Rhofin

SUPPLIER PROGRAM · CHINESE EXPORTERS · PILOT PROGRAM

You are paid at shipment. Your buyer pays at arrival.

Rhofin pays your approved remaining balance direct, in US dollars, typically within one business day after your export customs declaration is released, the negotiable ocean bill of lading is issued and under Rhofin's control, and our document check is complete. Subject to the conditions on page 07. Your US buyer settles Rhofin before the cargo is released.

No Rhofin fee is deducted from your payment.

ON THE ALLCARGO GLOBAL NETWORK · ECU WORLDWIDE

ALLCARGO GLOBAL

THE PROPOSITION

Rhofin finances your buyer. You are simply paid.

Rhofin extends a secured commercial loan to your US buyer. The loan is secured on the financed cargo and its proceeds. You are the payee, not the borrower. You do not apply for a financing facility, and no insurer-approved buyer limit is required. Once Rhofin has paid you, you do not retain the buyer's repayment risk.

Once Rhofin has paid you, your payment is not conditional on your buyer repaying Rhofin. Buyer non-payment risk sits with Rhofin. A refund is required only in the limited circumstances set out in Schedule 10.

Sell to buyers you turn away today, on terms they can live with.

Borrower	**Your US buyer**
Your role	**Payee only**
Cost to you	**None. No Rhofin fees deducted**
Trade credit insurance from you	**Not required. No insurer-approved buyer limit**
Payment	**USD wire, typically +1 business day after customs release, B/L control, document check**
Buyer repayment risk	**Rhofin's, once you are paid**

ONE SHIPMENT, END TO END

The remittance timeline.

PO · DAY 0

Order confirmed

Your buyer pays the agreed upfront contribution direct to you. That is $15,000 on an illustrative $50,000 order.

→

POL · CNSHA / CNNGB / CNYTN

Goods ship

Custody confirmed by the participating logistics provider. Negotiable bill of lading issued to order. Telex and express release disabled.

→

USD WIRE · TYPICALLY +1 BUSINESS DAY

Balance paid to you

Rhofin pays the remaining balance direct to your verified account. That is $35,000 in the example. No Rhofin fees deducted.

→

ARRIVAL · US CFS · ~35–55 DAYS

Buyer settles, cargo released

Your buyer repays Rhofin before release. Cargo moves only against Rhofin's release instruction.

Typically within one business day after customs release, B/L control and document check, Rhofin remits the approved balance, bringing the payments against the invoice to 100%.

Illustrative $50,000 order. The upfront contribution is agreed between you and your buyer and may be subject to Rhofin's transaction requirements; Rhofin finances the approved remaining balance. Conditions on page 07. Transit times vary by route.

HOW IT WORKS

Five steps. Little work. You stay in control.

01	**Send us your US buyers to check**	Company name and city are enough. No invoices, no contacts. We match names against US customs records.	FREE · NO OBLIGATION
02	**Indicative financing view in 48 hours**	We tell you whether the buyer appears eligible and the indicative amount we may be able to support. If the opportunity falls outside our current criteria, we tell you promptly.	INDICATIVE ONLY
03	**You make the introduction**	Forward our one-page invitation. Your buyer signs its Rhofin financing agreement online and onboards once, and signs the third-party payment authorisation with you (page 07). It pays the agreed upfront contribution direct to you.	YOUR RELATIONSHIP
04	**Ship, present documents, get paid**	Released export customs declaration, bill of lading, invoice, PO and packing list are checked against the shipment record, using familiar documentary-control discipline. Then the USD wire.	TYPICALLY +1 BUSINESS DAY
05	**Your buyer settles before release**	Cargo is released only against Rhofin's instruction, after the buyer repays.	PAYMENT UNAFFECTED

Rhofin never contacts a nominated buyer before you introduce us. The introduction is yours to make, with the indication in hand.

SECURITY OF PAYMENT

Familiar documentary-control discipline. Except you are paid at shipment.

The mechanics

- Negotiable bill of lading, issued to order as Rhofin directs.
- Telex and express release disabled on every financed shipment.
- Custody confirmed by the participating logistics provider.
- Cargo released only against Rhofin's release instruction, after your buyer pays.

If the buyer does not pay

- Rhofin controls release of the cargo through the negotiable bill of lading and its financing documents. The non-payment problem is Rhofin's, not yours.
- Your payment is unaffected. It is not conditional on your buyer repaying Rhofin, and an ordinary commercial dispute with your buyer is not, by itself, grounds to reclaim it.
- Rhofin controls the cargo and decides how to recover or realise it. You are not required to take the goods back.

Under a classic documentary collection, the abandoned container at a US port is your nightmare. Under this program, buyer non-payment and cargo-realisation risk sit with Rhofin once you have been paid, subject only to the limited refund circumstances set out in Schedule 10.

