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CSU 031AA

INSTRUCTIONS AND FORMAT FOR RWA LETTER (READY, WILLING & ABLE)

1. PURPOSE OF THE DOCUMENT

The purpose of this document is to demonstrate that both the bank and the client are fully ready, willing, and able to execute the financial transaction. Unlike a Bank Statement, which merely evidences financial capacity, the **RWA** letter certifies that the bank is fully aware of the transaction, validates said capacity, and provides written confirmation of its compliance and acceptance to proceed.

2. FORMAT AND CONDITIONS OF THE TRANSACTION

This **RWA** format is issued for the acquisition of an asset, the payment of which will be made through the full or partial blocking of an **ACTIVE** credit line, and/or through the execution of a **BPU (BANK PAYMENT UNDERTAKING)** or **BPO (BANK PAYMENT OBLIGATION)**.

- Payment execution will take place on the fifth (5th) business day following the receipt of the asset in the buyer's bank's asset account.
- It is expressly established that the **BPU** or **BPO** will be sent in advance but shall not be activated until the delivery of the **SWIFT MT760**.
- These instruments shall be irrevocable, carry full bank responsibility, and guarantee the payment of all included commissions.

3. FINANCIAL AND COMMERCIAL SCOPE

In international trade and finance, an **RWA** letter is a document issued by a bank or financial institution verifying that a client has the necessary funds available and is "**READY, WILLING, AND ABLE**" to proceed with a transaction. Sending it via email (as a **PDF** attachment) or through **SWIFT** messages aims to expedite the initial stages of negotiation, demonstrating solvency prior to the formalization of contracts or the official movement of funds.

4. METHOD OF SUBMISSION AND BANK GUARANTEE

This document must be sent directly by the issuing bank, without copying (**CC/BCC**) any third parties, from its official corporate email to our corporate email address. The asset owner will receive a second confirmation email.

- This measure is strictly enforced to prevent identity theft and guarantee the veracity of the asset.
- This is strictly a formal email, **NOT** a **SWIFT** message.
- Failure to comply with this protocol will result in the automatic rejection of the proposal, as it would evidence a lack of control over the banking entity, inability to pay, inability to block the credit line (or that it is not active), or the bank's reluctance to participate.
- Furthermore, the bank must guarantee in writing that it will execute the indicated **BPU** or **BPO**, which will become operative once the asset has been delivered to the bank's asset account.

5. GROUNDS FOR AUTOMATIC REJECTION

The proposal will be immediately rejected if any of the following conditions are met:

- Email sent with copies (**CC/BCC**) to third parties: **REJECTED**.
- Document is blurry, illegible, or of poor quality: **REJECTED**.
- Bank details do not exactly match the requested information: **REJECTED**.
- Business cards of the authorized bank officers are not included: **REJECTED**.
- Officers' verification codes (**PINK CODES**) are not included: **REJECTED**.
- Document shows signs of being modified or altered: **REJECTED**.
- A copy of the document is sent via WhatsApp or other messaging apps: **REJECTED**.
- Attempt to replace this format with a different document: **REJECTED**.
- Required exact text is not included: **REJECTED**.

6. VERIFICATION AND DUE DILIGENCE

Our team conducts exhaustive verification of banking entities. Therefore, the applicant must submit the **RWA** strictly following these guidelines to pass our Due Diligence process. Only after this validation will we proceed to accept or reject the transaction.

7. SECURITY MEASURES AND FINAL CONSIDERATIONS

Due to the sophisticated techniques used by malicious actors (such as identity spoofing via free email accounts like Gmail or Hotmail, manipulated via **HTML** or **AI** to appear as legitimate bank emails), we require that the submission be made without **COPIES TO THIRD PARTIES** and directly from the bank's official domain. Any attempt at manipulation will be detected, as we will verify authenticity by replying directly to the bank's official email. Readers are reminded that this document solely constitutes a ratification of the intentions of the bank and the client, providing veracity regarding their willingness to execute the transaction under the conditions described herein. The bank assumes responsibility for the accuracy of the information contained. This document serves no other purpose and generates no other liability. It is provided in a non-editable format to prevent alterations; it is expected that you and your banking institution will be able to replicate this text and follow these instructions to ensure the successful acceptance of your transaction.



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CSU 031AA

INSTRUCTIVO Y FORMATO DE CARTA RWA (READY, WILLING & ABLE)

1. PROPÓSITO DEL DOCUMENTO

El presente documento tiene como objetivo demostrar que tanto el banco como el cliente están plenamente dispuestos y capacitados para ejecutar la operación financiera. A diferencia de un extracto bancario (**BANK STATEMENT**), que solo evidencia la capacidad financiera, la carta **RWA** certifica que el banco tiene conocimiento pleno de la operación, valida dicha capacidad y expresa por escrito su conformidad y aceptación para proceder.

2. FORMATO Y CONDICIONES DE LA OPERACIÓN

Este formato de **RWA** se emite para la adquisición de un activo, cuyo pago se realizará mediante el bloqueo total o parcial de una línea de crédito **ACTIVA**, y/o mediante la ejecución de una **BPU (BANK PAYMENT UNDERTAKING)** o **BPO (BANK PAYMENT OBLIGATION)**.

- La ejecución del pago se llevará a cabo al quinto (5º) día hábil tras la recepción del activo en la cuenta de activos del banco del comprador.
- Queda establecido que las **BPU** o **BPO** serán enviadas con antelación, pero **no podrán ser activadas** hasta la entrega del **SWIFT MT 760**.
- Estos instrumentos serán irrevocables, contarán con total responsabilidad bancaria y garantizarán el pago de las comisiones incluidas.

