

ICBANK COLLATERAL FUNDRAISE FUNDING PROGRAM

Client Information Document (Projects Above USD 20,000,000)

1. Introduction

ICBANK provides large-scale structured funding solutions for projects exceeding USD 20,000,000 through a **Collateral Fundraise Funding Model**. This structure is designed for institutional, corporate, and government-level projects requiring controlled, secure, and compliant capital deployment.

2. Core Structure

- Funding is provided via **Bank Credit Account Facility**
 - Enables controlled disbursement via wire transfers
 - All transfers must be supported by **project-related documentation**
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3. Application & Initial Requirements

Required Submissions

- Full KYC (individual/corporate)
- Complete project documentation
- Financial feasibility and execution plan

File Opening Fee

- **1% of total project value**

Terms:

- Paid to ICBANK via official invoice/payment instruction
 - **100% refundable if project is disapproved**, using the same method and destination
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4. Structuring & Execution Fee

- Total: **8% of project value**

Fee Breakdown:

- **1% File Opening Fee** (initial stage)
- **7% Execution Fee** (post-approval stage)

Covers:

- Fund insurance
- Loan structuring
- Bank processing fees
- Credit line setup and operational expenses



5. Approval & Initial Instruments

Upon approval and contract execution:

1. Client receives:
 - Financing Agreement
 - Approval Letter
2. Upon signing and submission:
 - ICBANK issues **Bank Guarantee (MT760)** equal to **7% of project value** to the client's bank
3. Client pays the **7% Execution Fee**

6. Funding Activation & Security Instruments

- After payment of the 7%:
 - Funding preparation period: **up to 120 days**
- Upon completion:
 - Client receives **Bank Guarantee (MT760)** equal to **100% of the loan value**
 - This guarantee is **conditional under the financing agreement terms** and serves as security in case of any default.

7. Disbursement & Usage

- Funds are allocated into the client's **bank credit account (USD)**
- Client may wire funds as required

Conditions:

- All disbursements are subject to **bank validation and approval**
- Each transfer must be supported by **valid project documentation**
- Usage strictly limited to the **approved project purpose**

8. Repayment Structure

Total Tenor

- **15 years total**

Grace Period

- **3 years (no repayment)**

Repayment Period

- **12 years (structured instalments)**

9. Bank Profit Margin

- Fixed: **5% on total funded amount**



- Applied proportionally across repayment instalments
- Structured as **non-interest (Sharia-aligned profit model)**

Important Condition:

- The **full profit margin remains payable regardless of early repayment**
- No reduction applies even if the client settles earlier than scheduled

10. Penalty & Default Terms

- Delay of **45 days**:
 - **5% penalty** on instalment amount
- Delay of **two consecutive payments**:
 - Full loan becomes **immediately callable**
 - Additional **5% penalty** on total remaining balance

11. Payment Authorization Policy

- All payments must be made **directly to ICBANK**
- If payment is made via an agent:
 - Requires **official written authorization from the bank**
 - Bank must confirm receipt directly to client
 - Upon confirmation, **agent responsibility is fulfilled**

12. Example (USD 20,000,000 Project)

Project Value

- USD 20,000,000

Fees

- File Opening Fee: **USD 200,000 (1%)**
- Execution Fee: **USD 1,400,000 (7%)**
- Total Structuring & Execution Fees: **USD 1,600,000 (8%)**

Profit Margin

- 5% of 20M = **USD 1,000,000 total profit**

Repayment

- Grace Period: 3 years
- Repayment: 12 years

Annual principal repayment:

- $\text{USD } 20,000,000 / 12 = \text{USD } 1,666,666$

Annual profit portion:

- $\text{USD } 1,000,000 / 12 \approx \text{USD } 83,333$

Total annual payment:



- ≈ USD 1,750,000

13. Why This Model

- **Secured Funding Structure** through bank guarantees
- **Full Capital Protection Layer** via MT760 instruments
- **Controlled Disbursement Mechanism** ensuring project integrity
- **Long-Term Financing Horizon** aligned with large-scale projects
- **Institutional Compliance Framework** for global transactions

14. Compliance Note

All transactions are subject to internal compliance, risk review, and international banking regulations.

ICBANK – Institutional Finance. Secured Execution. Global Trust.

