

Supplier Finance Program for suppliers of UOP India Pvt. Ltd

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Introduction: UOP India Pvt. Ltd's Supplier Finance Program with DBS

- The Program is available to the suppliers of UOP India Pvt. Ltd whereby suppliers can receive early payment from DBS at an attractive interest rate that leverages on UOP India Pvt. Ltd's credit strength.
 - When you join the program, DBS will process your payments from UOP India Pvt. Ltd based on payment instructions (approved invoice details) - submitted by UOP India Pvt. Ltd to DBS. [irrespective of whether you opt for discounting or not]
 - ***Key benefits for suppliers:***
 - ✓ An alternative source of liquidity at competitive rates without using suppliers' own credit lines (non-recourse to suppliers).
 - ✓ Provides visibility of approved invoices and offers flexible discounting options, allowing for better cash flow planning.
 - ✓ Entire discounting would be on without recourse basis to supplier
 - ✓ Ease of documentation (minimal documentation required from DBS)
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Supplier Payment Services – with discounting



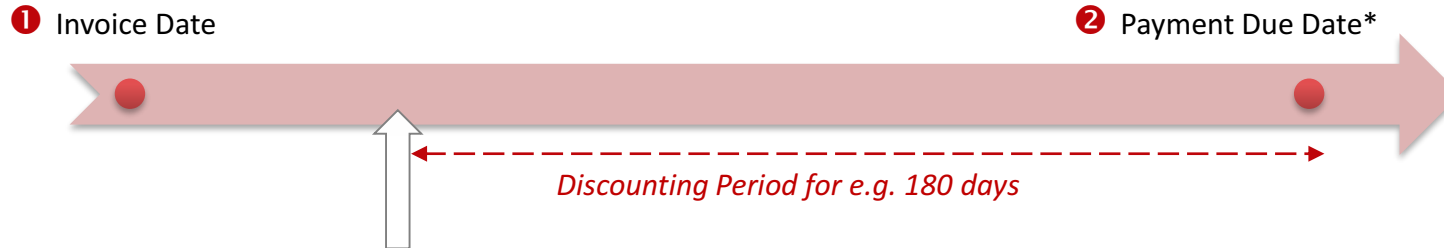
1. Supplier to sign the supplier confirmation letter giving their consent to be part of the SPS program
2. **UOP India** submits to DBS an Accounts Payable Statement containing suppliers' invoice details i.e. supplier entities, date, invoice number, amounts, due dates, currencies etc.
3. For suppliers under **Discounting** arrangement, DBS will process early payments to the suppliers based on the Accounts Payable Statement, net of discounting charges.

Supplier Payment Services (SPS) (without discounting)



1. Supplier to sign the supplier confirmation letter giving their consent to be part of the SPS program
2. UOP India submits to DBS an Accounts Payable Statement containing suppliers' invoice details i.e. supplier entities, date, invoice number, amounts, due dates, currencies etc.
3. On invoice due dates, DBS will pay to the supplier as per the accounts payable statement shared by UOP with DBS

How the Program works – Structure



Example**: DBS makes the early discounted payment on this date

Discount charge illustration:

Discount Charge to supplier	=	Payment amount (based on approved invoice)	x	Discount Rate***	x	$\frac{\text{Discount Acceptance Period}}{360 \text{ or } 365}$
INR 5000/-	=	INR 100,000/-	x	10%***	x	$\frac{180}{360}$

*At the Payment Due Date, **UOP India Pvt. Ltd** makes payment to DBS on the payment amount.

** Suppliers will get financing the same or the next day for auto-discounting option (depending on currency cut-off) and may select to discount approved invoices via iOAT for selective-discounting option

***Pricing only for illustration purposes

In case, a supplier has not opted for early discounting, DBS will make the payment on the due date of the invoice.

Documentation from Suppliers

- Auto Discounting
 - Supplier confirmation letter
 - Basic KYC (PAN, Incorporation details, address proof)

- No / Selective Discounting
 - Supplier confirmation letter
 - Basic KYC (PAN, Incorporation details, address proof)
 - Documentation for access to online platform (IDEAL/IOAT)

Thank you

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