



Black Diamond Investment Bank LTD

INFORMATION NOTICE

Investment Opportunity

DEBT SECURITIES OFFERING

10 Year Bond
€1,500,000,000.00
5.5% interest
Due 2032

Application has been submitted to ARINEX SOL for the admission of EURO 1,500,000,000.00 (One Billion Five Hundred Million EURO) 5.5% Bond due 1st February 2032. AFRINEX SOL takes no responsibility for the contents of this Information Notice, makes no representation as to its accuracy or completeness and expressly disclaims any liability for any loss arising from or in reliance upon the whole or any part of the contents of this document. Black Diamond Investment Bank LTD (the "Company"), whose registered office appears on page 14 and the Director of the Company, whose name also appears on page 14, accept responsibility for the information contained in this document. To the best of the knowledge of the Company and the Directors (each of whom has taken all reasonable care to ensure that such is the case) the information contained in this document is in accordance with the facts and contains no omission likely to affect the import of such information.

The date of this Information Notice is March 31, 2022.

BOND

Offering

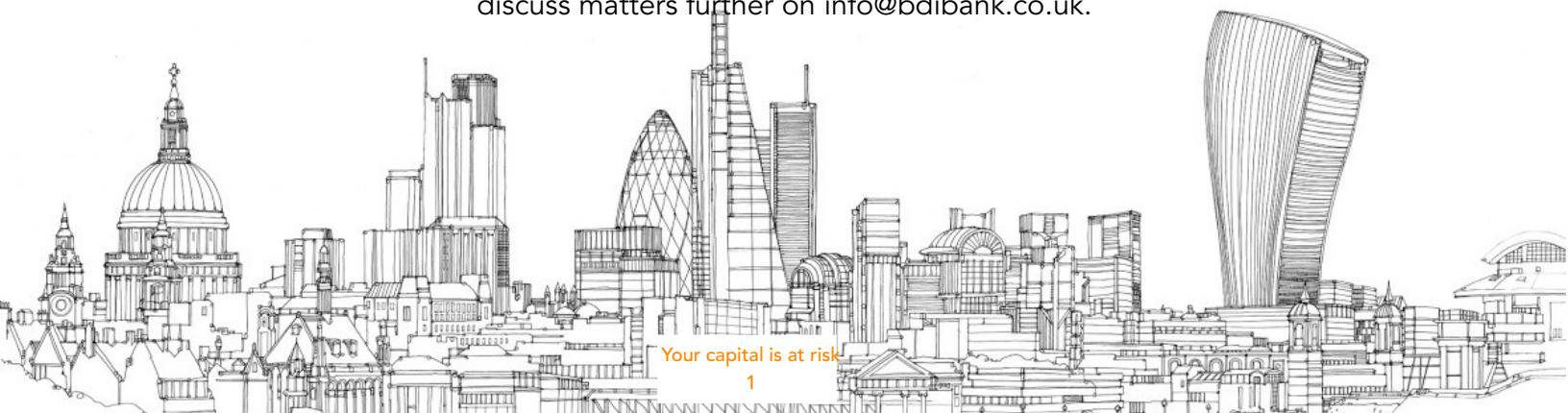
Paying 5.5% interest per annum
based over Ten Years

Black Diamond Investment Bank LTD have amassed vast experience in the financial markets, through our experiences we can now provide a secure method of yielding great returns via our debt offering.

Black Diamond Investment Bank LTD are proud that we have achieved this while staying true to our values. Diamond Partners is our opportunity to share our smart business with the wider investment community.

This document details the smart business and the opportunity in which we are inviting you to invest. It contains important information: please read it carefully. Also, please note this investment is not suitable for everyone; it is intended for people defined as: Ordinary (Restricted) Investors and Advised Investors. An 'Advised Investor' is someone who has an FCA regulated advisor, perhaps an Independent Financial Advisor (IFA), and will receive advice from them about each investment they make with Black Diamond Investment Bank LTD.

If you'd like to talk to someone, please call our Offices on +44 (0)20 7140 0020, Diamond Partner Ext or send us an email to discuss matters further on info@bdibank.co.uk.



Disclaimer

This section is important and requires your attention

THIS INFORMATION NOTICE AS WELL AS ALL INFORMATION CONTAINED HEREIN (THE "INFORMATION NOTICE") IS MEANT TO PROVIDE DETAILS ON THE SECURITIES AND THE ISSUER IN RELATION TO THE ADMISSION OF THE SECURITIES ONTO THE SECURITIES OFFICIAL LIST MAINTAINED BY THE EXCHANGE WITHOUT ADMISSION TO TRADING ON THE EXCHANGE. THE INFORMATION NOTICE HAS BEEN PREPARED FOR THE SOLE GOAL OF BEING ADMITTED AND DISPLAYED ON AFRINEX SOL. IT DOES NOT PROVIDE ANY KEY INFORMATION TO BE USED FOR MAKING INVESTMENT DECISIONS.

THE INFORMATION NOTICE IS PROVIDED FOR INFORMATION PURPOSES ONLY. IT DOES NOT CONSTITUTE AND IS NOT CONSTRUED AS ANY ADVICE, SOLICITATION, OFFER, ENDORSEMENT, COMMITMENT, OR RECOMMENDATION TO INVEST IN THE SECURITIES DESCRIBED HEREIN. THE PROVISION OF THE INFORMATION NOTICE IS NOT AND SHALL NOT BE A SUBSTITUTE FOR YOUR OWN RESEARCHES, INVESTIGATIONS, VERIFICATIONS, CHECKS OR CONSULTATION FOR PROFESSIONAL OR INVESTMENT ADVICE. YOU ARE USING THE INFORMATION NOTICE AT YOUR OWN RISKS.

Many people tend to skip the small print. Please don't. All investments involves risk. We want you to be sure that you understand the particular risks involved here and make a decision that is right for you in light of your personal circumstances.

If you are in any doubt about the action you should take or the contents of this document, you should contact your professional adviser, authorised by the Financial Conduct Authority ("FCA"), to conduct investment business and who specialises in advising on investments in shares, bonds and other securities, including unlisted securities.

This document (the "Information Notice" or "Information Document") constitutes an Information to subscribe to our debt offering, to fund investing in Financial Instruments such as secured bonds, Standby Letters of Credit, LC's, SKR's (Safe Keeping Receipts) and other Banking Instruments owned or part owned with a legal power of attorney to Black Diamond Investment Bank or BDIB Global LLP.

Investors should not subscribe for any of the offering referred to in this Information Notice except on the basis of the information published in this Information Document dated 31st March 2022.

Your attention is particularly drawn to the "Risk Factors" which are set out within this information. Prospective investors should consider carefully whether an investment in a particular Bond would be suitable for them in the light of their personal circumstances.

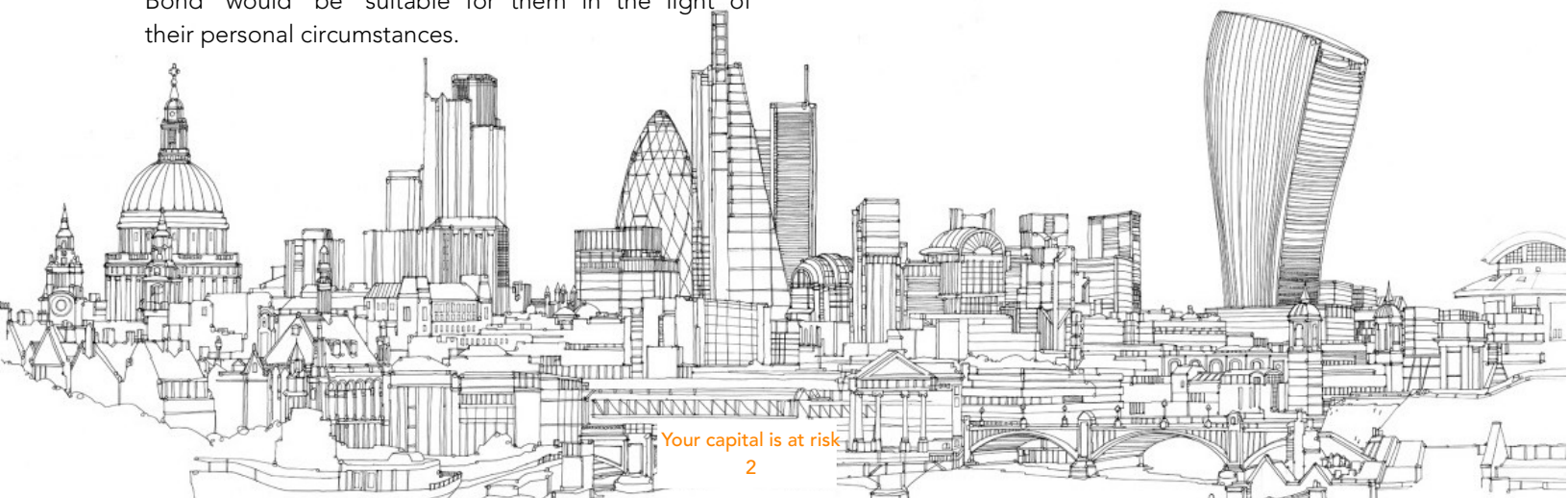
The Bond is a unsecured debt of the Company and shall be freely negotiable that is to say that: (A) they can be exchanged between parties to the same transaction; and (B) they can be transferred without restriction and are not, as such, subject to any lien, privilege, retention rights, pledge, charge or any other security; and (C) Securities belonging to the same class have a fungible nature.

The Bond may not therefore be a suitable investment for all recipients of this information.

Investment in unquoted securities of this nature, being a moderately illiquid investment, is speculative, involving a degree of risk. It will be possible to sell or realise the instrument before the agreed maturity of the underlying asset or to obtain reliable information about the risks to which they are exposed. The Bond can either be debt of the Company secured over all of its assets and undertakings under a debenture constituting a fixed and floating charge security or that of an authorized approved affiliate.

However, there can be no certainty or guarantee that any realisation of such assets through the enforcement of such security will be sufficient to enable the Company to repay the investment in the Bond or the Company's liabilities thereunder.

This Information, which is a financial promotion for the purposes of Section 21 of the Financial Services and Markets Act 2000 ("FSMA"), is issued by the Company, which accepts responsibility for the information contained herein.



Cont....

This document has been presented as a financial promotion for UK publication. Black Diamond Investment Bank is not registered with the Financial Conduct Authority or the Prudential Regulatory Authority.