YOUR BANK, YOUR PAPERWORK

Built for your bank's authenticity review.

Authorised in your export contract

Chinese banks must satisfy themselves that a goods-trade receipt is genuine, reasonable and internally consistent. A payer who is not the contract buyer is exactly the fact a bank will want explained, so the explanation sits in your own contract with the buyer, as a bilingual clause. Rhofin is identified transparently as the actual remitter. Invoice $50,000 = buyer $15,000 + Rhofin $35,000.

Paid from the United States, in USD

Payments are remitted from Rhofin's own US account, with Rhofin, Inc. itself as the ordering customer — no substitute payer, no intermediary provider. We send on an OUR/DEBT basis and bear the bank charges; if a bank in the chain still short-credits you, we make up the documented shortfall. Funds go only to your foreign-currency account, in your own registered name.

Why we pay after shipment

Rhofin does not remit until your export customs declaration is released and the bill of lading is issued and controlled. That is deliberate. It means your bank is handed a complete, self-consistent file — contract, order, invoice, released declaration, bill of lading, payment — before it is asked to credit anything, rather than a receipt against an export that has not yet happened.

What we ask of you

Chinese and English legal name, Unified Social Credit Code and registered address; your trade foreign-exchange, customs and export-tax registrations; your bank and the account name and number exactly as they must appear in the payment message; HS code and goods description. We obtain your bank's written acceptance of the payer structure before you are onboarded, not after. Silence is not acceptance.

Not advice on Chinese foreign-exchange, tax, customs or export-control law. Your foreign-exchange, customs and tax compliance remains your responsibility; Rhofin provides the transaction documentation and the bank-facing pack to support it.

REQUIREMENTS

Little from you. Rhofin does the heavy lifting.

Once at onboarding

- Company verification: Chinese and English legal name, Unified Social Credit Code, registered address.
- Foreign-currency account in your own name, plus trade FX, customs and export-tax registrations.
- Risk-based sanctions, business and US import-compliance screening.
- A short accession signed once, with company chop where required, plus a bilingual authorisation clause in your buyer contract — one addendum under a master agreement, or in each PO where there is no master agreement.

For each shipment

- PO, invoice and packing list; after shipment, the released customs declaration and controlled B/L.

On your buyer's side

- Eligible US commercial business in a state where Rhofin financing is available, verified and credit-approved.
- Rhofin financing agreement signed once; onboarding completed once.
- Agreed upfront contribution paid to you from its own funds. Typically around 30% for initial transactions.
- Ordinary, non-controlled manufactured goods within agreed HS codes. Examples: home textiles, furnishings, hardware, kitchenware, auto components, packaging. Out of scope: licence-controlled and dual-use items, controlled electronics and technology, rare-earth and critical-mineral products, state-channelled goods, perishables, fungible bulk, hazmat, pharma, alcohol, tobacco, weapons, sanctioned or high-risk supply chains.

Payment trigger: USD wire, typically within 1 business day after released export customs declaration, controlled negotiable ocean B/L, custody confirmation and document check. If a condition fails on a shipment, we tell you which one, in writing.

CONFIDENTIALITY

Your customer list stays yours.

Rhofin never contacts a nominated buyer before you introduce us. We never solicit or market to one independently. If you proceed, you make the introduction. After that, Rhofin deals with your buyer directly, only for onboarding, documentation and the financing itself.

At nomination we ask for nothing beyond the buyer's company name and location. We use lawfully available US customs records and other commercial data sources solely to assess the buyers you name.

We use those records for one purpose: to assess whether we can finance the buyers you name.

Nominations are held under a mutual confidentiality undertaking built into the nomination form.

WHY RHOFIN

Who is asking for your buyer's name.

US-based financing

Rhofin Inc. is a Delaware-incorporated nonbank commercial finance company. Financing is extended in the United States to eligible US commercial buyers under US law. Availability varies by state. You are paid from the United States.

Logistics-integrated

Transactions run on participating logistics networks. In China that begins with ECU Worldwide, part of the Allcargo Group. Its custody and bill-of-lading rails are what make payment at shipment possible.

Built in institutional trade finance

The team is drawn from institutional trade finance and structured credit: underwriting and distributing trade credit at global investment banks, and building the platform infrastructure that turns trade assets into transferable, transparent exposures. Four disciplines carry into every transaction here — credit assessment of the US buyer, documentary control, cargo custody and clean settlement.

AVAILABLE ON APPROVED LANES, INCLUDING CNSHA · CNNGB · CNYTN · CNTAO · CNXMN · LCL AND FCL · OCEAN ONLY

ALLCARGO GLOBAL

Financing is provided by Rhofin. ECU Worldwide provides participating logistics and cargo-control services and does not provide or guarantee the financing. Rhofin is not a bank and does not accept deposits. See Important information on the final page.

