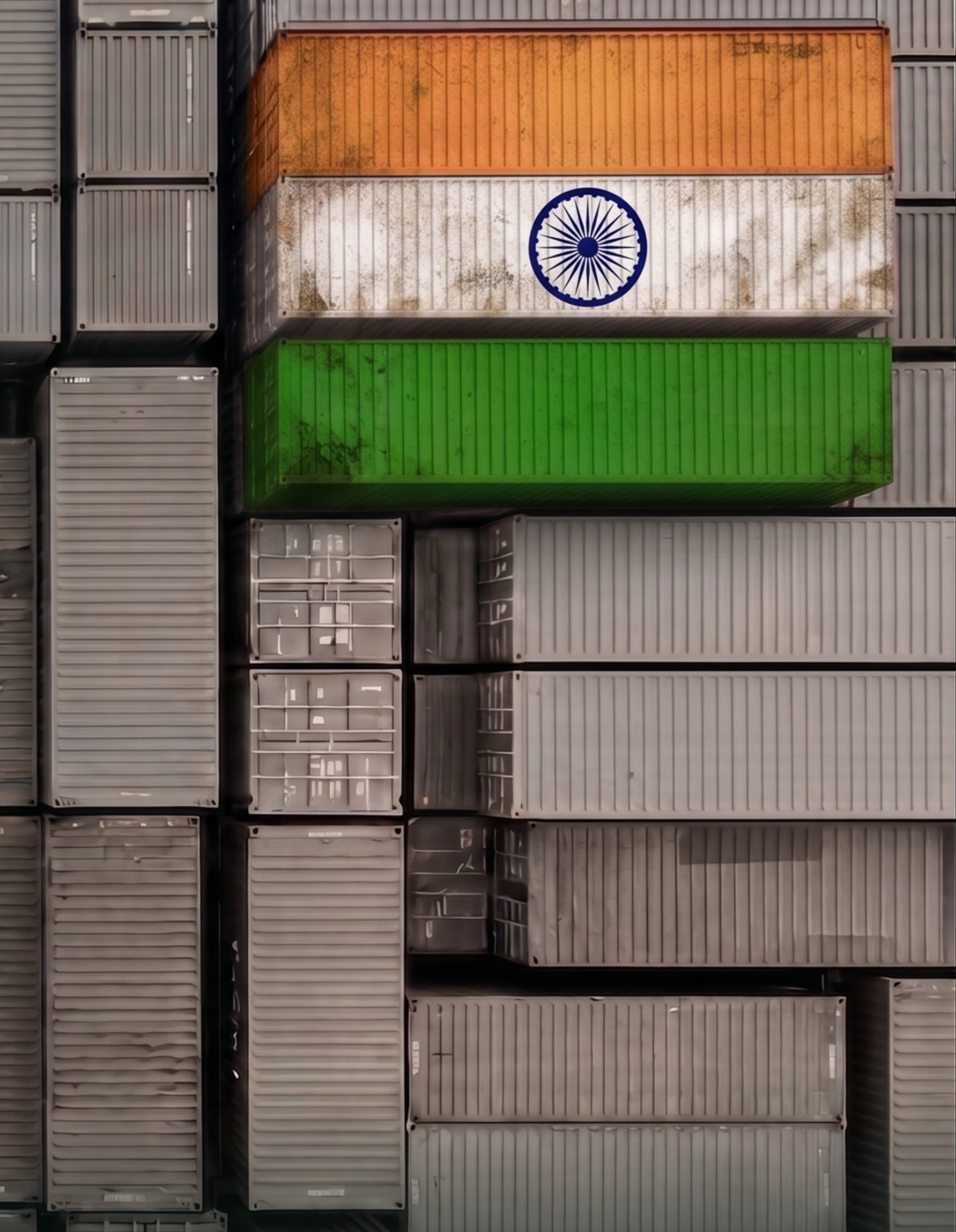
Rhofin

SUPPLIER PROGRAM · INDIAN EXPORTERS · PILOT PROGRAM

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



Rhofin pays your approved remaining balance direct, in US dollars, within one business day of confirmed shipment from India with a participating logistics provider and issuance of the bill of lading. Your US buyer settles Rhofin before the cargo is released.

The financing cost is your buyer's, not yours.

ON THE ALLCARGO GLOBAL NETWORK · ECU WORLDWIDE

ALLCARGO GLOBAL

Financing availability varies by state. Each transaction is subject to buyer eligibility, verification, credit approval and applicable law. Rhofin Inc. is a nonbank commercial finance company, not a bank. This document is a program description, not an offer or commitment. See Important information on the final page.

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. Refunds are required only in the limited circumstances set out in the supplier documents.

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, within 1 business day of custody + B/L**
Buyer repayment risk	**Rhofin's, once you are paid**

ONE SHIPMENT, END TO END

The remittance timeline.