This Information does not constitute a prospectus to which the Prospectus Rules of the FCA apply. Therefore, this Information and the Instrument have not been approved by the FCA or any other regulatory body.

You should ensure that you have read and understood all of this Information Notice before applying to be a Diamond Partner with Black Diamond Investment Bank. This Information is only directed at persons certified as restricted retail investors and advised retail investors in accordance with FCA rules.

If you are in any doubt as to the contents of this Information, or whether subscribing to be a Diamond Partner is a suitable investment for you, you should seek your own independent advice from an appropriately qualified adviser authorised by the FCA, who specialises in advising on the acquisition of unlisted securities.

This Information Notice does not constitute an offer to sell, or the solicitation of an offer to buy a share in an Instrument in any jurisdiction in which such offer or solicitation is unlawful.

The instrument has not been and will not be registered under the applicable securities laws of the United States or Canada.

PROHIBITION OF SALES to Mauritius RETAIL INVESTORS

The securities [EURO 1,500,000,000.00 (One Billion Five Hundred Million EURO) 5.5% Senior Unsecured Corporate Bond Due 1st February 2032] are not intended to be offered, sold, or otherwise made available to and, with effect from such date, should not be offered, sold, or otherwise made available to any retail investor in Mauritius.

For these purposes, a "retail investor" is as defined in Securities Act 2005, as applicable in Mauritius.

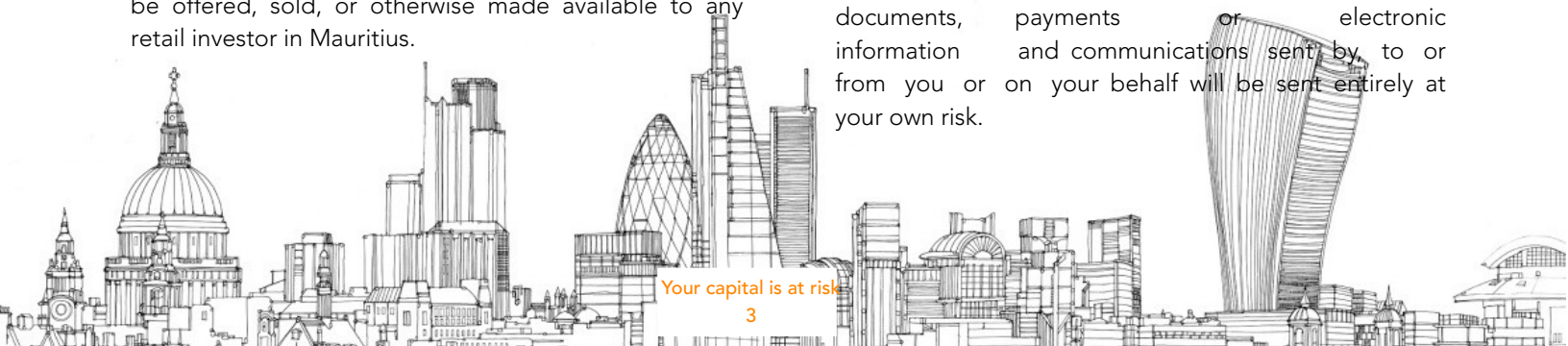
Thank you for your interest in Black Diamond Investment Bank. We look forward to you joining us in funding tomorrow's finance today and reaping the potential benefits.

The distribution of this Information Notice in other jurisdictions may be restricted by law and therefore persons into whose possession this document comes should inform themselves about and observe any such restriction. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdictions.

The Security Trustee or Debt Securities assigned Managers shall not accept any responsibility for, or be liable for, the adequacy, accuracy or completeness of any information (whether relating to the financial condition or tax status of the Company or otherwise) supplied by the Company and contained in this document. The Security Trustee or Debt Securities assigned Managers shall have no obligation to, and does not undertake to, make any investigations into the financial condition of the Company or Underlying asset at any time at which any of the instruments are outstanding.

The Security Trustee or Debt Securities assigned Managers shall have no duty to advise any Diamond Partner of any information (whether financial or otherwise) relating to the Company or underlying asset which may come to its attention at any time at which any of the instruments are outstanding.

Communications sent by you to the Receiving Agent shall be treated as delivered to it on the day of actual receipt by the Receiving Agent. All documents, payments or electronic information and communications sent by, to or from you or on your behalf will be sent entirely at your own risk.



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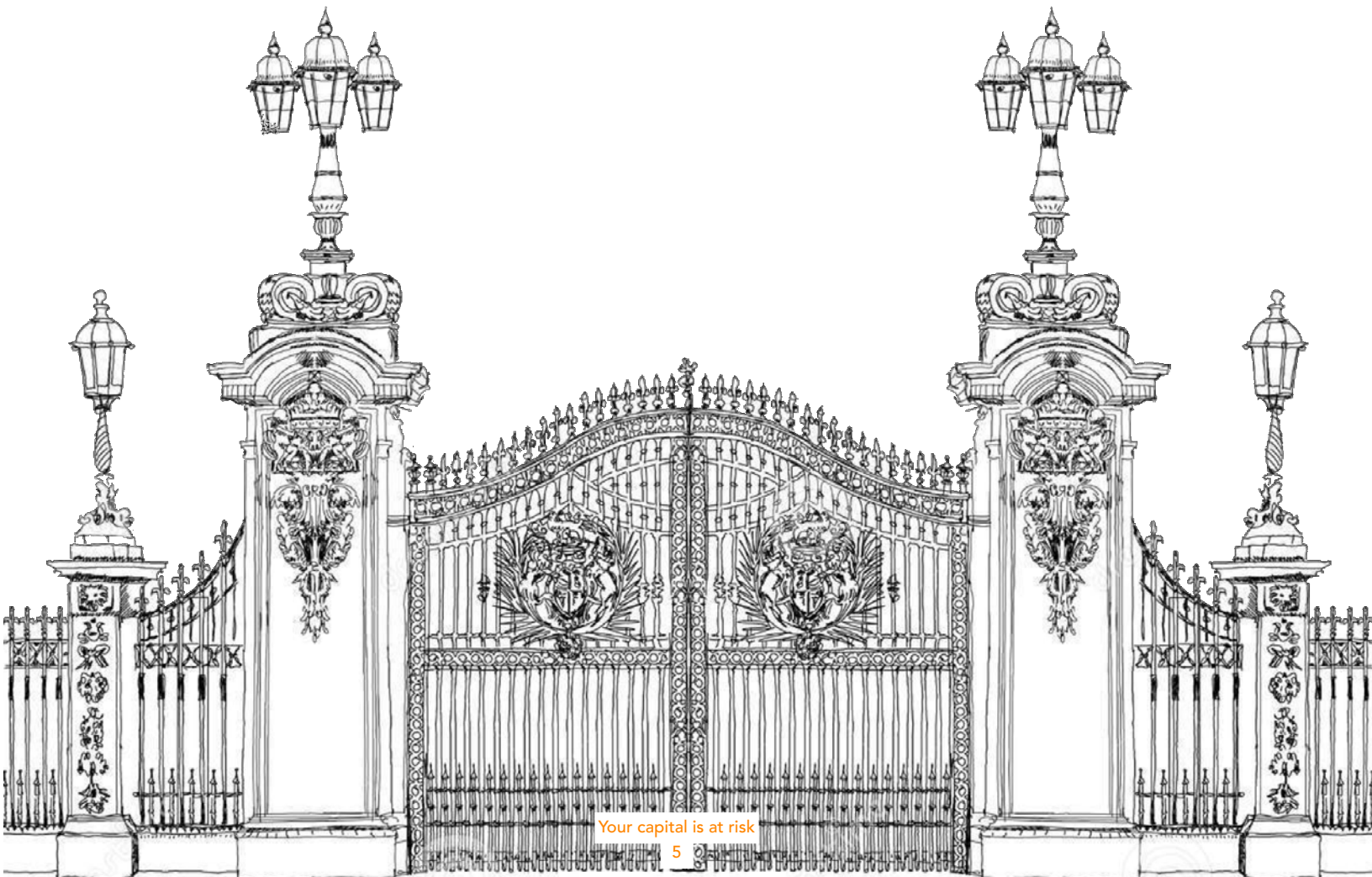
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We take nothing more seriously than the smart business of investing other people's money, with ours, we treat it as if it is our own. We aim only to invest in profitable transactions and companies whose operations are secured by verified Bank Guarantees.

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Welcome to Our business and becoming a Diamond Partner

Traditional values, innovative approach, secured investments.

Welcome to Black Diamond Investment Bank and our your opportunity to become a Diamond Partner by investing in our Debt offering, yielding 5.5% interest per annum. We believe our business model is both simple yet innovative, cash-generative and asset-backed.

We do not see ourselves as a run of the mill investment house. We generate funds backed by alternative asset classes, such as high-value Bonds and Bank Instruments and invest those funds in assisting businesses that demonstrate transactions with rapid growth potential, specifically over a 90 day period.

Primarily, we work in sectors such as Structured Finance, Commodities and Banking: these are all fast-paced and demonstrate the potential we look for.

In short, we generate investments backed by heritage with the aim of funding tomorrows finance today. We invest in assisting businesses that demonstrate transactions with growth potential of 100% or more, over a 90 day period, and we only seek to assist companies where the management team has a successful track record.

We aim to take an active role in the businesses we assist, using our skills in management, banking contacts and financial institution profile-raising with the aim of increasing revenue and profits, and thus potentially growing the value of our clients' investments.

To understand our way of smart business you must first understand the vehicle we use to achieve such great secured returns from the investment raised from this Bond offering, a SPV "Special Purpose Vehicle".

What is a 'Special Purpose Vehicle/Entity - SPV/SPE'

A special purpose vehicle/entity (SPV/SPE) is a subsidiary company with an asset/liability structure and legal status that makes its obligations secure even if the parent company goes bankrupt. An SPV/SPE is also a subsidiary corporation designed to serve as a counterparty for swaps and other credit sensitive derivative instruments.

BREAKING DOWN 'Special Purpose Vehicle/Entity - SPV/SPE'

SPVs/SPEs may be formed through limited partnerships, trusts, corporations, limited liability corporations or other entities. An SPV/SPE may be designed for independent ownership, management and funding of a company or transaction; as protection of a project from operational or insolvency issues; or for creating a synthetic lease that is expensed on the company's income statement rather than recorded as a liability on the balance sheet. They help companies securitize assets, create joint ventures, isolate corporate assets or perform other financial transactions.

