

GUARANTEES

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CREDIT GLORIOUS

A GLOBAL LEADER IN FINANCIAL SERVICES

Credit Glorious Property Holdings, a cornerstone of the esteemed CGPH Group, is a global leader in financial services, committed to delivering innovative solutions that enhance our clients' financial well-being. Based in London with a share capital of 200,000,000 GBP, our company earned an outstanding "A" rating in 2023 under Basel standards, with a notably low default risk of 0.07%. In 2024, we further advanced our position, attaining an "A+" rating and reducing our default risk to 0.05%. We are dedicated to providing secure, sophisticated financial solutions that mitigate global transaction risks and promote our clients' international growth.

COMPANY NAME: CREDIT GLORIOUS PROPERTY HOLDINGS

SHARE CAPITAL: 200,000,000 GBP

BLOOMBERG LEI: 254900UYJ9C1GAB82L89

COMPANY NUMBER: 13371479
HEAD OFFICE UNITED KINGDOM:
9-10 STAPLE INN, LONDON, WCIV 7QH

CGPH Group, of which Credit Glorious Property Holdings is an integral part, is headquartered at the iconic Shard in London. CGPH operates as a multinational financial powerhouse, including a key subsidiary in Hong Kong with capital of 1,550,110,000 HKD, and a prestigious investment bank in Paris with a share capital exceeding 5,000,000 EUR. This expansive global presence in major financial markets empowers us to support our clients with a diversified, growth-oriented strategy.

We offer a comprehensive suite of financial products, including letters of credit, guarantees, sureties, and other strategic financing services. Our trade finance solutions are transmitted securely via SWIFT and other methods designed to ensure the integrity and safety of cross-border transactions.



WE OFFER A RANGE OF FINANCIAL PRODUCTS, INCLUDING:

Letters of Credit: Financial instruments that ensure payment for goods or services between buyers and sellers in international transactions.

Guarantees: Payment promises issued in favor of third parties to guarantee the fulfillment of the client's contractual obligations.

Sureties:Contracts through which we commit to guaranteeing the payment of a client's financial obligations to a creditor.

Other Financing Services: Structured solutions designed to support business growth and efficiently manage liquidity. All Trade Finance products can be transmitted via SWIFT or any method that ensures the security of cross-border transactions.

Our multilingual team, fluent in English, French, Spanish, Russian, Italian, German, Hebrew, and Bulgarian, provides personalized support to help clients navigate the complexities of international trade.



THE IMPORTANCE OF GUARANTEES IN GLOBAL TRADE

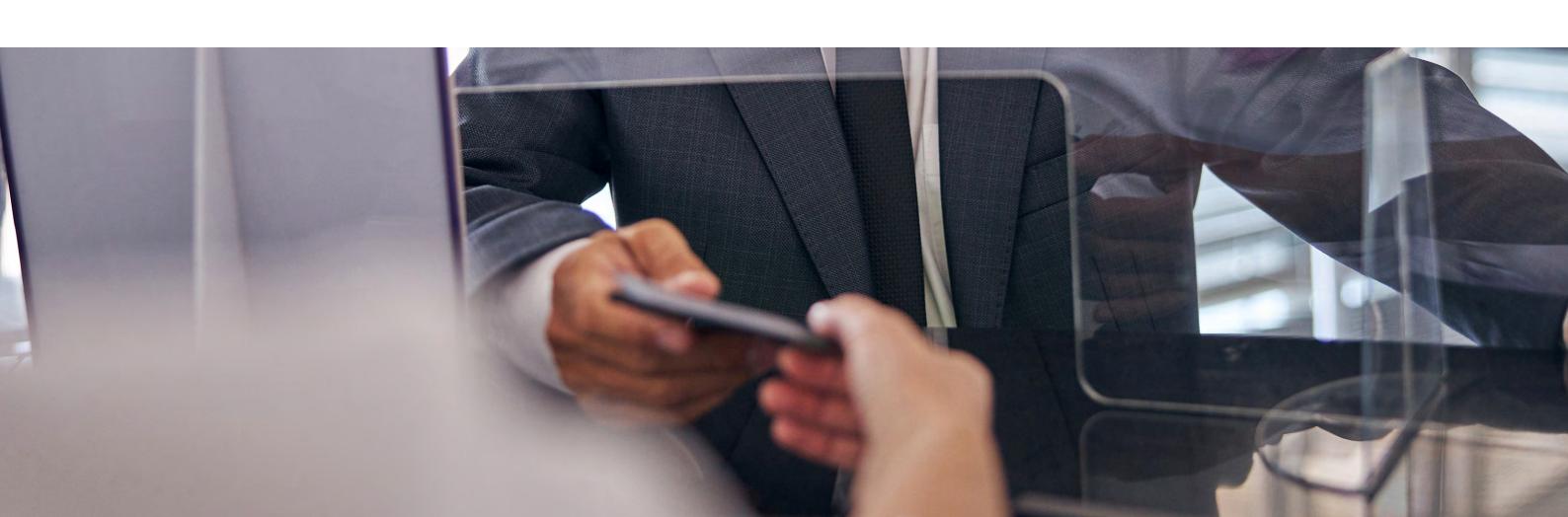
In international trade, guarantees ensure secure and reliable transactions. These financial instruments provide critical assurance to both parties involved, significantly reducing the risks associated with defaults and other uncertainties. Entering new markets with a Credit Glorious guarantee enhances credibility and facilitates negotiations.