3. ÁMBITO FINANCIERO Y COMERCIAL

En el comercio internacional y las finanzas, una carta **RWA** es un documento emitido por un banco o institución financiera que verifica que un cliente dispone de los fondos necesarios y está "listo, dispuesto y capaz" de proceder con una transacción. Su envío por correo electrónico (como archivo adjunto en **PDF**) o a través de mensajes **SWIFT** tiene como finalidad agilizar las etapas iniciales de la negociación, demostrando solvencia antes de la formalización de contratos o el movimiento oficial de fondos.

4. FORMA DE ENVÍO Y GARANTÍA BANCARIA

Este documento debe ser enviado directamente por el banco emisor, **SIN COPIA (CC/CCO) a terceros**, desde su correo corporativo oficial a nuestra dirección de correo electrónico corporativa. El propietario del activo recibirá un segundo correo de confirmación.

- Esta medida es estricta para evitar suplantación de identidad y garantizar la veracidad del activo.
- Se trata únicamente de un correo electrónico formal, **NO ES UN MENSAJE SWIFT**.
- El incumplimiento de este protocolo resultará en el rechazo automático de la propuesta, ya que evidenciaría falta de control sobre la entidad bancaria, imposibilidad de pago, incapacidad para bloquear la línea de crédito (o que esta no está activa), o renuencia del banco a participar.
- Asimismo, el banco debe garantizar por escrito que ejecutará las **BPU** o **BPO** indicadas, las cuales serán operativas una vez el activo haya sido entregado en la cuenta de activos del banco.

5. MOTIVOS DE RECHAZO AUTOMÁTICO

La propuesta será rechazada inmediatamente si se presenta cualquiera de las siguientes condiciones:

- El correo se envía con copia (**CC/CCO**) a terceros.
- El documento es borroso, ilegible o de baja calidad.
- Los datos del banco no coinciden exactamente con lo solicitado.
- No se incluyen las tarjetas de presentación (**BUSINESS CARDS**) de los oficiales bancarios autorizados.
- No se incluyen los códigos de verificación (**PINK CODES**) de los oficiales.
- El documento presenta signos de haber sido modificado o alterado.
- Se envía copia del documento a través de WhatsApp u otras aplicaciones de mensajería.
- Se intenta reemplazar este formato por otro documento distinto.
- No se incluye el texto exacto requerido en este instructivo.

6. VERIFICACIÓN Y DUE DILIGENCE

Nuestro equipo realiza una verificación exhaustiva de las entidades bancarias. Por lo tanto, el solicitante debe enviar la **RWA** estrictamente bajo estos lineamientos para superar nuestro proceso de **DUE DILIGENCE**. Solo tras esta validación, procederemos a aceptar o rechazar la operación.

7. MEDIDAS DE SEGURIDAD Y CONSIDERACIONES FINALES

Debido a las sofisticadas técnicas utilizadas por actores malintencionados (como la suplantación de identidad mediante correos gratuitos como Gmail o Hotmail, manipulados vía **HTML** o **IA** para aparentar un origen bancario legítimo), exigimos que el envío se realice **SIN COPIAS A TERCEROS** y directamente desde el dominio oficial del banco. Cualquier intento de manipulación será detectado, ya que verificaremos la autenticidad respondiendo directamente al correo oficial del banco. Se recuerda que este documento constituye únicamente una ratificación de las intenciones del banco y del cliente, otorgando veracidad sobre su disposición para ejecutar la operación bajo las condiciones descritas. El banco asume la responsabilidad de la veracidad de la información contenida. Este documento no tiene otro fin ni genera otra responsabilidad. Se proporciona en formato no editable para prevenir alteraciones; se confía en que usted y su institución bancaria podrán replicar este texto y seguir estas instrucciones para garantizar la exitosa aceptación de su operación.

DATA FULL BANK

the complete data of the bank, complete address, telephone numbers,
email, website, cards of the bank officials who signed the document,

READY WILLING AND ABLE (RWA)

Date:

Transaction code: **NAME ASSET / ISIN CODE / DAY MONTH YEAR**

Subject: **RWA** Letter (Bank Ratification) Ready Willing and Able

We (**BANK NAME**), with an address registered in (**ADDRESS**), confirm and ratify that the **ACTIVE CREDIT LINE** issued by (**ISSUING BANK NAME**) on **XX-XX-2020**, with **ACTIVE CREDIT LINE XXXXXXXXXXXX**, in favor of the company (**COMPANY NAME**), with registration number **XXXXXXXXXXXX**, it is good, clean, it is of non-criminal origin, it has no external or internal charges from our bank, it is available, can be used and At the same time, confirms that both our client (**CLIENT NAME**) (**PASSPORT**) and the Bank are ready to issue and send **SWIFT MT 199 or MT 799 and MT 760 and (BPU) BANK PAYMENT UNDERTAKING** guaranteeing the payment of the asset at the time that is required, this document is with full responsibility of the bank

BALANCE IN BANK ACCOUNT IS: XXXXXXXXXXXXXXXXXXXX

Likewise, we confirm that the issue cost of (**BPU**) **BANK PAYMENT UNDERTAKING** and **SWIFT** is covered and you have the necessary money to pay it, and it will be issued at the time required by the platform

Likewise, if there is any doubt about this document or query, I am the banking officer **XXXXXXXXXXXXXXXXXX** with pin code **XXXXXXXXXXXX** and my email is **XXXXXXXXXXXX**

Signature:		Signature:	
Name Officer #1		Name Officer #2	
PIN No.:		PIN No.:	

VISITING CARDS OF THE TWO OFFICIALS 1	VISITING CARDS OF THE TWO OFFICIALS 2

DATA FULL BANK

signature of the bank officers who signed the document, and stamp of the bank in maximum resolution