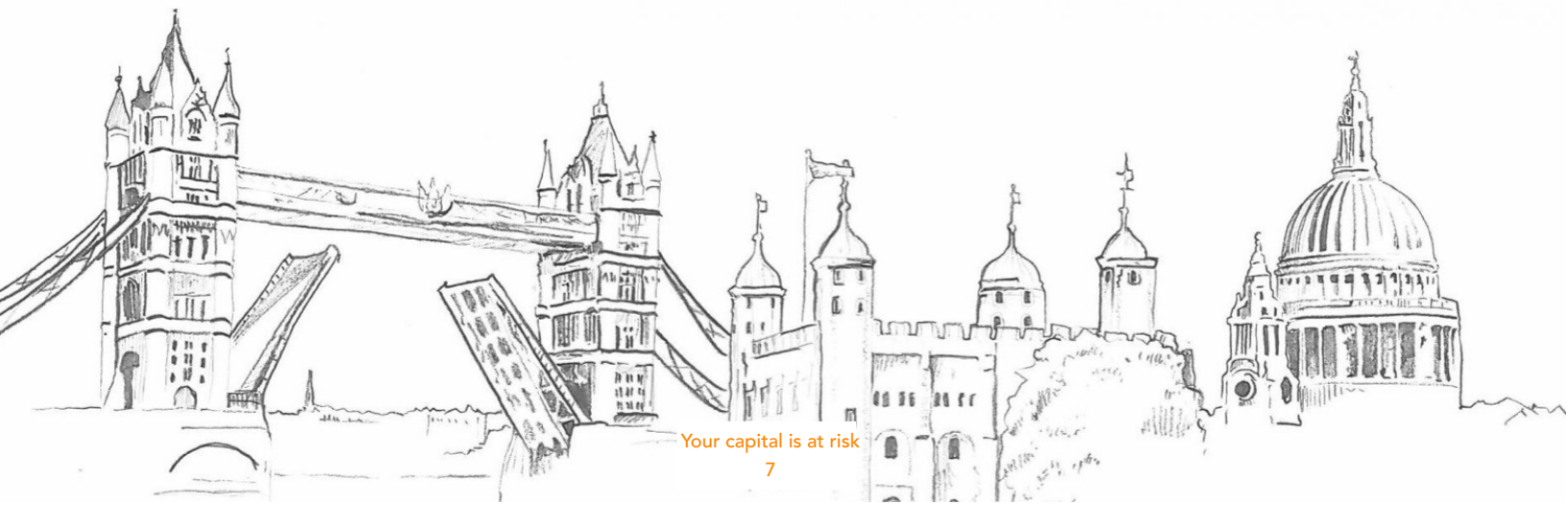
To make the most of our business model, we need to be agile and flexible. To achieve this, we have launched the Diamond Partner offering, allowing us to raise funds without dealing with time-consuming and inflexible banks. Becoming a Diamond Partner is your opportunity to participate and potentially benefit financially from the combination of both our skills and those of the companies that we provide / monetize bank instruments for.



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Your investment in the instrument is as important to us as our own investment, in fact Black Diamond Investment Bank co-invests within the said instrument, providing additional certainty of high level of profits expected. Diamond Partners' capital is secured against the Bank financial instruments issued by our transacting parties received by Black Diamond Investment Bank or our instructed affiliates.

Interest will be paid annually, and your original investment is due to be returned in full when the said instrument matures.



The Current 90 day transaction SPVs

Standby Letter of Credit SPV

Underlying asset

Standby Letter of Credit

Issuer of Standby Letter of Credit

Top 100 Bank

SPV Coupon

5.5% (Contributes to annual Bond coupon)

Term

90 days

Launch date

10032022

Requirement

Issue MT760

SPV Volume

\$500,000,000.00

Investor bonus

Dependent on agreed option spread, volume and market volatility and price fluctuations

Redemption date

The redemption date is 90 days from the Closing Date of SPV issued

Closing date

As stated in the SPV contract



The Current 90 day transaction SPVs

Standby Letter of Credit SPV

Underlying asset

Standby Letter of Credit

Issuer of Standby Letter of Credit

Top 100 Bank

SPV Coupon

5.5% (Contributes to annual Bond coupon)

Term

90 days

Launch date

10032022

Requirement

Issue MT760

SPV Volume

€500,000,000.00

Investor bonus

Dependent on agreed option spread, volume and market volatility and price fluctuations

Redemption date

The redemption date is 90 days from the Closing Date of SPV issued

Closing date

As stated in the SPV contract



The Current 90 day transaction SPVs

Standby Letter of Credit SPV

Underlying asset

Standby Letter of Credit

Issuer of Standby Letter of Credit

Top 100 Bank

SPV Coupon

25% (per transaction time frame Contributes to annual Bond coupon)

Term

365 days

Launch date

10032022

Requirement

Issue MT799 / MT760

SPV Volume

€100,000,000.00

Investor bonus

Dependent on agreed option spread, volume and market volatility and price fluctuations

Redemption date

The redemption date is 365 days from the Closing Date of SPV issued

Closing date

As stated in the SPV contract



The Opportunity

Becoming an Diamond Partner is your opportunity to participate in a private debt model that aims to provide high, fixed rates of return.

Black Diamond Investment Bank will collectively raise capital from Diamond Partners via the Bond, of which the Diamond Partners investment will then be secured as interested parties in the SPV against very high value assets such as Secured Bonds, Standby Letters of Credit, LC's, SKR's (Safe Keeping Receipts) and other Banking Instruments. The funds raised (never more than 50% of the value of the assets) will be used to fund transactions made by Black Diamond Investment Bank verified corporate clients or any affiliate company approved by Black Diamond Investment Bank.

Black Diamond Investment Bank will offer you, as a Diamond Partner, a high interest rate (funded by the profits of the private equity business) for your investment. Additionally Black Diamond Investment Bank will give a pledge over all its shares in the SPVs including the underlying asset held in favor of the said SPVs, in the form of a Chattel mortgage to secure the inter-group lending arrangements between the Diamond Partners and Private equity business.

SPV Structure ("Bond Offering")

The Offering is the Bond, once capital is raised from the Bond, Black Diamond Investment Bank will invest and create SPVs, to facilitate the funding of fees required to purchase financial instruments (MTNs, SBLCs etc) or fees required for the monetization of the purchased instruments. The shares in the SPV can be sold or assigned as long as Black Diamond Investment Bank approves the sale and is given a 30 day notice. Meaning that all Diamond Partners are potentially 100% liquid under this secondary structure. At a worst case scenario (subject to exceptional circumstances) Black Diamond Investment Bank may buy your shares back at an agreed price prior to maturity. The company agrees to pay you a fixed rate of interest on your subscription amount over a defined period of time.

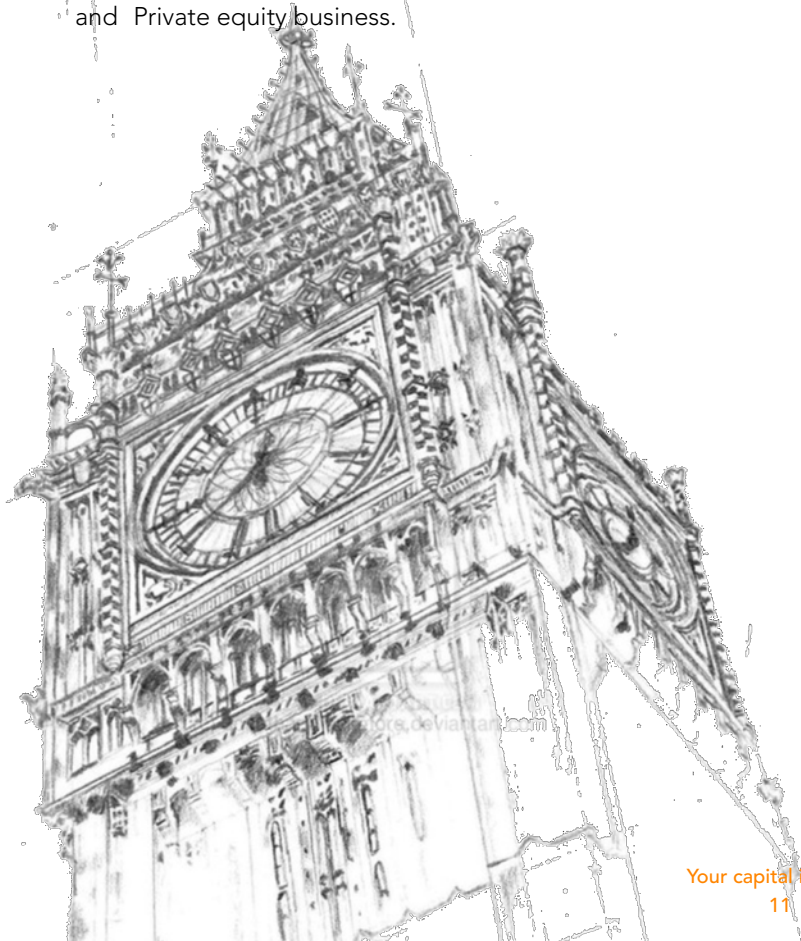
It is proposed that SPVs are created 'continuously' as long as there is a verified transaction that has excellent short term returns and a high valued underlying Bank financial guarantee asset held in favor of the SPV. That is to say that there are a series of different SPVs, generating the capital to fund the Bonds coupon and each SPV creation will be determined solely by the underlying private transactions received and verified Bank instrument guarantees, and the private transaction estimated profit.

A new series of SPVs are created every three months over a 12 month period utilising the funds raised against the Bond to buy and sell financial instruments for a profit.

At the end of the term period of the Bond, your investment capital is due to be repaid and the coupon payments will cease.

With any investment there is a risk of not getting all your money back, so when investing into a Debt offering with Black Diamond Investment Bank, we focus on the credit worthiness of the issuing Banks providing the security held in the SPVs, this way Black Diamond Investment Bank has the structure and good business practice to minimize risk to the extent your investment in the Bond is ring fenced by holding the Bank financial guarantees under the SPVs and from the proceeds generated from buying and selling of the Bank financial instruments held under the SPVs.

Your capital is at risk



The Model

Black Diamond Investment Bank is a UK limited company not registered or authorised with the FCA or the PRA, we believe that the beauty of our business model is in its simplicity. We identify companies whose business transactions we confirm will provide high return on investment over a short term.

