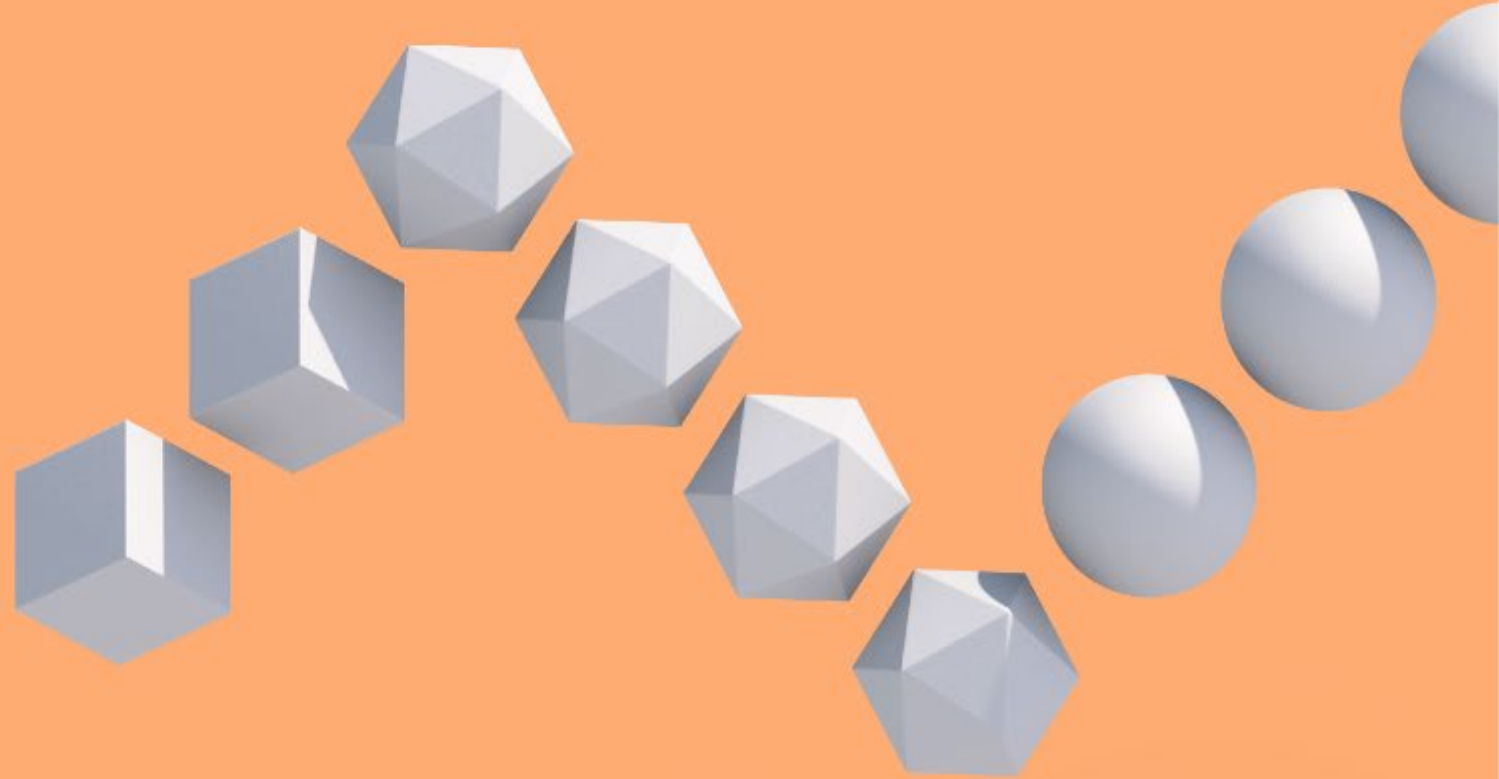


Olea

Introduction



OLEA

Olea is a joint venture between Standard Chartered and Linklogis

Leading global trade bank with robust risk management expertise



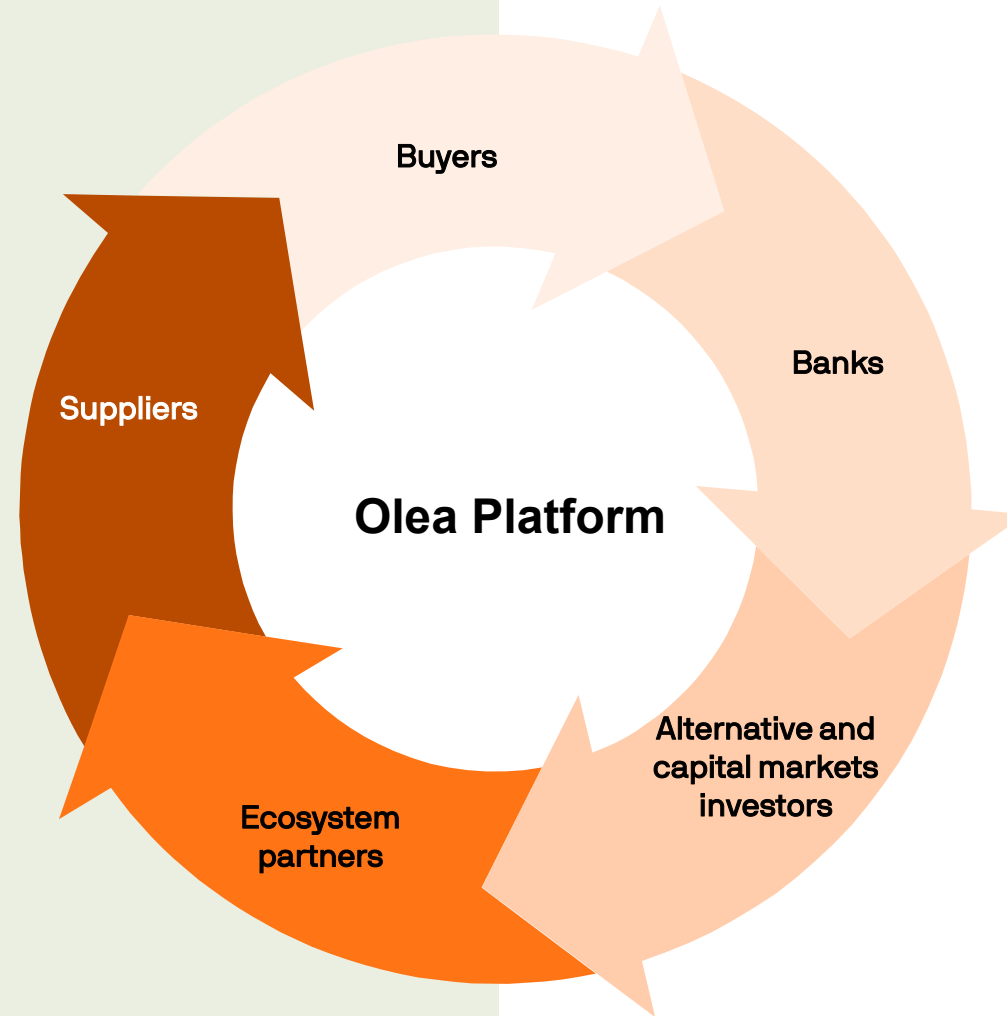
Leading supply chain technology solution provider listed in the Hong Kong Stock Exchange

The OLEA logo, consisting of the word 'OLEA' in a bold, black, sans-serif font. The 'O' is stylized with a square cutout in the center. The logo is centered within a large orange arrow pointing to the right, which is itself centered within a larger light orange rectangle.

Leverages advanced technologies to empower sustainable trade

OLEA

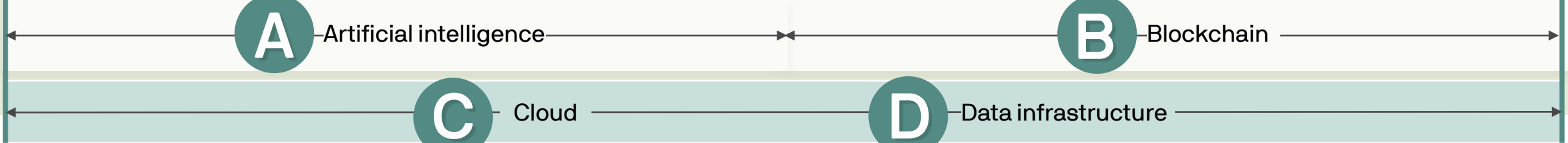
Olea Platform
connects the
supply chain
ecosystem



