

INSTITUTIONAL CAPITAL SOLUTIONS

Convertible Line of Credit

A flexible, unsecured credit facility for institutional borrowers, funds and corporate counterparties. Interest accrues only on capital actually drawn, and the borrower may elect an equity conversion at maturity at an independent third-party valuation with no discount.

Indicative terms

Facility	Convertible Line of Credit
Minimum commitment	USD \$10,000,000
Term	36 months
Interest rate	5% fixed APR, accruing on drawn funds only
Security	Unsecured
Borrower fees	No upfront facility or broker fees
Conversion	Optional equity conversion at maturity, based on an independent third-party valuation with no discount
Governing law	New York

Facility process

01 Apply	Share the company profile, funding requirement and intended use of funds.
02 Term sheet	Indicative terms are targeted within one business day.
03 Diligence	Corporate, financial, commercial, legal and management materials are reviewed.
04 Integration	Documentation and drawdown arrangements are completed.
05 Funding	Deployment is typically targeted within two to four weeks, subject to diligence and approval.

Diligence scope

- Corporate structure and ownership
- Historical and forecast financial information
- Commercial model, customers and market position
- Material legal, regulatory and contractual matters
- Management team and governance

Illustrative interest

Simple-interest illustration assuming 60% of the facility remains drawn for the full 36-month term.

Facility size	Capital drawn (60%)	Annual interest	Interest / 36 mo	Repayment
\$10,000,000	\$6,000,000	\$300,000	\$900,000	\$6,900,000
\$25,000,000	\$15,000,000	\$750,000	\$2,250,000	\$17,250,000
\$50,000,000	\$30,000,000	\$1,500,000	\$4,500,000	\$34,500,000

Jurisdiction & compliance

Altiqa Multi-Family Office is incorporated under the laws of Monaco, with its principal office at 74 Boulevard d'Italie, Monte Carlo, Monaco, and maintains a United States branch at One Manhattan West, 401 9th Avenue, New York, New York.

All counterparties complete institutional onboarding comprising identity verification, beneficial ownership mapping, source-of-funds and source-of-wealth documentation, sanctions and PEP screening, and ongoing transaction monitoring.

The Convertible Line of Credit and its definitive documentation are governed by the laws of New York.

Important notice. This document is provided for information only. Nothing herein constitutes an offer to sell or a solicitation to buy any security, nor investment, legal or tax advice. Facilities are available only to eligible institutional and accredited counterparties following completed diligence and executed documentation. All terms are indicative and subject to due diligence and internal approval, and are superseded in every respect by executed facility and transaction documentation.