Headquartered in England, we specialise in finding companies with what we deem to be the right culture and business model to benefit from our special approach to value short term transaction investments, you will see some excellent examples in the section 'Our investments'

Black Diamond Investment Bank believes it operates an innovative investment model. It raises finance secured against Bank assets, very high value assets such as Secured Bonds, Standby Letters of Credit, LC's, SKR's (Safe Keeping Receipts) and other Banking Instruments. So, what does this mean to you as an investor, looking to become a Diamond Partner in this lucrative debt offering?

The Real Assets

Most successful businesses or high net worth individuals may find themselves, from time to time, asset-rich but cash-poor. The presence of a valuable Safe Keeping Receipt in a bank vault, a Standby Letter of Credit or any asset valued 50% higher than the underlying transaction requirement cost are real assets that businesses or high net worth individuals can use to generate funds through SPVs to finance high profit returning transactions over a short period.

We raise an agreed proportion of the asset's value through our Debt issuance program from our Diamond Partners, not higher than 50% of the said assets value, securing all potential investors capital in the SPV through the value of the underlying asset now part owned by the SPV. This structure enables us to pay the 5.5% gross interest pa coupon term. We use the money raised from the Debt issue to fund the private equity business / transaction, that will generate the high yielding return.

The owner of the assets gives a pledge over the assets in favor of the SPV and gives custody and control to the Security Trustee as security for the benefit of the Diamond Partners investment in the shares of the said Bond.

The Investments

When selecting business transactions to invest in, Black Diamond Investment Bank is not a classic venture capitalist: the business plan and balance sheet are crucial, but we place a great deal of importance on the transaction behind the numbers and how they are achieved and track record of success.

We seek business transactions that are stable (many are more than 5 years old), generating 80% or more return with as few existing investors in the said transaction as possible. Black Diamond Investment Bank specifically targets companies that can benefit from our funding, trade finance and banking expertise.

We aim to work in sectors such as Structured Finance, Commodities and Banking: these are all fast-paced and demonstrate the potential we look for. Black Diamond Investment Bank aims to only invest in transactions whose operations have a positive impact financially.

How we generate profits

We seek growing small and medium-sized enterprises (SMEs) that are typically generating between €500 Thousand and €5 million a year in earnings (profits before tax). This means we are seeking cash-producing companies that demonstrate the potential to produce high yielding transactions. We seek to help the companies by financing there profitable transactions secured against the assets discussed above. We create a SPV to finance the high profit transaction and invite potential investors, interested in a 5.5% return per annum, to become a Diamond Partner investing in the Bond. We then aim to sell enough shares of the said Bond, creating Diamond Partners, to cover the required transaction costs / fees initial investment in the equity business.

Once the transaction cost requirement has been achieved, Black Diamond Investment Bank then plays an integral role in the execution of the said transaction, funded by the Diamond Partners, assisting the business by ensuring only the best banking contacts or associates contribute in completing / overseeing the said transaction.

Upon successful completion of the said transaction, the proceeds fund the coupon of 5.5% of the Diamond Partners investment per annum, also contributing to the security of the return of the Diamond Partners investment capital at the end of term.

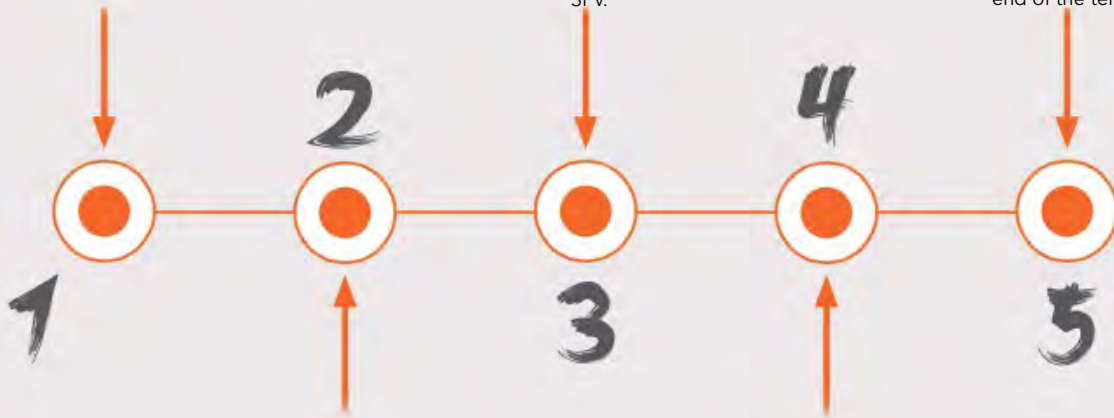
Black Diamond Investment Bank finds opportunities where our expertise and your capital, can deliver real value with profitable returns.

The 90 day Model

Black Diamond Investment Bank evaluates existing company transactions, that typically show an 80% return, with minimal existing investors and a underlying asset that is worth 50% more than the required capital.

Black Diamond Investment Bank takes a significant holding in the underlying asset and allocates it to BDIB Global LLP in trust for the newly created SPV.

Black Diamond Investment Bank pays the Diamond Partners there 5.5% coupon per annum and there initial capital at the end of the term.



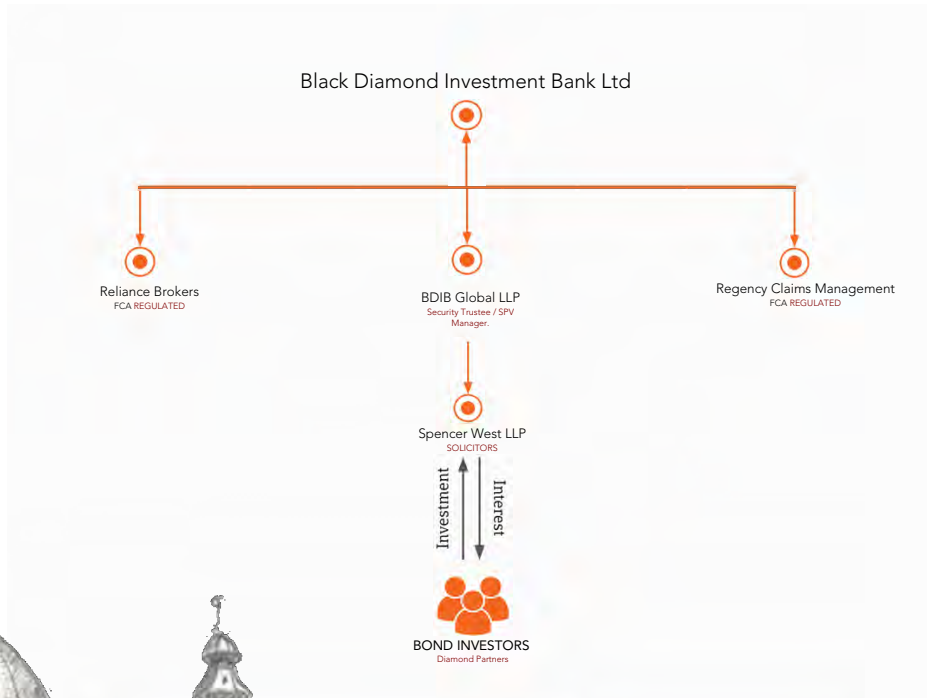
Black Diamond Investment Bank sets up a SPV for the approved transaction and raises capital via the Bond Offering, with BDIB Global LLP as the Security Trustee / SPV Manager.

Black Diamond Investment Bank assist the company, with the capital raised from the Diamond Partners, to successfully complete the approved profitable transaction.



Black Diamond Investment Bank

"Structuring tomorrow's finance today"



Black Diamond Investment Bank Ltd company shares are solely owned by Black Diamond Investment Bank Ltd, a limited company established by investment bankers with over 80 years combined corporate banking experience.

Our director is Alexander Takpi who's transaction settlement experience spans over 4 banking sectors and 15 years.

Black Diamond Investment Bank Ltd was incorporated on the 16th March 2009 with Companies House in the United Kingdom, with registered office located at Suite A, Bank House, 81 Judes Road, Egham, England, TW20 0DF.

On the next page are the financial statements for Black Diamond Investment Bank LTD for the past three years; they are consolidated management accounts.

The financial statements have been certified by the board of Black Diamond Investment Bank Ltd to be a true and accurate representation of the Companies financial history.

Financial Information on the Company

Financial Information on the Company

GBP£

The balance sheet of the Company as at 30 September 2021 is as follows:

Current assets

Cash and investments	532,600
Debtors – unpaid share capital	–
Net Assets	<u>532,600</u>

Share capital and reserves

Called up share capital	See note 4	32,600
Share premium		<u>500,000</u>
Shareholders' funds – equity		<u>532,600</u>

NOTES TO FINANCIAL INFORMATION

The financial information has been prepared under the historical cost convention and in accordance with IFRS.

The Company was incorporated on 16 March 2009. Since incorporation, the Company has not traded, nor has it received any income, incurred any expenses or paid any dividends. Consequently no profit and loss account is presented.

3. Basis of preparation

The financial information set out above is based on the financial records of the Company, to which no adjustment was considered necessary.

4. Share capital


The Company was incorporated with authorised share capital of GBP£1,000 divided into 1,000 Ordinary Shares of GBP£1.00 each. On incorporation, 1,000 ordinary shares of GBP£1.00 each total aggregate amount unpaid, if any including both nominal value and any share premium, nil paid. Pursuant to a shareholder resolution and a directors' resolution, each duly adopted on 20 September 2020, the authorised share capital of the Company was increased from GBP£1,000 to GB£32,600. Pursuant to a shareholder resolution and a directors' resolution, each duly adopted on 20 September 2021, the authorised share capital of the Company was increased from GB£32,600 to GB£532,600. On 27 September 2021, 532,600 ordinary shares of GBP£1.00 each were issued fully paid and the original 1,000 ordinary shares issued on incorporation were repurchased by the Company.

5. Post balance sheet events

Since the balance sheet date, the Company has earned interest on the funds deposited and incurred expenses in connection with the placing of shares. There has been no material adverse change in the prospects of the Company since the date of its last published audited financial statements or any description of any material adverse change in the financial / trading position, or any known trends affecting the Company and the industries in which it operates subsequent to the period covered by the historical financial information.

Black Diamond Investment Bank

Historical Financial Information



	2021	2020	2019
Gross Profit or (Loss)	532,600	32,600	0
Income from coronavirus (COVID-19) business support grants	0	0	0
Distribution Costs	0	0	0
Administrative Expenses	0	0	0
Operating Profit or (Loss)	532,600	32,600	0
Interest Receivable and Similar Income	0	0	0
Interest Payable and Similar Charges	0	0	0
Profit or (Loss) Before Tax	532,600	32,600	0
Tax. on Profit	0	0	0
Profit or (Loss) for Period	532,600	32,600	0

Statement of Directors' Responsibility

Company law requires the directors to prepare accounts for each financial year to give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts, the directors are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgments and estimates that are reasonable and prudent.
- Follow applicable accounting standards, subject to any material departures disclosed on the going concern basis unless it is inappropriate to presume that the company will continue in business.