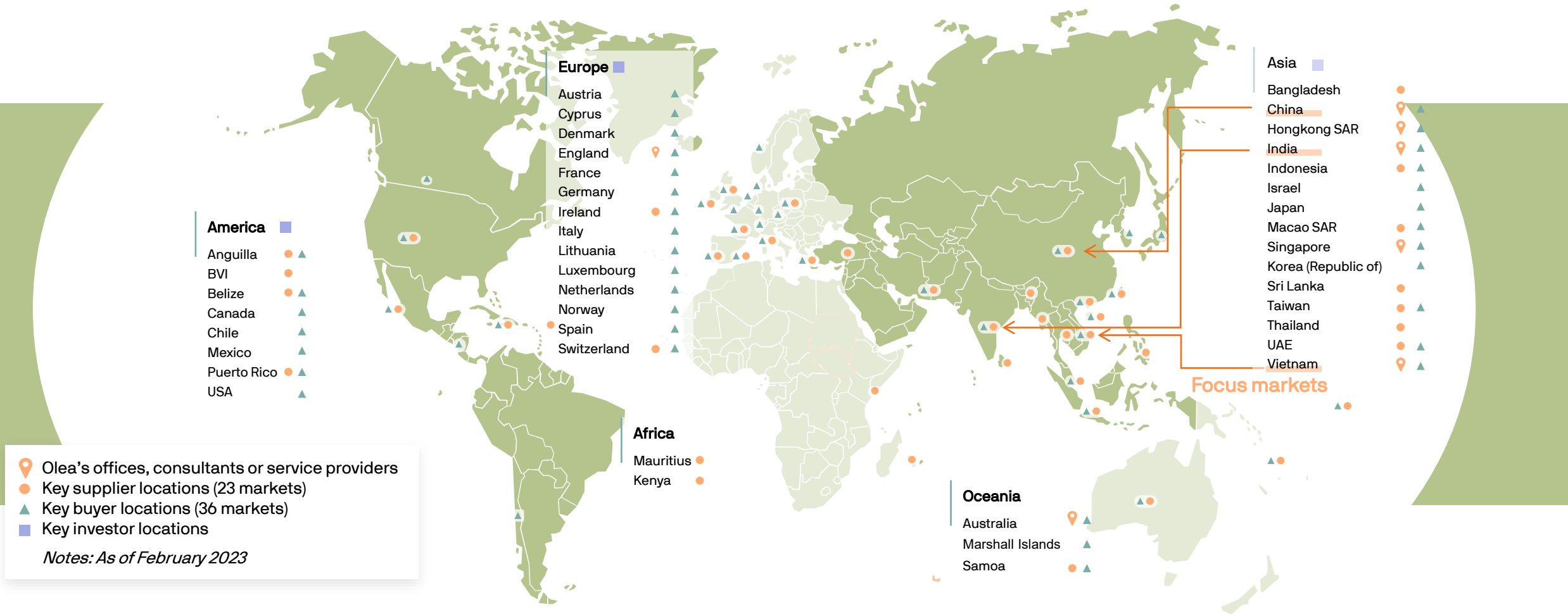
Olea is a next-generation technology platform aiming to reinvent how trade finance is structured, processed, delivered and funded



Workflow management • Digital portals • Workflow design	Risk management • Credit risk model • KYC, sanction, obligor and transactional risk assessment • AI/ML performance risk model • 24/7 real-time risk monitoring	Liquidity management • Asset pairing • Payment and reconciliation	Sustainability • AI/ML driven ESG assessment • DLT supply chain transparency	Capital market solutions • True sale, risk participation • Notes • Insurance cover	Settlement technology • DLT immutable record • Paperless execution • Tokenisation
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Olea is a Singapore based platform supporting global trade



Olea offers comprehensive working capital solutions

Open account trade

Post-shipment



Supplier-led (Olea's primary relationship w/ Supplier)

- Receivables Finance (post-acceptance / pre-acceptance)
- Sales invoice discounting (SME lending)
- Distributor finance
- Factoring
- Forfaiting
- Receivables portfolio purchase

Buyer-led (Olea's primary relationship w/ Buyer)

- SCF or reverse factoring
- Corporate payment undertaking
- Bank payment undertaking
- Deep tier finance
- Dynamic discounting

Working capital solutions

- Warehouse receipt finance
- Flash title sale
- Inventory financing
- Contract monetization
- Re-invoicing

Pre-shipment



Pre-shipment

- PO finance
- Contract monetization
- Trade loan backed by data analytics

Olea Supply Chain Portal digitizes and simplifies the client onboarding and financing process

