Transaction Schedules and Service Applications

Banks Instruments Limited | Hong Kong | Draft Template - Not for Execution

Regulatory capacity: any regulated activity described in this template must be performed only under the verified licence or exemption [INSERT], or by the named licensed third-party provider [INSERT]. Any security amount is contractual transaction security under definitive documents and is not a bank deposit or customer deposit with Banks Instruments Limited.

Purpose

This document supplies the service specific schedules that may be attached to the Client Application, Master Financial Instruments Services Agreement and relevant definitive transaction documents. Each schedule is an intake and structuring record. It is not an issuance, bank commitment, proof of funds, financing approval or payment instruction.

Common information for every schedule

- Client legal name and application reference
- Requested service and commercial purpose
- Currency, amount and target date
- Issuing, sending, receiving, custody and financing institutions
- Proposed delivery and authentication route
- Source of funds and source of wealth evidence
- Beneficial owners, principals, brokers and beneficiaries
- Fee, commission and expense schedule
- Required bank wording or instrument draft
- Compliance, credit, legal and operational conditions

Schedule A Purchase of BG or SBLC

Record the requested face value, currency, issuing bank criteria, expiry, governing rules, proposed wording, purchase price, payment security, receiving bank, delivery method and post delivery obligations. The applicant must demonstrate cleared purchase funds and lawful use. Title, transferability and the precise nature of the purchased rights must be addressed in definitive documents.

Schedule B Purchase of Bank Draft

Record drawer bank, currency, amount, payee, place of payment, proposed MT110 or other verification route, consideration, collection method and intended use. The receiving bank must

confirm it can collect or process the draft. A scan or copy is not evidence of an authentic, collectible draft.

Schedule C Lease of BG SBLC MTN or LTN

Record instrument type, face value, issuer criteria, lease term, fee, contractual performance security amount if any, beneficiary, delivery route, permitted use, return or discharge requirements and consequences of default. Any performance security amount is not a bank deposit or customer deposit with Banks Instruments. The schedule must state that a lease does not transfer ownership unless the definitive agreement expressly provides otherwise.

Schedule D Lease of Proof of Funds

Record the purpose, required evidence, amount, currency, bank criteria, validity period, permitted presentation, disclosure limits and prohibition on representing the evidence as owned funds. The provider's bank must approve the form and use. The schedule shall not authorize movement, encumbrance or unauthorized verification of funds.

Schedule E Lease of Bank Draft

Record draft details, permitted possession or presentation, lease period, consideration, custody, collection restrictions, return procedure and loss protection. Definitive documents must clarify whether collection is prohibited and how authenticity will be verified without misuse.

Schedule F KTT MT103 Transfer Coordination with Return Terms

Record sender and receiver, amount, currency, purpose, routing, reference, coordination fee, permitted use of underlying funds, repayment or return obligations and bank readiness requirements. The arrangement concerns the underlying lawful transfer and contractual return terms. An MT103 or KTT message itself is never leased. No term becomes effective until the sending and receiving institutions confirm that the proposed method is lawful and operationally acceptable.

Schedule G KTT MT103 Transfer and Settlement Coordination

Record the parties to the underlying sale, assignment or payment, sender, receiving beneficiary, amount, consideration, timing, transfer instruction and credit confirmation, lawful source, title to underlying rights or funds, account control and settlement mechanics. An MT103 or KTT message itself is never purchased. The schedule must distinguish a payment instruction from final, irrevocably available funds.

Schedule H Monetization of BG SBLC MTN or LTN

Record issuer, rating, instrument amount, expiry or maturity, wording, custody, transferability, requested recourse or non recourse structure, target advance, use of proceeds, financing bank and security. Attach the Monetization Engagement Agreement and Risk Disclosure.

Schedule I Monetization of Blocked Funds

Record account holder, bank, currency, amount, blocking basis, duration, account restrictions, third party rights, proposed bank confirmation, requested financing, release conditions and control arrangement. Independent counsel must review the enforceability and priority of the block.

Schedule J Monetization of Bank Draft

Record drawer bank, payee, amount, currency, verification method, collection bank, endorsement status, requested proceeds, recourse, reserves and collection conditions. Funding depends on authentication, collectability and the financing party's credit approval.

Schedule K SKR or CSKR Services

Record asset type, owner, custodian, warehouse or vault, receipt number, valuation, insurance, inspection rights, liens, transfer restrictions, proposed settlement message and intended finance or transfer. An SKR or CSKR is evidence of custody under its terms and is not automatically a bank payment instrument.

Schedule L Offshore Business Account Introduction

Record company activity, ownership, countries, expected turnover, currencies, transaction volume, counterparties, source of funds, target services, residency of controllers and reasons for the requested jurisdiction. Account approval, terms and continuity remain solely with the selected bank or payment institution.

Schedule M Offshore Personal Account Introduction

Record applicant residence, nationality, occupation, tax residence, source of wealth, expected balances and transactions, target currencies, reasons for the account and any politically exposed person status. The applicant remains responsible for tax and reporting obligations.

Schedule N Recourse Financing

Record borrower, requested amount, proposed collateral, target loan to value, interest and fees, tenor, repayment source, covenants, guarantees and enforcement assets. A calculator may use an illustrative 80 percent loan to value and annual simple interest assumption of 2 percent. The 2 percent figure is configurable, excludes fees and is not a lender quote. Actual terms depend on underwriting and definitive documents issued by the licensed financing party.

Schedule O Non Recourse Financing

Record instrument or asset, requested advance, proposed lender control, waterfall, reserves, recourse exceptions, maturity and exit. A figure around 65 percent loan to value is indicative only.

Definitive documents may include recourse for fraud, title defects, misrepresentation, sanctions and covenant breaches.

Schedule P Paymaster and Commission Disbursement

Record the underlying transaction, payer, gross amount, verified beneficiaries, commission basis, invoices, KYC status, tax information, bank accounts, paymaster fee and dispute instructions. Attach the Paymaster and Commission Disbursement Agreement and Master Fee Protection Agreement.

Schedule Q Broker Appointment

Record the broker's legal identity, jurisdiction, tier, permitted markets, approved materials, registered referral, commission rate, payment event, sub brokers, compliance training and conflicts. Attach the Broker and Referral Agreement.

Schedule R Authority to Verify

Record the applicant, institution authorized to disclose, exact information that may be confirmed, recipients, authorized communication channel, effective date and expiry. Attach the separate Authority to Verify Financial Information.

Transaction schedule signature

The parties confirm that the completed schedule is accurate and may be used for due diligence and preparation of definitive documents. Unless a schedule is expressly incorporated into an executed agreement, it is non binding.

Client: [NAME TITLE SIGNATURE DATE]

Banks Instruments Limited: [NAME TITLE SIGNATURE DATE]