Please note that past performance is not a reliable indicator of future results. Offshore investment is the keeping of money in a jurisdiction other than the country of residence. The figures above reflect the dormant registration of Black Diamond Investment Bank pending submission of our banking license application with the FCA and PRA in the United Kingdom.

Safeguarding your investment

We are launching this offering to provide an alternative source of finance to fund private businesses, lucrative transaction activities.

This is an opportunity to provide investments in profitable and fast-moving transactions that we believe demonstrate outstanding profit potential.

Your Security

Investor security is our first priority. While it is impossible to remove risks from an investment, becoming a Diamond Partner is designed to offer you a high level of security for your investment, but it is important to understand that all investments involve an element of risk. In this section, the safeguards are outlined.

Our Triple System

To achieve our goal of Corporate Banking levels of investor security, we understand that the business must be viable and built on strong foundations of decision making and maximum investor security.

We have developed a triple measure security system to ensure that we can provide as much investment protection as possible.

The first element of your security is the knowledge that we only enter into agreements with companies that already generate positive cash flow and have demonstrated previous successful transaction profit. Working with companies with proven, successfully executed transaction track records, reduces the risk of transaction failure, as the transaction process is tried and tested.

The Second element vital to your security is the underlying asset. Black Diamond Investment Bank will only approve transactions where the underlying asset is a issued and verified Bank financial instrument presented as security, in the event of a failed transaction. So as to monetise or sell the said Bank asset, to recoup investment capital and cover the proposed 5.5% return.



Black Diamond Investment Bank secures an interest in the underlying Bank assets, covering the total amount invested plus a minimum of 5.5% of the said total. Black Diamond Investment Bank will not enter into any agreement or present a Diamond Partners offering without a contractual agreement secured against the underlying asset. This procedure reduces the risk even further as the asset now backs the Diamond Partner investment and proposed 5.5% coupon offered.

The majority share holder in the underlying asset will be the company providing the transaction opportunity or Black Diamond Investment Bank, and the decision to liquidate, monetise or sell the allocated asset, to offset the said Diamond Partner investments, in the event of a transaction failure, will remain the sole decision of the majority share owner. The majority owner in the underlying asset may choose to hold the asset for a undetermined time, at there sole discretion, until they choose to dispose of the said asset, but the interest held on behalf of the Diamond Partners will remain secured until redeemed.

Diamond Partners can sell there interest in the said Bond with the approval and assistance of Black Diamond Investment Bank. Black Diamond Investment Bank will also offer to buy back the shares of said Bond at an agreeable price to assist in an exit strategy for the Diamond Partners, at any stage during this investment process, reducing the risk even further.

Security Trustee / SPV Manager

To further safeguard the interests of the Diamond Partners, BDIB Global LLP, has been appointed to act as Security Trustee / SPV Manager in order, if necessary, to enforce the security. The Security Trustee / SPV Manager acts solely in the interest of Diamond Partners. Black Diamond Investment Bank cannot guarantee that at the time of default there will be any monies or assets over which they can take security as they will have no involvement in the day-to-day running of the company. Security trustee / SPV Manager will give regular updates to Diamond Partners on the progress of the transaction on a monthly bases.

In the event of a default, the measures illustrated in the overleaf are applied to secure the return of your investment

Black Diamond Investment Bank Triple System

Verified Bank Issued Guarantees

Black Diamond Investment Bank will only approve transactions where the underlying asset is an issued and verified Bank financial instrument presented as security, in the event of a failed transaction. To monetise or sell the said Bank asset, to recoup investment capital and cover the proposed 5.5% return.

Security Over Non Performance

Black Diamond Investment Bank takes further measures to underwrite the transaction via insurance, in the event of failure, if this is not possible a non performance bond is secured against the funded company, covering Diamond Partners investments plus 5.5% interest.



Debenture over the Underlying Asset

A Debenture or security secured against the underlying asset, so that the Diamond Partners have an irrevocable recourse over the asset (cash, investments, bank / financial instruments, anything pre approved as sufficient collateral).

How to Invest in the BOND

The Process

It is intended that there will be one BOND with a series of four SPVs issues broadly on the same terms in the first quarter of 2022. Four new series will be launched every three months once the previous series has been filled. The Bond you invest in will fund the creation of the SPVs facilitating the underlying transactions and date of the application. The Launch Date, Closing Date and Redemption Date, for the Bond can be found in the 'Definitions' section of the relevant Bond Terms & Conditions document.

Once an application is accepted, an investor will receive an email confirmation, a 'thank you' letter by post and the investment will be recorded with Black Diamond Investment Bank and its nominated acting Solicitors.

All Diamond Partners qualify for the Investor Bonus, which will be paid on the first business day of the month after the Closing Date equal to the pro rata interest calculated from the date your funds clear to Black Diamond Investment Bank's Solicitor account until the Closing Date of the Bond issued.

Once the Bond is filled, investors will receive share certificates registering their ownership of the Bond directly from our Solicitors. This should be stored safely. The investor will also be automatically registered as one of our monetisation members on our decentralised monetisation platform that provides funding for verified Trade Finance Participants.

Investors to the Bond will also have a digital representation of their shares in the form of a utility token. The digital token will represent the tokenised Bank asset securing the Diamond Partner investment made and will be digitally recorded in the Blockchain logging your financial share of the underlying Bank guaranteed security per transaction.

Postal Application

Call us on +44 (0)20 7140 0020 and request a application to be sent to you via email or email us at info@bdibank.co.uk and request for a Diamond Partner application form to be emailed to you.

You may request to receive an application form in the post. Please complete and sign the application form and investor questionnaire (if applicable) and scan and email it too info@bdibank.co.uk or post it to Black Diamond Investment Bank, Bank House, Suite A, 81 St. Judes Road, Englefield Green, Egham, England, TW20 0DF.

Make a bank transfer to the details on the application form (see "Payment Information" for details). Once the transferred funds are cleared with our Solicitors, they will automatically be matched to your application.

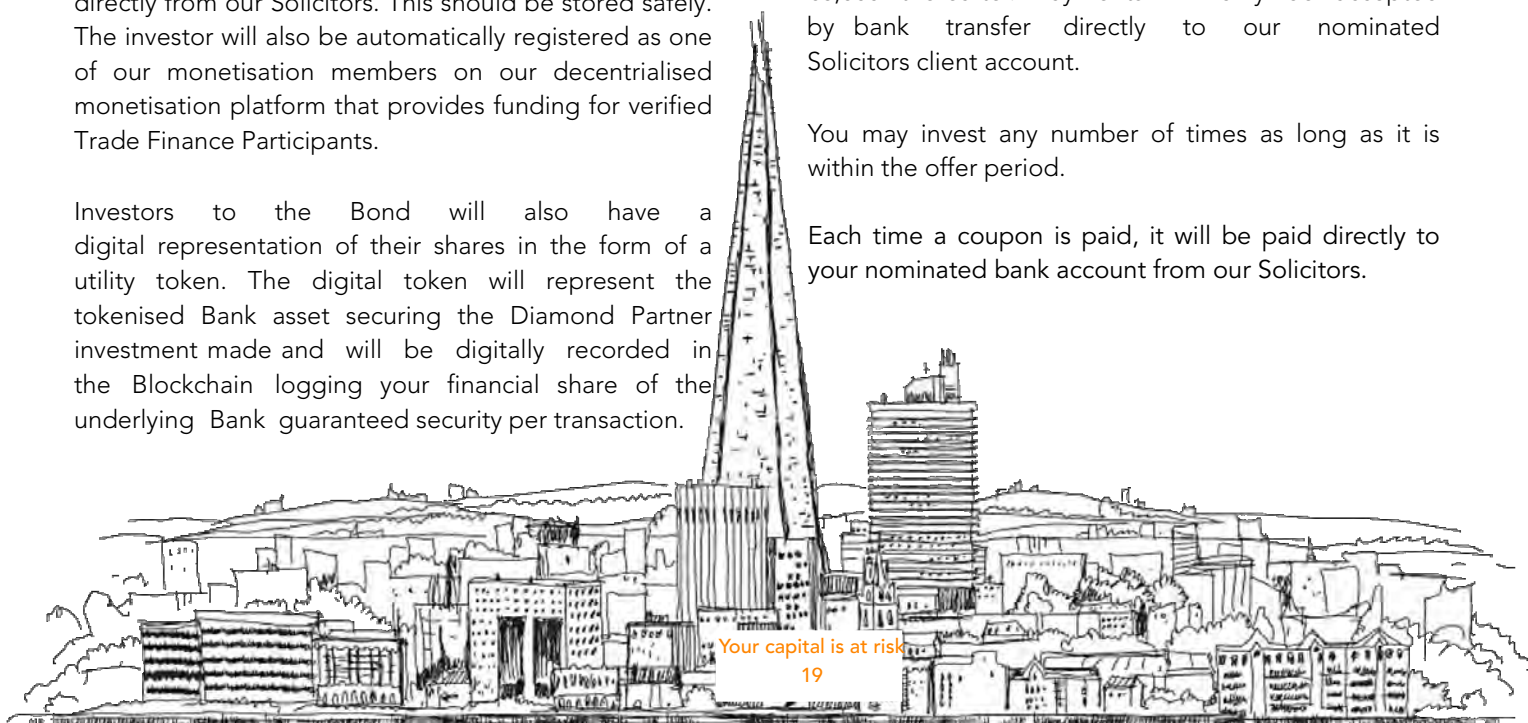
Please note that postal applications need to be checked and approved. You may be contacted to confirm or check some details.

Payment Information

The minimum application is for €10,000 and multiples of €5,000 thereafter. Payments will only be accepted by bank transfer directly to our nominated Solicitors client account.

You may invest any number of times as long as it is within the offer period.

Each time a coupon is paid, it will be paid directly to your nominated bank account from our Solicitors.



Bank Transfer Details

Account Name

Spencer West LLP Client Account

Representative

Ishtiaq Chechi - PARTNER

Address

Longbow House,
20 Chiswell Street,
London,
EC1Y 4TW

Contact

+44(0)20 7925 8080

Please note that bank transfers must be remitted from the account of the named Bond applicant.

