

Secured Collateral Green Bond Offering - Mangoes Thailand

Providing High Yield Annual Income and Capital Growth

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Key Facts

- 1 Transparency**
Luxembourg securitization vehicle formed under the 2004 Securitisation Act with CITIBANK EUROPE PLC acting as the custodian and clearing bank for this offering.
- 2 Security**
Fully Secure and Collateralized by 14,000 Mango Trees in Thailand. (Trees Audited by BDO)
- 3 Flexibility**
Fixed annual income with a fixed capital uplift at maturity. Redemptions from end of year 3 and fully transferable.
- 4 Portfolio Diversification**
Agriculture as an asset class has had low correlation to traditional asset classes and proven resilience against significant market swings. Agriculture in 2018 accounted for 4% of global GDP.
- 5 Market Demand**
The Mango is Asia's most consumed fruit with over 45 million metric tonnes consumed annually.
- 6 Thailand Advantage**
Thailand is the world's largest Mango exporter by market share which currently stands at 20.7%.
- 7 Inflation Proof**
Should the FAO Real Food price index increase by more than 75% at the maturity date, an additional payment will be made at a rate of 50% of the increase above the 75% increase level.
- 8 Dual Listings**
This secured collateral green bond offering is listed on the Luxembourg Green Exchange (LGX) and the ESG Bond index at the Vienna Stock Exchange.
- 9 Green Bond**
Sustainalytics is a division of U.S. based Morningstar and their official second-opinion states that our Green Bond Framework is both credible and impactful, aligning with the four core components of the Green Bond Principles 2021.
- 10 Recognized**
Luxembourg is recognized as a leading financial centre for securitization within the EU.

Securitized Fixed Annual Returns and Capital Growth Green Bond.

Plantations International is very pleased to offer you the opportunity to participate in its fully collateralized green bond offering.

Key Features

Subscription Size
EUR 10,000,000

Minimum Investment
EUR 100,000

Investment Term
3-8 Years

Average Annual Income
9.26%

Capital Uplift
10% Paid at Maturity

ISIN Number
EUR CH1324314454
CHF CH1324315790
USD CH1324336945

Bloomberg Numbers
FIGI BBG01F7R8MQ3

Base Currencies
EUR, USD & CHF

Redemption
Possible from EOY 3
Final at Year 8

Issuing Entity
Plantation International Securities Sarl
(Co. Reg. #1400776-A)

Legal Counsel
MDG Legal Services Co. Limited

Auditors Luxembourg
Audit Conseil Services

Auditors Thailand
BDO Audit Company Limited

5 Step Investment Approach

- 1.Year 1** - Capital invested into Mango plantations.
- 2.Years 1 to 3** - 6.58% Fixed returns paid quarterly or annually.
- 3.Year 3** - Full Exit Possible.
- 4.Years 4 to 8** - 8.87% Fixed returns paid quarterly or annually.
- 5.Year 8** - Full exit with 10% Capital Uplift Bonus

Investment EUR	Annual Returns	10% Capital Uplift Bonus	Total Returns (Total Returns Including Capital Uplift Bonus)	Average Annual %
100,000	8,011	10,000	74,090	9.26%
250,000	20,028	25,000	185,225	9.26%
500,000	40,056	50,000	370,450	9.26%
1,000,000	80,113	100,000	740,900	9.26%

Note: The 10% Capital Uplift Bonus is redeemable at year 8 and will be paid out in conjunction with year 8 annual returns. Please refer to the official offering memorandum for more detailed information.

Investment Summary

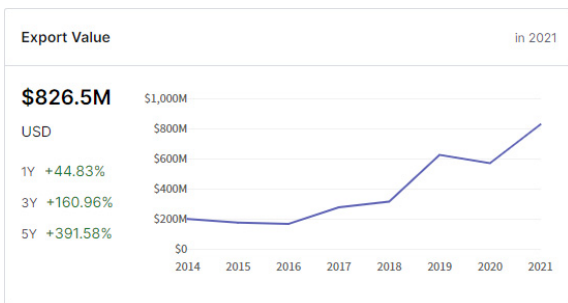
The company has allocated 14,000 Mango Trees (Nam Dok Mai variety) via Plantations International Co. Limited in Thailand to secure this offering. (Trees Audited by BDO)

The plantations have received a fully audited projected revenue valuation of USD 112,213,867 from Mazars. A copy of the valuation is included in the offering documents.