PO · DAY 0	POL · INNSA / INMUN / INMAA	USD WIRE · +1 BUSINESS DAY	ARRIVAL · US CFS · ~35–55 DAYS
Order confirmed	**Goods ship**	**Balance paid to you**	**Buyer settles, cargo released**
Your buyer pays the agreed upfront contribution direct to you. That is $15,000 on an illustrative $50,000 order.	Custody confirmed by the participating logistics provider. Negotiable bill of lading issued to order. Telex and express release disabled.	Rhofin pays the remaining balance direct to your verified account. That is $35,000 in the example. No Rhofin fees deducted.	Your buyer repays Rhofin before release. Cargo moves only against Rhofin's release instruction.

Within one business day of confirmed shipment and B/L issuance, 100% of the invoice value is banked: the advance from your buyer, the balance from Rhofin.

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 receives an account invitation, signs one agreement online and onboards once. It pays the agreed upfront contribution direct to you.	YOUR RELATIONSHIP
04	**Ship, present documents, get paid**	Invoice, PO and packing list are checked against the shipment record, using familiar D/P-style documentary discipline. Then the USD wire.	+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 D/P-style documentary control. 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 may realise the goods. You may be offered a first option to repurchase them before any third-party sale. That option is a right, never an obligation.

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 to the supplier warranties in the transaction documents.

YOUR BANK, YOUR PAPERWORK

Designed to clear your AD bank, not fight it.

Third-party payment, documented

Indian export-payment rules permit third-party export receipts through the banking channel, subject to the applicable FEMA/RBI framework and acceptance by your Authorised Dealer bank. Rhofin is named as third-party payer on your purchase order and invoice, identified in your export and bank records where required, and evidenced by a short accession and your buyer's standing confirmation. The pack reconciles the export: 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 named as the ordering customer, never through an intermediary payment 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 the account in your company's legal name.

One bank, one file

Your buyer's deposit, Rhofin's payment and any balance all arrive through the same Authorised Dealer bank, so the receipts reconcile to one shipping bill. Where your bank routes inward remittances to a central unit, we follow your bank. EDPMS closure and e-BRC follow your normal export process.

What we ask of you

Legal name, IEC and registered address; your AD bank, branch and the AD Code used on your shipping bill; bank confirmation for the receiving account; screening once at onboarding. Before your first payment we obtain your bank's written confirmation of the route. Silence is not confirmation, so we wait for the answer.

Not advice on Indian foreign-exchange, tax or customs law. Your FEMA, GST, EDPMS and export-incentive 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: legal name, IEC, registered address and AD Code.
- Bank confirmation for the receiving account, in your legal name.
- Standard sanctions and business screening.
- A short accession to the third-party payment framework, signed once. Your buyer's standing authorisation is already in place. We provide both forms.

For each shipment

- Invoice, PO and packing list conforming to the shipment record.

On your buyer's side

- Eligible US commercial business in a state where Rhofin financing is available, verified and credit-approved.
- One agreement signed; onboarding completed once.
- Agreed upfront contribution paid to you from its own funds. Typically around 30% for initial transactions.
- Standard, identifiable goods with an established resale market. Examples: home textiles, furnishings, hardware, kitchenware, auto components, packaging. Out of scope: perishables, commodities and fungible bulk, hazmat, pharma, alcohol, tobacco, weapons, sanctioned or high-risk supply chains.

If a condition to payment 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 India 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.

LANES FROM INNSA · INMUN · INMAA · INTUT · INCCU · 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 stuck on advance payment. 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/india

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, India · 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 Indian exporter, accept deposits in India or provide an Indian banking facility; it makes third-party export payments from the United States in connection with financing extended to eligible US buyers. Indian export and FX requirements continue to apply to the exporter and its AD 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. Custody confirmed by the participating logistics provider; negotiable B/L issued to order as Rhofin directs, telex and express release disabled; invoice, PO and packing list conforming to the shipment record; verified account in your legal name; 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 the supplier documents: a cancelled, materially short-shipped or rejected-before-completion export, a duplicate payment or overpayment, established fraud, or material breach of specified supplier warranties. Any repurchase option on buyer default is a right, never an obligation.

06 Payments to India. USD remitted from Rhofin's own US account through the banking channel, with Rhofin named as ordering customer against the identified export transaction and invoice. The payment is subsequently matched to the applicable shipping bill and export record through your AD Bank process. Structured for the Indian third-party export payment rules: identified on the purchase order and invoice and in export and bank records where required, routed through one Authorised Dealer bank, and pre-cleared in writing with that bank before the first payment. All bank charges are borne by Rhofin. Your FEMA, GST, EDPMS and incentive compliance remains your responsibility. Risk-based sanctions and trade-compliance screening runs 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 goods with an established resale market (e.g. home textiles, furnishings, hardware, kitchenware, auto components, packaging), ocean only, approved lanes and suppliers only. Excluded: 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.

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