Proof of ID

Under the Money Laundering Regulations 2007 (as amended), for applications of £10,000 or more, or where more than one investment is made by the same person, applicants are required to submit a copy of photographic ID, proof of address and origin of investment capital.

If you are applying via post or email, you are required to enclose a copy of these documents with your application.

Please do not send original documents in the post. You will be contacted if the original documents are required.

Black Diamond Investment Bank reserves the right to withhold any entitlement until such verification of identity is completed to its satisfaction.



Risk Factors

What risks should I consider?

In addition to the other relevant information set out in this Information Notice, the following specific risk factors should be considered carefully in evaluating whether to make an investment in the Bond.

If you are in any doubt about the contents of this Information Notice or the action you should take, you are strongly recommended to consult a professional adviser who specialises in advising on investment in unlisted debt, shares and other securities.

The directors of Black Diamond Investment Bank (the "Directors") believe the following risks to be significant for potential investors. The risks listed, however, do not comprise all the risks associated with an investment in the Bond and are not intended to be presented in any assumed order or priority. In particular, the Company's performance may be affected by changes in legal, regulatory and tax legislation.

Liquidity and transferable

Investments in unquoted securities such as these (i.e. investments not listed or traded on any stock market or exchange) are generally illiquid. In other words, you cannot trade them, so your money is effectively locked in until the maturity date.

Shares in the Bond may be transferred or sold with the approval and assistance of Black Diamond Investment Bank. This exception should allow the Bond shares to be accepted by the trustees of a self-invested personal pension (SIPP) or small self-administered scheme (SSAS).

This does not mean that all SIPP and SSAS providers will accept the Bond, but it is worth asking your provider if you would like to hold it within your SIPP or SSAS.

Since there is also a digital utility token representing your share of the underlying Bank instrument secured against the SPV, stored on the Blockchain, this provides additional possibility of liquidity to sell your digital utility token via a crypto-currency exchange.

No repayment guarantee

There is no guarantee that you will get your money back, or all outstanding interest, if Black Diamond Investment Bank becomes insolvent. The Bond is not protected against loss by the Financial Services Compensation Scheme.

Government action

The impact of actions, inactions or retrospective legislation in jurisdictions in which the Company or security issuing Bank operates may adversely affect its activities.

Macro-economic risks

Changes in the general economic outlook in the country the company or underlying asset is governed by may impact the performance of the Company and the investments made by Diamond Partners in its target companies transactions. Such changes may include (but are not limited to):

- Contractions in the relevant regions economy or increases in inflation, domestic or international conditions (including movements in interest rates, exchange rates and reduced economic activity, both in the said economy and in those countries where the target companies operate);
- Inflation, increases in the costs of goods and services;
- New or increased government taxes, duties or changes in taxation laws;
- Fluctuations in equity markets in the UK and internationally. A prolonged and significant downturn in general economic conditions may have a material adverse impact on the trading of the Company and the target companies and their financial performance, including but not limited to security issuing Banks failing to negotiate or release the amount claimed against the Bank instrument securing the Diamond Partners investment, in the event of non performance.

Risk of default

Some transactions have a higher risk of default. This risk depends on the particular company providing the transaction, the current market conditions and governments to which the transaction issuer is being compared. Transaction SPVs return a higher yield to take account of these risk factors. The difference in yield (called credit spread) reflects the higher probability of default, the expected loss in the event of default, and may also reflect liquidity and risk premium.

Business risk

No assurance can be given that the objectives of the Company, Black Diamond Investment Bank and the target investment transaction can be achieved. You should be aware that past performance is not necessarily indicative of future performance and there is no guarantee (i) that Black Diamond Investment Bank will be able to steer the target investment transaction to complete successfully, or at all, as the successful completion of the transaction are dependent on many factors that change over time. These factors include; the profitability of the companies, market conditions, changes in preferences of consumers, economic influences both local and global, or (ii) that Black Diamond Investment Bank will be able to sell any shares in any SPV at a profit, or (iii) that the target investment transaction will grow and generate profits in the future, or (iv) that demand for the goods and/or services of the target investment transaction will not fall and lead to a reduction in revenue, or (v) that the security issuing bank revoke their line of credit of financial instruments due to their internal policies against the business.

Reputational risk

Companies can face reputational risk from a host of factors, including failures in performance, product and service reliability problems, high profile litigation claims, management and employee integrity issues, negative media interest in a particular sector or business and complaints from customers or suppliers. The Company and the target transactions in which investments are made may suffer from reputational risk that can damage a company's share price where its shares are listed, impact demand and supply of its goods and/or services or may lead to other adverse business issues

Insurance risk

The Company, Black Diamond Investment Bank and the target investment transaction may be subject to damage and loss by the normal insurable risks such as a fire, theft and climatic events, as well as loss of profit from falls in demand, management failures or third party competition. No guarantee can be given that these entities will not suffer loss and damage from such risks. Where economically and practically possible the Company will seek insurance for usual business risks but such cover may not be available or financially justifiable, or the policy may contain exclusions that do not permit recovery for such losses and damages.

Security recoverability risk

If the Company is unable to repay all or part of the principal borrowed, or interest payable, then the Security Trustee / SPV Manager will be involved in the enforcement of the security that it holds for the benefit of the Diamond Partners. No assurance can be given that the security held by the Security Trustee / SPV Manager when enforced will result in the realisation of sufficient funds to repay the principal sum borrowed and interest either in whole or part.

The value of security (including pledged security) is dependent on the opinions of and valuations from specialists who are, for example, credit rating agencies / valuers. Incorrect valuations or errors on the part of such experts may be mitigated by only financing against a maximum of 50% of the value of these assets (such as SBLCs). Despite limiting the borrowing to 50% of the value of such assets, it is not possible for the Company to accurately predict or protect itself against all such valuation and enforcement risks.

Security trustee / SPV Manager

The Security Trustee / SPV Manager and shall not be responsible, nor shall face any liability, for any loss incurred by the Diamond Partners relating to a failure of the Solicitor to make payments (whether of interest or of the principal amount) to the Diamond Partners when due. The Security Trustee / SPV Manager and will not have any responsibility for ensuring that monies have been set aside for payment of interest or the principal amount in respect of the Bond in the Solicitor's accounts.

Black Diamond Investment Bank's Banking License Application

The New Bank Start-up Unit (NBSU) is a joint initiative set up by the UK's financial regulators, the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA), to assist firms which are interested in, and/or currently applying for authorisation to set up a bank in the UK.

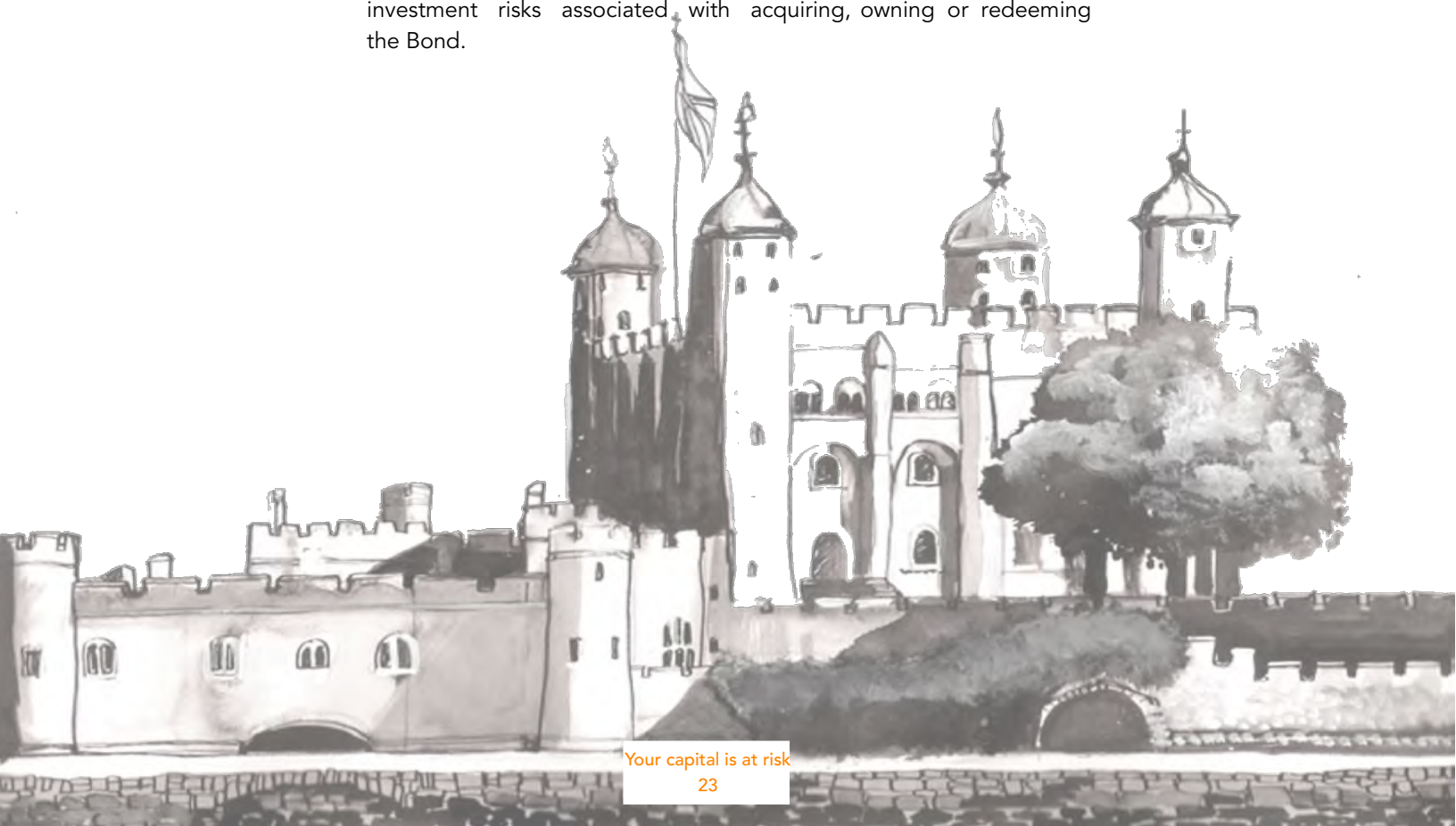
Firms that want to become banks in the UK must be authorised by the PRA. Authorisation of a new bank also requires the consent of the FCA. The Issuer's dependency of the banking license application does not affect the Issuer's ability to issue these securities or fulfill its obligations towards its investors, including capital repayment, coupon interest payments or any other obligation under this Information Notice

Summary

The above factors are not exhaustive and they do not purport to be a complete explanation of all the risks and significant considerations involved in investing in the Bond. Accordingly, and as noted above, additional risks and uncertainties not presently known to the Directors or that the Directors currently deem immaterial, may also have an adverse effect on the Company's business and prospects and the business and prospects of Black Diamond Investment Bank as well as the target investment transaction that funds generated from Diamond Partners look to invest in from time to time is secured.