The investment term is for 8 years, with the option of an early exit at year 3. If the investor does not exercise the early exit option they will receive a 10% Capital Uplift Bonus upon maturity.

All our Mango fruit is grown and harvested exclusively for export sales.

Thailand's Mango Export Value



Thailand has direct transit lines to Malaysia, South Korea and China, guaranteeing speed to market and freshness. Export prices for mangoes from Thailand are up to 3x more than domestically due to high International demand and limited supply.

Agriculture as an Asset Class

Agriculture falls under the broad asset class known as "real assets" which are physical in nature and provide hard tangible ownership. Other real assets include real estate and commodities such as gold. Agriculture as a sector has been rising in prominence over the past decade reaching over USD 8 trillion in value. To put this figure into perspective it is comparable to all the value of all gold ever mined.

Between 2015 and 2020, the asset size of investments specializing in food and agriculture assets jumped from USD 24 billion to 73 billion, growing 25% p.a. The majority of investment into the sector is through indirect exposure holdings. Over 60% is held via commodities, futures and equities.

The Plantations International Team

- Managed by one of the world's most successful, sustainable multi-species agroforestry plantation specialists.
- Global network with proven operating record and over 20 years of R&D history.
- Highly skilled and experienced Scientific Research and Advisory Board.
- All operations are 100% fully vertically integrated from planting, growing, harvesting to final product distribution.

Key Parties & Corporate Facilitators



Plantations International Holdings PTE LTD in Singapore is our primary holding and transactional company that facilitates all our trading throughout the ASEAN region.



United Tropical Fruit Sdn. Bhd. is an owned subsidiary of the Plantations International group of companies and is responsible for fruit marketing and distribution throughout the ASEAN region.



Luxembourg based Creatrust Sarl is a leading independent provider of fund administration services and has created the official term sheet and private placement memorandum for this offering.



LUXEMBOURG GREEN EXCHANGE

This securitized bond offering will be listed on the Luxembourg Green Exchange (LGX). The LGX is the leading platform dedicated exclusively for securities with clear green, social, sustainable, or ESG characteristics.



The Thailand team of Auditing firm BDO was ordered by Plantations International to physically come to our plantation and verify the count and health of all 14,000 trees in this offering.



Mazars is one of the world's leading auditing and accounting firms with offices in over 90 countries and 47,000 employees. They have given our Mango plantations a USD 112,213,867 projected revenue valuation.



CITIBANK EUROPE PLC is the primary custodian and clearing bank for this offering. This offering is available in Euro, USD and CHF.

Accreditations & Memberships



Plantations International is a proud member of the United Nations Global Compact and strictly adheres to all its guidelines and regulations for sustainable and ethical corporate governance.



Plantations International is a member of the Federation of Thai Industries, One of Thailand's most prestigious business counsels.



All United Tropical Fruit management are FAMA certified. FAMA is Malaysia's Federal Agricultural Marketing Authority and is responsible for making sure that all fair trade practices and pricings are adhered to.



Plantations International is a member of the European Association for Business and Commerce. The EABC is critical in making sure that all our end products have a smooth and undisrupted entry into the EU markets.



Plantations International is a member of the Programme for the Endorsement of Forest Certification. All our trees have a certified and validated chain of custodial ownership.

MALAYSIA
No. 20, Jalan Perak KLCC
Kuala Lumpur, 50450

SINGAPORE
68 Circular Road #02-01
Singapore 068908

HONG KONG
Unit 1411 14th. Floor, Cosco
Tower 183 Queen's Road

THAILAND
4th floor, Trendy Building
Sukhumvit Soi 13,
Bangkok 10110

SWITZERLAND
Rue de Jargonnant 2
Geneva 1207

LUXEMBOURG
2C Parc d'Activites-L8308
Capellen Luxembourg

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Email: info@plantationsinternational.com
Website: www.plantationsinternational.com
Tel: +65 3163 1386