By ensuring compliance with contractual obligations, guarantees build trust and promote collaboration between parties. They allow businesses to focus on their core activities without worrying about potential disputes or payment defaults. In a context where trust is paramount, guarantees not only protect financial interests but also help establish long-term relationships based on reliability and confidence.

Guarantees are a strategic tool for businesses looking to expand their operations internationally. They can make the difference between securing a lucrative deal or losing it due to perceived risks. Companies that utilize guarantees demonstrate their commitment to honoring contractual terms, enhancing their reputation with suppliers, partners, and customers.

Guarantee Issuance Process

- 1.Request for the guarantee limit by the applicant
- 2. Analysis of the request by Credit Glorious
- 3.Approval of the guarantee limit by Credit Glorious
- **4.Execution of legal documents**
- 5.Implementation of the guarantee limit in the Credit Glorious system
- 6. Request for guarantee issuance by the applicant
- 7. Analysis for guarantee issuance by Credit Glorious, in accordance with the approved terms
- 8.Issuance of the guarantee by Credit Glorious and notification to the beneficiary
- 9. Receipt of the guarantee by the beneficiary

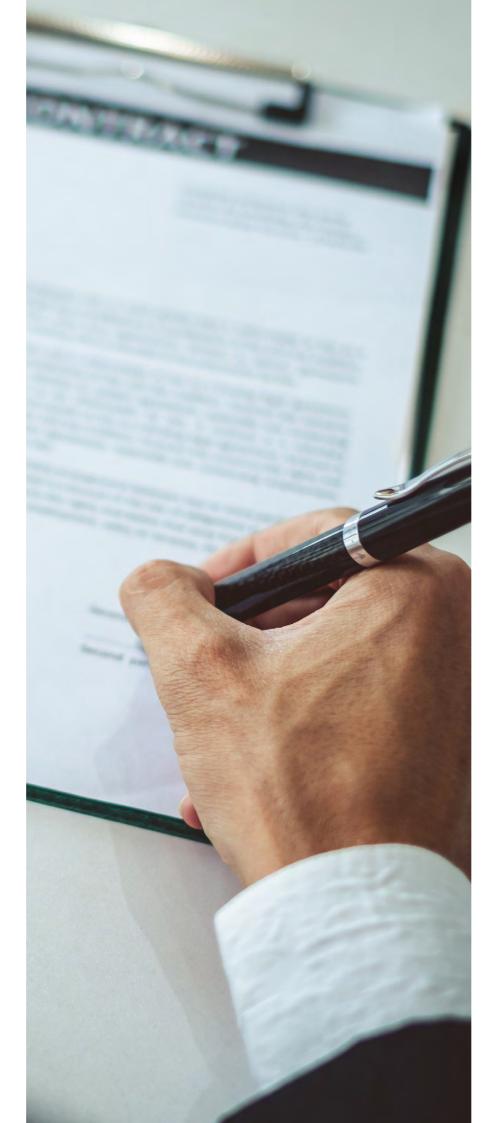


CUSTOMIZED SOLUTIONS FOR YOUR BUSINESS NEED

At Credit Glorious, we understand that every business faces unique requirements and challenges when it comes to securing transactions. That's why our guarantee services are meticulously designed to meet the specific needs of your organization. We take the time to collaborate with you, gaining an in-depth understanding of your operational goals and market intricacies. This insight allows us to tailor our guarantees to ensure your financial security.