This debt offering may not be a suitable investment for all who review this Information Notice or the SPV Guide. Investors should take their own tax advice as to the consequences of owning the Bond as well as receiving interest payments.

Other than the obligations and other covenants on the part of the Company to pay interest on the Bond, repay the principal sum of the Bond when due and to perform the other obligations contained in the SPV Instrument, the express warranties and undertakings given by the Company in the Bond and the obligation of the Company to perform the liabilities of the Company in the event that the Company defaults, no representation or warranty, express or implied herein, is given to Diamond Partners by the Company or the Directors and officers of the Company. In particular but without limitation, no representation or warranty is given by any such person as to (i) the tax consequences; (ii) the regulatory consequences; and (iii) the business and investment risks associated with acquiring, owning or redeeming the Bond.



The *Art* of Tokenisation

What is Cryptocurrency?

A cryptocurrency is a digital asset designed as an alternative medium-of-exchange and store-of-value that uses cryptography to secure transactions, control the creation of additional units, and to verify the transfer of assets and value.

Cryptocurrencies are predominantly decentralized in nature. Transactions are validated by network nodes and recorded in a public data structure in the form of a distributed ledger commonly known as a Blockchain.

What is the Blockchain?

Blockchain is a type of distributed ledger technology that allows digital transaction data to be recorded simultaneously across multiple sites without a centralised administrator. It has three main characteristics.

First, the ledger is distributed, meaning that data is simultaneously stored and accessible across multiple nodes. Second, it is decentralised; data is not controlled by a single administrator, which facilitates a trustless system. Third, it is immutable. The cryptographic algorithms that underpin blockchain mean that once a block is added it is nearly impossible to change.

This creates consensus among all participants on a single source of 'truth' as all the information stored on the blockchain is (nearly completely) tamper proof, resilient to attacks, accessible by all participants at any time and controlled by no central authority.

As a result, blockchain technology is particularly valuable where there is a demand for high data security and data sharing.

The core purpose behind the technology was to create a censorship-resistant, decentralised process of transferring value which is recorded on an immutable, distributed ledger to take back custody of one's finances, removing the reliance on intermediaries such as depository and central banks (the same institutions who were ultimately responsible for the collapse of the global financial system. The effects of which are still felt around the world today).

What is Tokenisation?

Tokenisation is the process of converting ownership rights in a particular asset into an algorithmically generated number called a token on a blockchain. Our tokens include hash values which represent verified and authenticated real-world assets, the bank issued guarantees.

Black Diamond Investment Bank only engage in the tokenisation of bank guarantees (BG), standby letters of credits (SBLC) and documentary letters of credit (LC/DLC). Black Diamond Investment Bank tokenisation of real-world assets encourages new markets by decreasing barriers and frictions to information exchange, transactions and trade.

Black Diamond Investment Bank digital token system, allows bank instrument owners (our Diamond Partner SELLERS) and SPV investors (our Diamond Partner BUYERS) to create new efficiencies like making assets more liquid by automating what was previously a cumbersome, manual process — while retaining the real-world characteristics of the underlying asset being the bank rated security itself.

Our tokenisation offering exists on providing entrepreneurs and bank instrument owners around the world a blockchain-based solution that facilitates fundraising for their projects, and Bond investors from around the world the opportunity of generating bank secured passive revenue streams.

There are several types of tokens that can be used for a tokenised security, including:

- Security tokens which represent ownership or interests associated with the underlying asset (e.g. ownership, right to dividends)
- Utility tokens which give holders access to specific rights and privileges such as use or access rights to a service
- Exchange tokens which are used as a form of payment; one example is Bitcoin

In passing, it should be noted that in practice, some tokens may be 'hybrids' exhibiting a mix of different characteristics, so token classification may not always fall neatly into discrete categories.

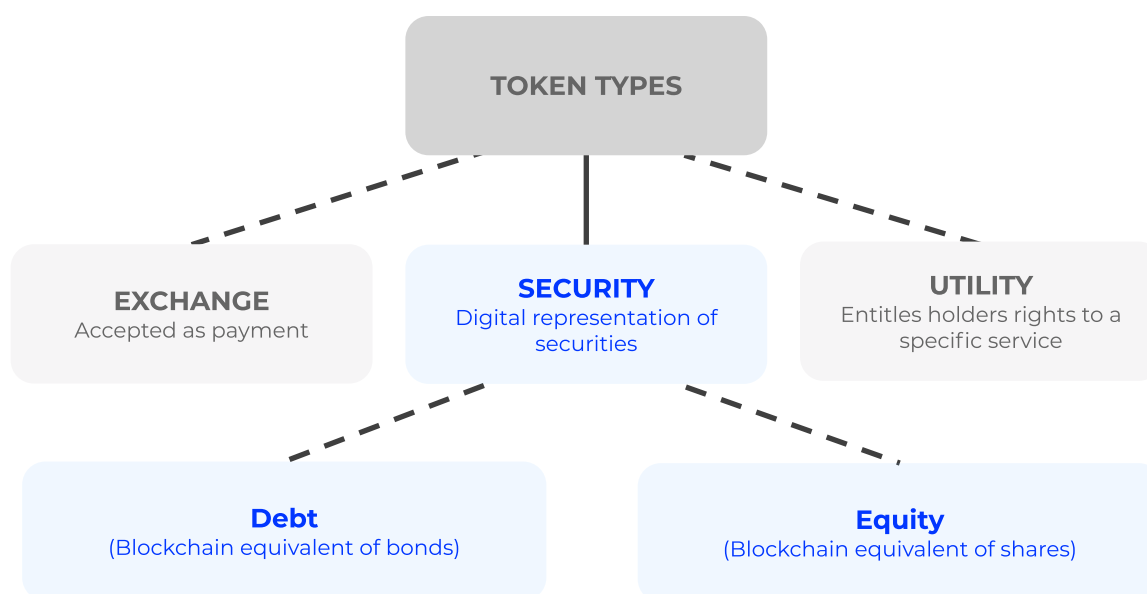
In addition to the three general token types mentioned above, there are fungible and non-fungible tokens.

- Fungible tokens are interchangeable, such as exchange tokens.
- Non-fungible tokens are not interchangeable with each other and each one is valued uniquely.

Today there are thousands of cryptocurrencies in existence. The second most prominent is Ethereum. Ethereum pioneered the next stage in the evolution of the Cryptoverse, successfully implementing the 'Smart Contract' on its native Blockchain.

What is a Smart Contract?

Smart contracts are simply programs stored on a blockchain that run when predetermined conditions are met. They typically are used to automate the execution of an agreement so that all participants can be immediately certain of the outcome, without any intermediary's involvement or time loss.



The three main token types (note that in practice tokens may have a mixture of these characteristics as a hybrid token). Within the security token, there are debt and equity tokens. Debt tokens represent a debt instrument that entitles token holders to the repayment of principal and interest. On the other hand, equity tokens are comparable to owning stock and represent fractional ownership of the underlying asset.

Black Diamond Investment Bank issue utility token hybrid that provides the Diamond Partner with the security of repayment of principal and interest and represent fractional ownership of the underlying asset being the bank instrument.

This is created within a utility token to enable the structure of the SPV to remain within the service offering provided by Black Diamond Investment Bank.

They can also automate a workflow, triggering the next action when conditions are met.

Within a Black Diamond Investment Bank smart contract, there are many stipulations in place to satisfy all SPV participants that the task will be completed satisfactorily.

To establish the terms, Black Diamond Investment Bank have determine how the SPV functions, the underlying transaction and their data are represented on the blockchain, pre-agreed on the "if/when...then..."rules that govern those transactions, encompassing all possible exceptions, and define a framework governed by the SPV covenants put in place for resolving non-performance and ultimate settlement.

Benefits of Tokenisation?

Beyond the typical advantages associated with digitisation such as speed, convenience and accessibility, the use of blockchain technology results in the operational efficiencies that come with smart contracts, as these are programmable actions that can automate processes and save time. Using blockchain to tokenise an asset allows the tokens representing the asset to be recorded, stored and managed digitally in an immutable, distributed way. There are six core benefits to this approach:

Fractionalisation

The asset can be split into far greater amounts than using traditional methods. This lowers the entry barriers to investments that have high minimum investments and lower ticket numbers.

Shorter settlement time

Tokens can be traded 24/7 with a record that can be updated within minutes or hours (depending on the underlying blockchain), compared to traditional T+3/T+2 settlement times.

Flexibility

Tokens can be customised with unlimited share classes and flexible fee structures at low operational cost. Funds can be fractionalised, enabling greater flexibility in portfolio construction and exposure diversification.

Data transparency

Data can be stored and accessed securely on the blockchain due to the immutable and distributed nature of blockchain technology.

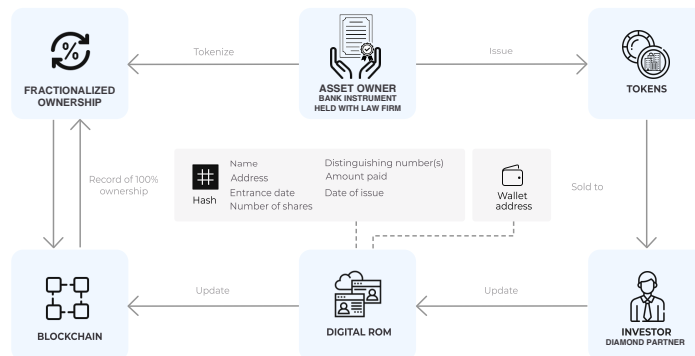
Operational Efficiency

Processes such as compliance, white-listing, escrow account management, dividend distribution, corporate action management can be automated with smart contracts.

Digitisation

Once the deal structure is finalised, the underlying asset can be tokenised using blockchain technology. The verified bank instrument will be held by our nominated Solicitors or affiliate account manager and then the asset can be fractionalised into any number of tokens.

