



Yield 4 Finance (P) Ltd. involves the use of our letter of credit and guarantee facilities with numerous institutions. Our letter of credit clients are importers and trading companies worldwide looking to expand their business by leveraging their existing cash flow to its maximum.

Whether you are an importer, trader, broker, introducer, or consultant, if you have business that you think might interest us, give us a call or write us an email. We would be very happy to speak with you about your transactions. If we aren't the right address, maybe we can point you in the right direction.

**Currently we offer a wide range of products:**

- Letters of Credit at Sight
- Usance Letters of Credit
- Standby Letters of Credit
- Bank Guarantees
- Performance Guarantees
- Demand Guarantees
- POF messages
- Pre Advice Message
- Comfort Letters
- Ready Willing and Able (RWA) messages



**Issuers for LC at Sight; calls for limits and restrictions. Please ask for each bank restrictions and line limits:**

- BNP Paribas
- HSBC
- Standard Chartered Bank
- China Construction Bank
- OCBC Bank
- Dash Sing bank
- DBS Bank
- UCO bank
- Habib Bank
- Bank Leumi
- IDB, New York
- Bank Winter
- Bank Hapoalim
- Hanami Bank
- Stern Bank
- U.S. Credit Corp
- Standard Commerce Bank
- Point Bank
- Anametrics
- Crown Financial Merchant Bank
- Europa Bank Public Limited



**Issuers for Usance LC; calls for limits and restrictions. Please ask for each bank restrictions and line limits:**

- Bank Leumi
- IDB, New York
- Bank Winter
- Bank Hapoalim
- Stern Bank
- U.S. Credit Corp
- Standard Commerce Bank
- Point Bank
- Anametrics
- Crown Financial Merchant Bank
- Europa Bank Public Limited



**Issuers for SBLC AND BANK GUARANTEES;**

- Bank Winter
- Stern Bank
- Standard Commerce Bank
- Point Bank
- Anametrics
- Crown Financial Merchant Bank
- Europa Bank Public Limited



### **Instrument Issuance Procedure:**

1. Client completes application form.
2. Y4F sends client:
  - Complete instrument draft.
  - Invoice.
3. Client reviews the draft with any relevant third parties (i.e. Beneficiary)
4. Client request changes by filling out Y4F amendment form.
5. Client receives revised draft and repeats step 3.
6. Client provides Y4F with the following:
  - Signed and approved copy of the final draft for issuance.
  - Certificate of incorporation of Client Company.
  - List of shareholders of Client Company.
  - Passport copy of main shareholder of Client Company.
7. Y4F receives required issuance fees.
8. Issuing institution issues per wording client approved.
9. Client receives swift copy of the issued instrument.