Key Features of Supply Chain Portal

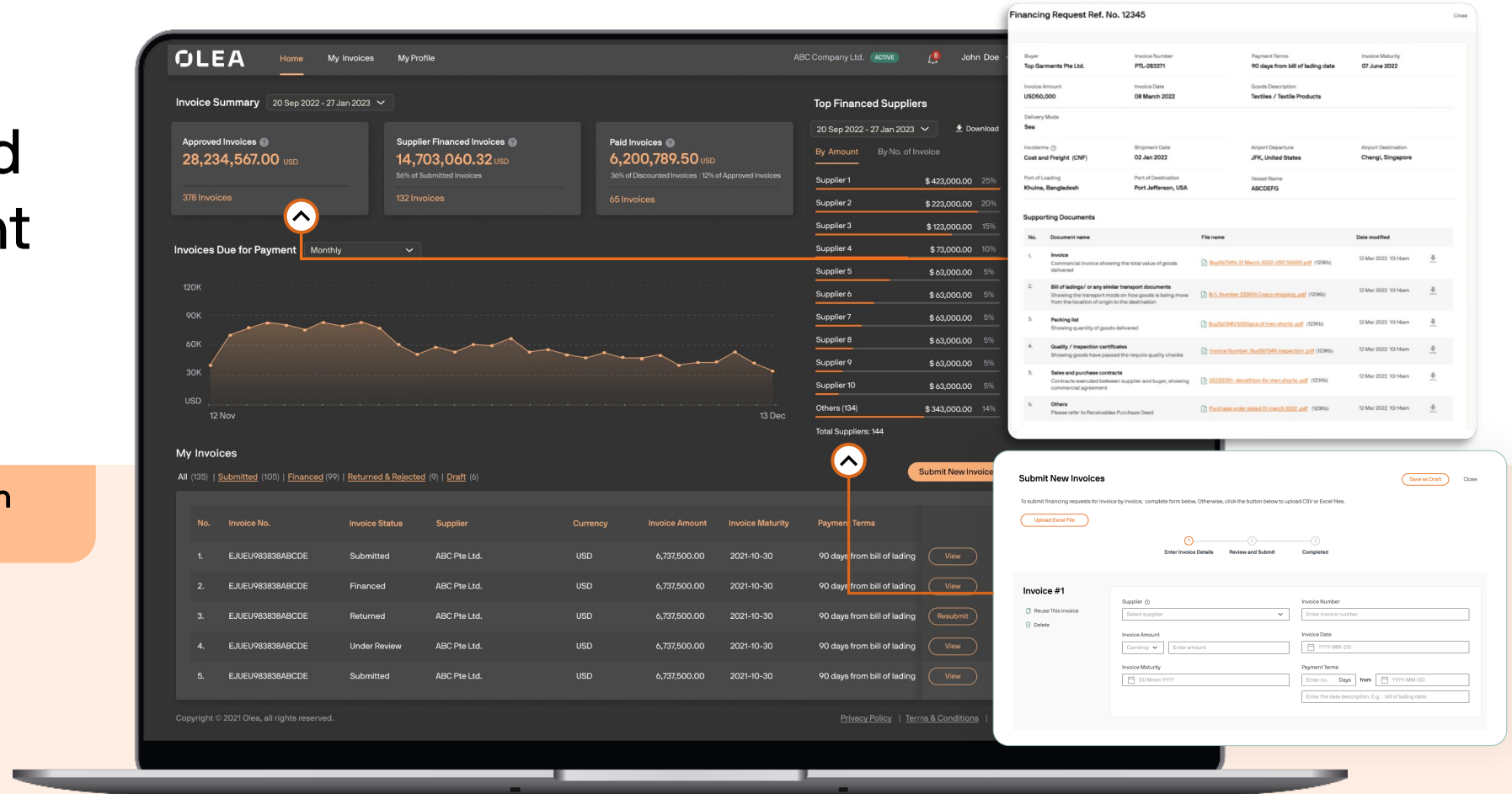
- ✓ Hassle-free client onboarding
- ✓ Automated processes to access working capital financing
- ✓ Real-time tracking of maturity schedules

