

## **Onboarding borrowers**

1. Borrowers create an account on Solv platform and provide basic company information.
2. A member of the Solv team will be in contact with you to discuss your borrowing needs and gather further information to proceed with KYC/AML for onboarding purposes.
3. Once onboarded, borrowers complete a bond issuance request form on the Solv platform, including information such as loan amount, borrowed asset, collateral asset, collateral percentage, loan tenor, APR and payment frequency.
4. After receiving an issuance request, the Solv team will conduct a thorough due diligence of the bond request.
5. It is an option for borrowers and lenders to bring in third-party independent service providers, including but not limited to insurance, guarantee and custody partners.
6. Once Solv is comfortable with the credit profile of borrower and the bond terms, the bond information will be shared with all the lenders on the Solv platform and listed on the Solv marketplace
7. Lenders who acquire the bond will receive a Bond Voucher to present their claim on the underlying bond.
8. At maturity, lenders are repaid principal and paid any outstanding interest.