RHOFIN

*Fund the cargo. Keep your cash.*

IMPORT / INVENTORY FINANCE FOR US IMPORTERS

For customers of **ECU WORLDWIDE** · Limited release

# Supplier paid at shipment. You pay later.

Rhofin pays your supplier balance directly and advances eligible ocean freight on shipments moving with ECU Worldwide. You settle when the cargo arrives, before release.

**On a $100,000 shipment, $70,000 stays in your business from shipment to arrival, and longer where an approved storage period is agreed.**

Illustrative: your usual 30% deposit, 45 days to arrival, at Rhofin's lowest currently available rate. Full workings overleaf.

**ECU CUSTOMER OFFER · ELIGIBLE FIRST SHIPMENT**

**A $1,000 ECU freight credit when an eligible first shipment is financed through Rhofin.**

**Check shipment fit at rhofin.com/ecu to claim it on your first financed shipment.**

Subject to ECU program terms, Rhofin transaction eligibility, credit approval and availability.

### You stay importer of record

Your customs process and your broker do not change. Rhofin finances the shipment, not the entry.

### No standing line

One shipment at a time. No monthly fees and no ongoing commitment.

### Secured on the shipment

Collateral is the financed cargo and its identifiable proceeds, with no ordinary blanket lien over unrelated assets.

## HOW IT WORKS · FROM SUPPLIER PAYMENT TO CARGO RELEASE

**1**

### Goods ship

Bill of lading issued. Rhofin pays your supplier balance direct.

**2**

### Cash stays available

Freight advanced at no financing charge. Your cash funds the next PO and duties.

**3**

### Settle before release

You settle on arrival, before release. You pay for the days you use.

*Your shipments keep moving through ECU Worldwide, part of the Allcargo Global group. Rhofin provides the financing.*

## Have an upcoming shipment?

Check that one shipment. The next step is a preliminary enquiry, not a standing facility application, and no credit check is run at this stage.

Check shipment fit at **rhofin.com/ecu** · Scan to start

WHAT IT COSTS

## Your first shipment, worked.

| | |
|---|---|
| Supplier invoice | **$100,000** |
| You pay at shipment (30% deposit) | **$30,000** |
| Rhofin pays your supplier | **$70,000** |
| Financing cost, 45 days from 1.45% / 30 days | **$1,522.50** |
| **You repay at arrival** | **$71,522.50** |

Illustrative example at Rhofin's lowest currently available rate; not an offer of credit. Your transaction-specific APR, total financing cost and repayment date are shown before you commit.

Interest accrues on the supplier balance advance only. Eligible ocean freight is advanced at no financing charge and repaid at face value.

**Illustrative example only. Not an offer of credit. Your amount financed, APR, total cost and repayment date are quoted in full before you commit.**

FOR REPEAT IMPORTERS

## Arrival does not have to end the liquidity story.

Settlement can connect with the way you already finance delivered sales.

### Cash

Repay the agreed amount in cash. Rhofin issues the release instruction and the shipment keeps moving.

### Pay as inventory sells

Rhofin continues financing in approved controlled storage. Repay as inventory is released, on the terms agreed for that shipment.

### Existing factoring facility

Cash settlement may be funded from availability under your factoring facility, at your request and with your factor's approval.

*Built around the booking-to-cash cycle: inventory finance covers the supplier balance and eligible freight before cargo release, then settles in cash or from availability under your factoring or ABL facility. An approved storage period extends the financing, on the terms agreed for that shipment. Storage charges themselves, with duties, taxes, demurrage and detention, are not financed and remain yours.*

TRANSPARENT TERMS

## Know the transaction before you commit.

### Rates from 1.45% per 30 days

On the supplier balance advance. Priced per transaction, and charged as interest rather than a markup on the goods.

### No monthly fees

No origination, arrangement, documentation, wire, platform or monthly fees.

### Secured on the shipment

Standard collateral is the specific financed cargo and its identifiable proceeds, with no ordinary blanket lien over unrelated assets. Full recourse; any additional credit support is disclosed before signing.

### Availability

Available to qualifying US business entities importing by ocean through a participating logistics provider. Availability varies by state.

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