ERP data integration capability

Paperless transaction processing

Flexible data export formats

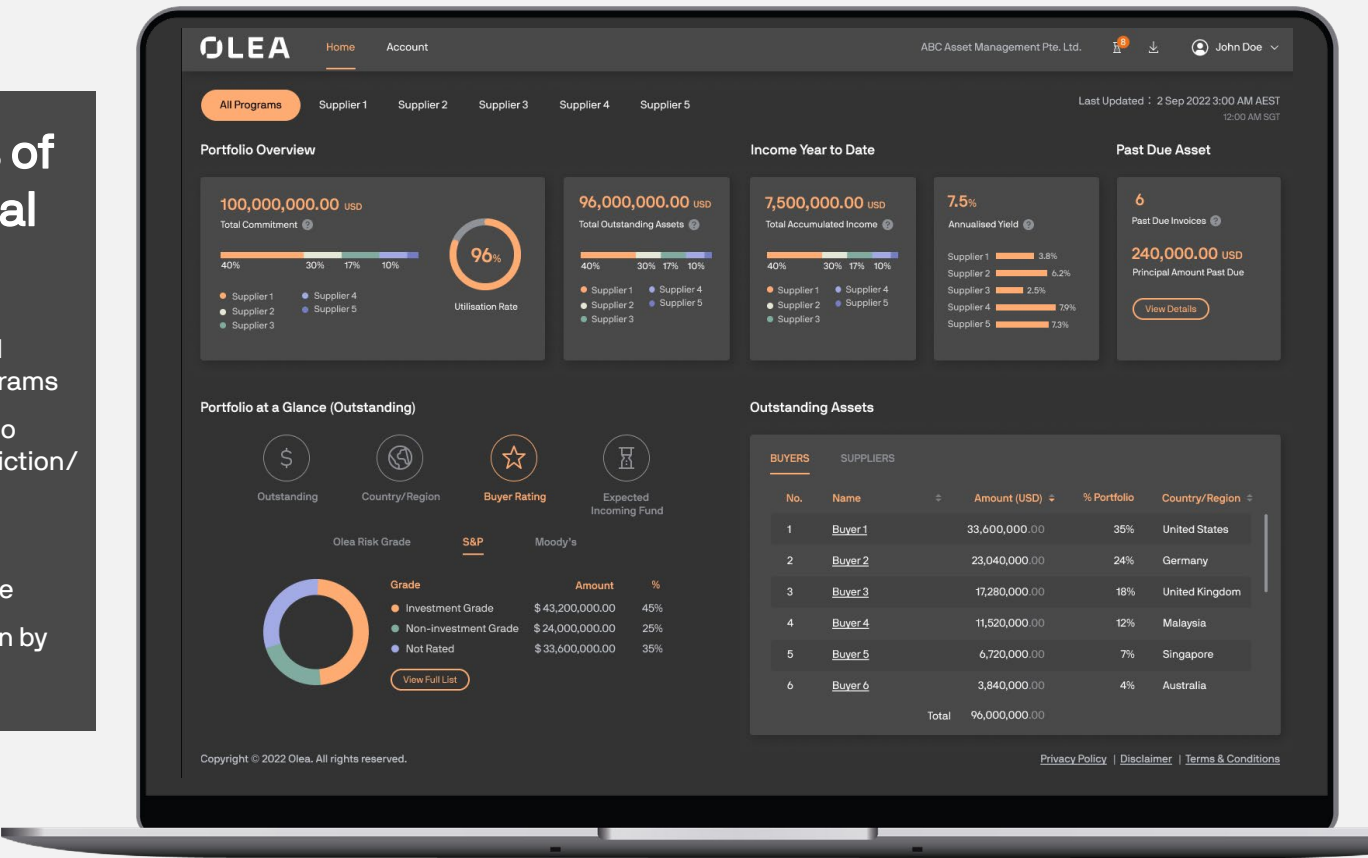
OLEA



Olea facilitates secured and digital-based transactions through our Funder Portal to enable easy asset monitoring and risk reporting

Key Features of Investor Portal

- Interactive view of utilization, yield, and income across programs
- Outstanding portfolio breakdown to jurisdiction/ buyer ratings
- Historical volumes
- Repayment schedule
- Exposure breakdown by obligor



Olea’s approach to distribution



Olea Funders range from banks to Alternative Credit managers which see Supply Chain Finance as an attractive asset class linked to the real economy



These funders can provide to Olea their credit Appetite, structural risk parameters & other investment characteristics. This will facilitate a programmatic approach



The governing contract between the Funder and Olea is a R.P.A. (“Receivables Purchase Agreement “)



After extensive verifications , suitable invoices are identified & assigned to the funder in accordance with the specified program

Disclaimer

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