

EXPLANATORY SUMMARY MEMO
ECONOMIC AND HUMANITARIAN PROJECTS
-BANK TRANSFERS TO PERFORM INVESTMENTS-
(19N181125LB27LE)

A – SUMMARY DATA

Some of our partners are full owners of large cash funds, mainly in Euro currency, and other money market assets, under custody with important European banks. These assets held under old agreements between these banks and the owners depositors have been currently in common-accounts of the banks for many years, at least, from more than 10 years, and some for more than 15 to 20 years.

Now, they wish use these assets to fund various own economic and humanitarian projects. Moreover, they can also consider others that could be proposed to them.

Their projects that are among other located in the area of Canada, South-East Asia (Malaysia, Indonesia and others), and Africa, are in relation, among others, with the green and renewable energies, the water treatments, and in general the welfare Earth.

Therefore, for these purposes, they wish to transfer part of their assets in important banks located in countries offering a high level secured bank system to perform their planned investments.

So, very interested by banks in:

- Canada (Royal Bank of Canada or others);
- Singapore (Standard Chartered or others);
- Hong Kong (Standard Chartered or others);
- United Kingdom;

Not very interested. But to consider according proposals, by banks in:

- United States of America;
- Africa;
- China Mainland;
- Middle-East;

May consider some banks in:

- Europe;

B – WHAT IS WANTED

A strong relationship at a most high level with the banks able to implement this type of operations and receive the assets from a common-account of the sending bank.

This can be directly implemented with the managing teams of the banks or through the sponsoring / partnership of entities having the right relation with the bank. Of course, it must be strong and creditworthy well-known companies or group of companies, governmental organizations, institutions or private-public organizations.

As the assets are currently held under common-accounts of the sending banks, the transfers that will be done directly from such accounts can be received in the same type of accounts of the receiving bank or other class of accounts, and can be performed by a secured server-to-server operation or other technical mean to be agreed by both banks.

Of course, to satisfy to the international banking rules, all the necessary data, such as the cause of the operation or others, will be provided at that time.

From the sending banks, the operations will be ordered by a proxy corporate entity of the investors group, acting as applicant of such transfers.

Of course, on the receiving side, another corporate entity of the investors group will have the full control on the transferred assets.

These transfers that mandatory need a direct secure contact between the operating bank officers of the involved banks, could be settled in the frame of a server-to-server operation in live to implement and confirm the debit from the sending account and the credit to the receiving account. The exact way shall be agreed between the involved banks.

C – ONLY AS EXAMPLE - ALREADY AGREED WITH OTHER BANKS

The below explanation is only for to have a good understanding of what is wished, among others, through a negotiation done with two important banks of United States of America. However, for the moment they do not wish, rightly or wrongly, send to US banks. Perhaps for reasons of commercial strategy, even political, they are not at all prone to make these transfers to this country. The description of these agreements that is only as example, can help in the understanding, and is below summarized:

- 50% of the transferred amounts will be invested in economic and humanitarian operations that the group has already planned and / or others that could be proposed.

Of course, these sums that will not be invested overnight, will meanwhile remain in the bank;

- 40% could remain in the receiving bank to be used in financial investments fully secured. Implemented by the bank and / or with other private entities but with the goal to earn profits that will be paid in this bank account;

- 10% will be used to pay the fees and commissions linked to the transfers themselves for receiving banks, intermediaries, consultants, advisors, etc.:

Of course, other agreements could be implemented with the sponsoring entity, which will have enabled these operations, if any.

Other proposals may be considered.

Moreover, of course, for the economic justification of transfers, ad hoc projects will of course be provided.

D – HIGH CONFIDENTIALITY

These transactions being very confidential, banks will not issue any documents outside the secured banking system.

A proxy company is set up in the issuing bank, which will be the responsible applicant of transfers ordering for investors groups.

Receiving companies will be set up in the banks receiving the transfers. If any, under the sponsoring of the entities above described.

Everything else should be exposed and discussed face-to-face and under non-disclosure commitments.

E – CONCLUSION

As well as any sensitive data will not be disclosed here, nor the large amounts, we can only say that a first transaction of 3 billion Euro is now fully ready to be performed immediately.

Owing to the specificity and complexity of this type of business, this memo is only a short first summary of the wishes of the partners. That in no way constitutes any assets solicitation.

Of course, if you or one of your partners could be able and interested to do, we could give more explanations.

We think that you understood the needs and the necessity of the exposed procedures. However, if you have other suggestions to implement the transaction, we can discuss about.

We remain at your full disposal, even, of course, for a face-to-face meeting.

Best regards

Date: February 5, 2020

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