

## ULFC PRODUCTS

### **1. Financial Lease**

Mode of credit through a non-cancelable lease contract to finance CAPEX requirements. Ownership of the unit is with ULFC during the lease term.

### **2. Amortized Commercial Loans**

Credit facility in the form of a loan to finance CAPEX requirements. Financed asset is secured through a Registered Mortgage.

### **3. Receivable Discounting**

Loan extended to clients for its working capital requirements. Supported by assignment of post-dated checks or sales invoices for delivered products and services.