PILOT PROGRAM · NEXT STEP

Check a US buyer.

Send us 1–3 buyers you currently refuse open-account terms. Or send one live order where your buyer will not prepay in full and you want the balance paid at shipment. We return a named, indicative financing view within 48 hours. If the opportunity falls outside our current criteria, we tell you promptly.

Free. Confidential. No obligation on you or your buyer.

01	**Check**	Buyer company name and city. Approximate names are fine. We match against US customs records.
02	**Indication**	A written, named indicative view within 48 hours, sent only to your verified corporate email.
03	**Introduce**	You forward the one-page buyer invitation. Onboarding and first shipment follow.

Start today

rhofin.com/china

suppliers@rhofin.com

Use your company domain. The result is sent only to a verified corporate address.

A nomination is a preliminary enquiry, not an application. No buyer application or hard credit inquiry is required at the nomination stage.

THE FULL TERMS

Important information

Supplier program, China · Condensed. The definitive transaction documents govern; nothing in this document varies them.

01 Who we are. Rhofin Inc. is a US nonbank commercial finance company. Not a bank; no deposits; no customer funds held. Rhofin does not extend credit to the Chinese exporter, accept deposits in China or provide a Chinese banking facility, and the exporter incurs no foreign debt; Rhofin makes third-party export payments from the United States in connection with financing extended to eligible US buyers. Chinese export, customs, tax, foreign-exchange and export-control requirements continue to apply to the exporter and its bank.

02 What this is. A program description, not an offer or commitment to finance any buyer, make any payment or purchase any receivable. A nomination is a preliminary enquiry; an indicative financing view is an indication, not a commitment. Every transaction is subject to buyer eligibility, verification, credit approval, definitive documentation and applicable law, and financing availability varies by state.

03 Payee, not borrower. The financing is a secured commercial loan to your US buyer. No facility is extended to you and no Rhofin fee is deducted from your payment. Payments are sent on an OUR/DEBT basis with Rhofin bearing the bank charges; if a bank in the chain nevertheless short-credits your account, Rhofin makes up the documented shortfall in accordance with the transaction terms. Once a buyer itself applies, credit decisions are communicated directly to the buyer.

04 Conditions to payment. Export customs declaration released; negotiable ocean B/L issued to order as Rhofin directs and under Rhofin's control, telex and express release disabled; custody confirmed by the participating logistics provider; invoice, PO and packing list conforming to the shipment record; verified foreign-currency account in your own registered name; export-control and screening clear.

05 Payment risk and refunds. Payment is not conditional on the buyer repaying Rhofin, and an ordinary commercial dispute with your buyer does not, by itself, make it conditional. A refund is required only in the limited circumstances specified in Schedule 10: an export that is cancelled, materially short-shipped, rejected before completion, duplicated, overpaid or otherwise requires a refund. Rhofin controls the cargo on buyer default and decides how to recover or realise it; you are not required to take the goods back.

06 Payments to China. USD remitted from Rhofin's own US account, with Rhofin, Inc. itself as ordering customer and identified transparently as the actual overseas payer, referencing your buyer, export contract, commercial invoice and released export customs declaration. Payment is post-shipment only: no remittance before the declaration is released and the negotiable ocean bill of lading is issued and controlled. The structure relies on a third-party payment authorisation in the export contract itself, executed in English and Chinese, and on the bank's written acceptance before you are onboarded. All bank charges are borne by Rhofin. Your foreign-exchange, customs, tax and export-control compliance remains your responsibility. Risk-based sanctions and trade-compliance screening is performed at onboarding, at each payment and before each release.

07 Confidentiality. Rhofin will not contact a nominated buyer before you introduce us, and will not solicit or market to one independently; after introduction, Rhofin deals with the buyer only for onboarding, documentation and financing. Nominations are held under a mutual confidentiality undertaking. Rhofin may use public US customs records and other lawful data sources.

08 Scope. Standard, identifiable, ordinary non-controlled manufactured goods within approved HS codes and lanes, ocean only, approved suppliers only. Excluded for the China pilot: licence-controlled and dual-use items, controlled electronics and technology, rare-earth and critical-mineral products and derived materials, goods subject to state-trading or designated export-channel requirements, commodities, fungible bulk, perishables, hazmat, pharma, alcohol, tobacco, weapons, sanctioned or high-risk supply chains.

09 Logistics. Financing requires shipment through a participating logistics provider; goods travel under a negotiable to-order B/L held to Rhofin's order and are released only against Rhofin's instruction. Rhofin is not a carrier, forwarder or customs broker.

10 No advice. Nothing here is legal, tax, accounting, foreign-exchange or financial advice in any jurisdiction.