Whether your organization requires guarantees for commercial agreements, performance obligations, or payment assurances, our customized solutions are designed to empower you. By offering flexibility and precision, we help you navigate the complexities of global trade with confidence and ease. Our commitment to personalized service means you won't receive a one-size-fits-all solution; instead, you'll benefit from guarantees that align perfectly with your strategic objectives and risk management practices.

At Credit Glorious, our goal is to provide you with the assurance needed to pursue your business ambitions without hesitation. With our expert guidance and tailored guarantee solutions, you can confidently advance your global initiatives, knowing you have a dedicated partner by your side to mitigate risks and enhance operational resilience in an ever-evolving market.



THE ROLE OF COMPETENCE IN ENSURING GUARANTEES

Obtaining a guarantee involves navigating a complex landscape of regulations and financial requirements. At Credit Glorious, our expertise becomes invaluable in this intricate process. Our seasoned professionals bring extensive experience in structuring guarantees across various sectors, enabling us to provide not only financial support but also strategic insights tailored to your specific needs.

We guide you through every step, from application to issuance, ensuring clarity at each stage. By simplifying the process, we allow you to focus on what truly matters—growing your business—while we competently manage the complexities of your guarantee requirements.

By choosing Credit Glorious, you are not merely obtaining a guarantee; you are partnering with a team dedicated to understanding the specific goals and challenges of your business. We take the time to deeply understand your operational context, ensuring that our solutions are not only robust but also adaptable to your evolving needs. This personalized approach guarantees that you receive the optimal financial tools for your success, enabling you to seize new opportunities and navigate the complexities of international trade with ease and confidence.

At Credit Glorious, our goal is to provide you with the assurance you need to pursue your business ambitions without hesitation. With our expert guidance and tailored guarantee solutions, you can confidently advance your global initiatives, knowing you have a committed partner by your side to mitigate risks and enhance operational resilience in an ever-changing market.



YOUR TRUSTED PARTNER IN FINANCIAL SECURITY

Choosing Credit Glorious as your partner for securing guarantees means aligning with a team genuinely dedicated to the success and financial security of your business. Our comprehensive approach goes beyond mere financial support; we prioritize building strong, long-lasting relationships founded on trust and transparency. We are committed to delivering tailored solutions that empower you to navigate international trade with confidence.

SECURE YOUR TRADE WITH CONFIDENCE: PARTNER WITH CREDIT GLORIOUS.

By ensuring your transactions are backed by reliable guarantees, we help you build lasting partnerships, secure your financial future, and thrive in a competitive global market. Our constant support and guidance provide you with a sense of security, enabling you to navigate complex international transactions with ease.

The information provided here regarding Trade Finance products (including, but not limited to, letters of credit, guarantees, documentary collections, and supply chain financing) is for general informational purposes only and does not constitute an offer, solicitation, or recommendation to purchase or sell financial products or services. Trade Finance products involve various risks, including but not limited to credit risk, counterparty risk, and geopolitical risk. The availability and terms of such products are subject to the financial institution's credit approval and may vary depending on the jurisdiction, the client's financial situation, and transaction specifics. Before engaging in any Trade Finance transaction, clients are advised to carefully evaluate their financial position, consult legal, tax, accounting, and other professional advisors, and thoroughly review all relevant documentation. The institution

> offering Trade Finance products makes no representations or warranties, express or implied, regarding the accuracy or completeness of the information provided and will not be liable for any losses or damages arising from reliance on such information.

> All Trade Finance transactions are subject to applicable legal and regulatory requirements, including compliance with anti-money laundering and sanctions regulations. Past performance is not indicative of future results. By conducting Trade Finance transac-

tions, clients acknowledge and accept the associated risks.





Credit Glorious Property Holdings

Capitale sociale: 200.000.000 GBP

Bloomberg LEI: 254900UYJ9C1GAB82L89 Numero di registrazione: 13371479

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