if necessary, with potential for up to 80%
4. Currency: Local currency for qualifying borrowers, otherwise in US\$ or €
5. Terms: three to ten years
6. Draw down by borrower is in weekly ‘Tranches’
7. Each weekly Tranche is five-times daily average value of shares traded on the ASEW
8. Shares must be freely tradeable (lock-in-free)
9. Market capitalization should be a minimum of US\$50m and can be open ended at maximum cap (exceptions may apply)
10. Fast process
11. No up-front fees payable by applicant, with costs detailed below coming out of loan proceeds
12. Lender fees are paid out of loan proceeds, except where a fee is charged by the Custodian for opening a new Custodian Account (this is reimbursed from proceeds of loan)
13. Share ownership is not transferred and remains in the name of the Borrower in a Custodian Account, regulated by anti-money laundering laws
14. Proforma Term Sheet includes:
 - a. Annual interest rate payable on loan (6%-8% Fixed, No variable rate)
 - b. Lender Origination Fee of 4.0% the value of the NRSL payable pro rata out of each weekly Tranche
 - c. Dividends and share appreciation policy: 100% of all appreciation is to client benefit; 100% of dividends will be put against borrower balance to pay off the loan. Lender does not take any position on the voting rights.
 - d. Legal Costs of 0.5% of value of loan can be waived if borrower signs term sheet within 3 days and Lender funds them within 30 days
 - e. There are no Closing Costs, however there are three fees that will be deducted from the proceeds of the First Tranche of the loan amount, namely
 - i) The Origination Fees

¹ASEs include Hong Kong, Bangladesh, Toronto, ASX, India, Philippines, Tokyo, London, Thailand. Others on request.

- ii) Legal Fees, and
- iii) The first quarterly payment of the interest rate

Qualifying Borrowers

Potential borrowers include *Promoters or Founders* who may have substantial shareholding in the listed company and wish to monetize part of their holding for their own purposes, or to re-invest in the listed company, all at their sole discretion.

The NRSL are also suitable and available for *domestic and international funds*, and *family offices* that invested in ASEW listed companies.

Preliminary Process

1. Pre-qualification meeting and discussions between Amethus Fintech and intending Borrower
2. Yes/No Decision
3. If yes, Parties execute Mandate Agreement (Borrower and Amethus Fintech)

Loan Process

1. Borrower and NRSL Lender conference call
2. Loan submission to Lender Credit Committee
3. Yes, Loan Terms issued to Borrower
4. Loan Terms reviewed (Y/N), if yes
5. Borrower accepts Terms
6. Lender submits Loan Documents
7. If accepted by Borrower, then Loan Documents are executed by Lender and Borrower
8. Custodian Account opened in name of Borrower and Control Agreement executed and filed with the Custodian
9. Non-Title Transfer of collateral shares from Borrower's previous account to Borrower's new Custodian Account. Ownership of collateral shares remain in Borrower's name. Custodian Account shows total number of shares deposited for compliance as well as statements.
10. Tranche Closing Statement issued.
11. Borrower approves Tranche Closing Statement
12. First Tranche draw down. Lender sends Loan Proceeds by Bank Wire to Borrower
13. Additional funding of Tranches as required by Borrower
14. Full draw down of facility when Borrower completes borrowing and Loan is completed.

Further Information

To find out more on the NRSL, please contact us as per below to arrange a confidential presentation and initial assessment of qualification.

Email: info@amethus.com