



# PRODUCT SHEET

|                              | Classic Guarantee                                          | Working Capital Guarantee                               | Start-Up Guarantee                                         | MSME Growth Guarantee                                      | TaiwanICDF Women's Guarantee                                                  |
|------------------------------|------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------|
| Use of Funds                 | Working Capital, Inventory Purchase, Expansion, Overdraft. | Working Capital needs as businesses get back to normal. | Working Capital, Inventory Purchase, Expansion, Overdraft. | Working Capital, Inventory Purchase, Expansion, Overdraft. | Working Capital, Inventory Purchase, Expansion, Overdraft (Revolving Credit). |
| Offer Period                 | No limit                                                   | No limit                                                | No limit                                                   | No limit                                                   | No limit                                                                      |
| Maximum Loan Value           | \$750,000                                                  | \$200,000                                               | \$100,000                                                  | \$50,000                                                   | \$40,000                                                                      |
| Maximum Guarantee Value      | \$562,500                                                  | \$160,000                                               | \$80,000                                                   | \$40,000                                                   | \$34,000                                                                      |
| Maximum Guarantee Percentage | 75%                                                        | 80%                                                     | 80%                                                        | 80%                                                        | 85%                                                                           |
| Equity Injection             | 25%                                                        | 10%                                                     | 10%                                                        | 0%                                                         | 0%                                                                            |
| Collateral Required          | 25%                                                        | 20%                                                     | 20%                                                        | 0%                                                         | 0%                                                                            |
| Debt Service Ratio           | 1.25:1                                                     | 1.10:1                                                  | 1.10:1                                                     | 1.10:1                                                     | 1.10:1                                                                        |
| Tenor of Guarantee           | Tenor of the loan                                          | 5 years                                                 | 10 years                                                   | Tenor of the loan                                          | 10 years                                                                      |
| Interest Rate                | Set by Participating Lender                                | Set by Participating Lender                             | Set by Participating Lender                                | Set by Participating Lender                                | Set by Participating Lender                                                   |
| Age of Business              | >2 years                                                   | >2 years                                                | 3 months to 2 years                                        | >1 year                                                    | >6 months                                                                     |
| Special Condition 1          |                                                            | Development of a sinking fund allowed                   | Development of a sinking fund allowed                      | Development of a sinking fund allowed                      | Development of a sinking fund allowed                                         |
| Special Condition 2          |                                                            | 1 year moratorium on principal repayment allowed        |                                                            | Provision of accounting support                            |                                                                               |