The tokens can then be sold and issued from asset owners to investors under the provision of the SPV. Each investor has a unique digital wallet holding relevant information such as name, address, entry date, shares, numbers, amount paid, etc. Each transaction will be recorded, updated and managed on a digital record of members (ROM).



The issuance of a digital tokenisation can greatly increase liquidity by increasing fractional ownership while also capturing operational efficiencies with automated digital transaction settlement and management.

Black Diamond Investment Bank provides opportunities to individuals and businesses looking for alternative methods of raising funding, through secured tokenisation.

Black Diamond Investment Bank seeks to further improve smart-contract functionality and innovate, driven by our core principles such as solving the real-world issue of accessibility to illiquid markets for individuals and businesses from any walks of life.

This Information Notice is designed to confirm our new and innovative platform, by combining features implemented in smart contracts and other token configurations at the protocol level that will be designed to secure our Debt Offering.

Deal Structuring

Irrespective of the technology used, the structuring of the deal in any unquoted security offering remains crucial. With any technology it is important to consider a) where it can best be drawn upon to unlock value in the value chain; and b) its inherent limitations in the processes it optimises. For example, blockchain technology does not absolve parties from the responsibility of ensuring the information provided on the blockchain is verified diligently or that the deal structure is designed robustly.

Black Diamond Investment Bank trade finance solutions assist with negotiated credit, payment guarantees, and insurance needed to facilitate verified trade finance transactions on terms that satisfy all parties, ensuring that the underlying transactions are verified and validated prior to creations of an SPV or offered to our Diamond Partners.

Black Diamond Investment Bank look to utilise technology to streamline trade by creating digital ecosystems that reduce costs and increase trade finance efficiency by replacing paper with digital data flows and paperless facilities.

In a Black Diamond Investment Bank utility token offering, tokens are issued by Black Diamond Investment Bank to an investor or Diamond Partners. Our utility token typically confers specific rights and obligations to token-holders and clarifies the form of returns they will potentially receive for their investment as per the Bond / SPV covenants.

During deal structuring, decision-makers must consider their business needs and the factors that could affect key aspects of the deal, as highlighted in the Risks section above.

Black Diamond Investment Bank only issue utility tokens as the Bond and the created SPVs are not regarded as a regulated security but an unquoted / unlisted security not requiring regulation or authorisation from any regulatory body.

Liquidity

Tokens can easily and securely be exchanged on a secondary OTC market securely using blockchain. The valuation of the core underlying asset may increase due to the possibility of secondary market trading and greater liquidity, thereby reducing the 'liquidity premium' of an asset

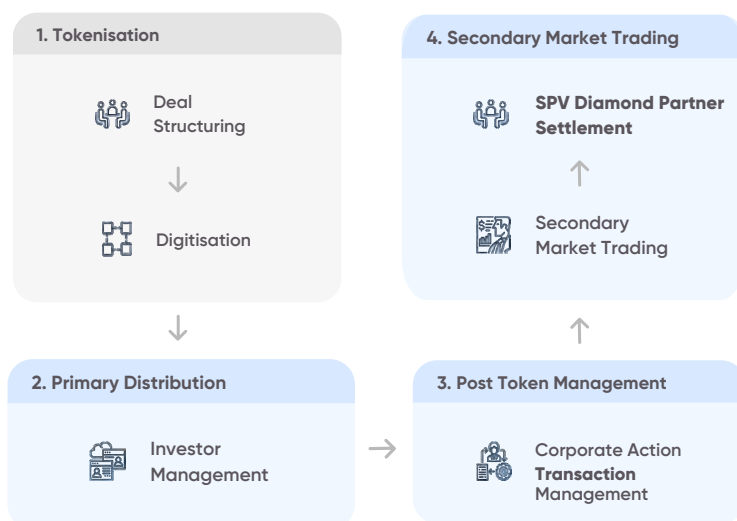
Process of Tokenisation

There are 4 main stages in the lifecycle of a tokenised security:

- 1 Tokenisation
- 2 Primary Distribution
- 3 Post Token Management
- 4 Possible Secondary Market Trading

The most value tokenisation adds in the life cycle of a tokenised security is shaded in blue. The tokenisation phase includes planning, deal structuring and the digitisation of the underlying asset. Following tokenisation, primary distribution and corporate action management would see many processes enhanced by digitisation, blockchain technology and smart contracts.

Once the security has been tokenised, there can often be a flourishing secondary market for the sale and purchase of these tokens. Each of these steps is explored further below.



Primary Distribution

After relevant KYC, AML, suitability and accreditation checks for investors are carried out and passed, investors can be invited and tokens can be issued. Bond / SPV subscription allocation is carried out prior to deploying the token, recording transactions on the Blockchain and distributing smart contracts. Black Diamond Investment Bank retain authority to finalise the transaction throughout the process, whether this is after compliance protocols are met, while screening is conducted, or before smart contracts are executed.

Post Token Management

By leveraging smart contracts, programmable actions can be executed that save time and money. Such actions include managing real time alerts, issuing shareholder updates and communication, initiating and completing voting activities, distributing dividends / interest / principal, issuing new tokens, freezing and reversal.

Secondary Market Trading

The development and clarification of global regulatory frameworks in response to tokenisation will support a thriving secondary market where tokens can be traded, with transactions recorded near instantaneously. This will increase the liquidity of an asset but may also positively affect the valuation of the asset itself.

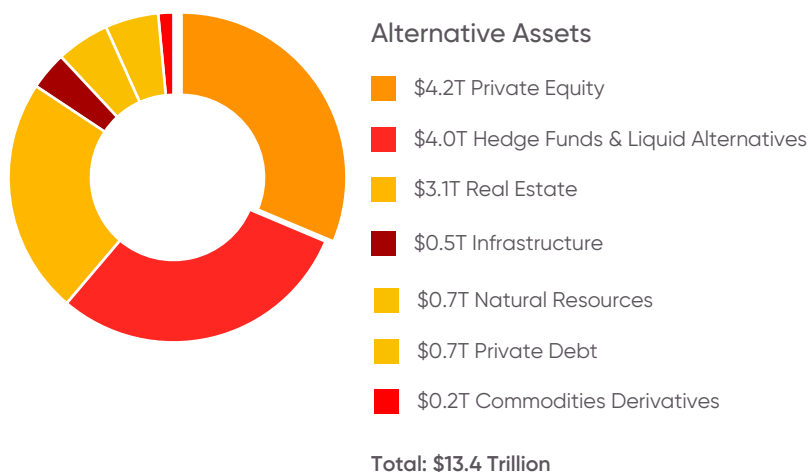
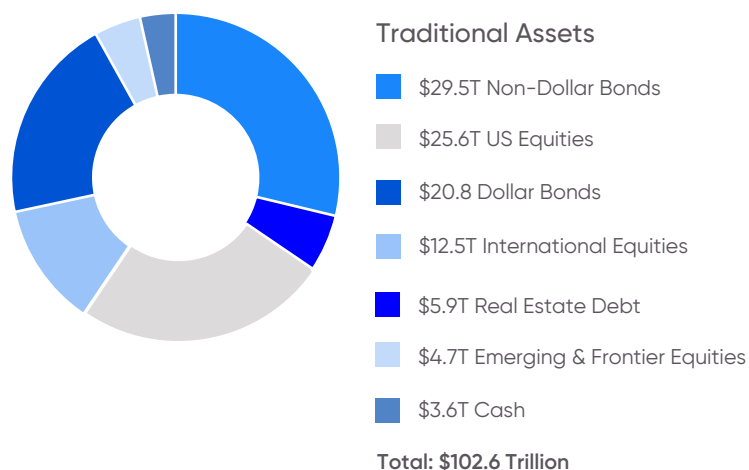
Alternative investments

Alternative investments may best be described as any financial asset that does not fall into a conventional investment category such as stocks, bonds or cash investments. Typical alternative investments include hedge funds, derivatives and private markets – which include private equity, venture capital, infrastructure, real estate, commodities and natural resources. Beyond that, fine art, wine, and antiques also sit alongside next-generation alternative investments such as e-betting and gaming. These all fall within the ambit of alternative investments.

Alternative Assets Becoming Mainstream

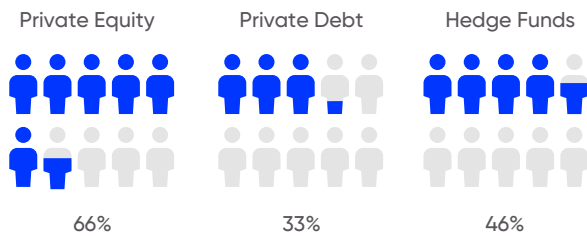
Appetite for alternative investments has grown considerably in recent years, reaching a worldwide assets under management (AUM) value of around USD 13.4 trillion. Traditional assets account for over USD 102 trillion. Between 2016 and 2019, the AUM of alternative assets grew by 14.2% compared to just 1.9% for traditional assets.

2018 Global Investible Market (in US\$ Trillions): Alternative Assets Increased to 12% of 2018 Global Investible Market from 6% in 2014



In recent years, participation in alternative investments has grown exponentially and we are seeing an appetite for allocations across a widening range of asset classes. Growth in all sectors is expected, some more strongly than others:

Top Three Alternative Asset Classes for Institutional Investors: Private equity, real estate and hedge funds



Increased Allocations to Private Markets

Of particular note is the investor appetite across private markets. This sector has seen a breakneck compound annual growth rate, and enjoyed significant capital allocation (especially over the last three years), despite the typically higher fees coupled with illiquidity. Investors looking for above-average performance and access to illiquidity premiums have flocked to the sector. The secular fall in interest rates in bond markets across the world and potential distortions in public equity markets have led investors to consider private markets as offering a viable alternative.

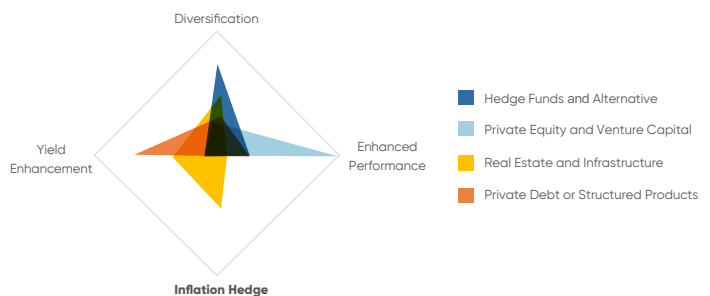
Additionally, during this period, private market asset managers have significantly increased their legitimacy and expertise, with many establishing robust track records and a strong following. This is demonstrated by increased institutional investor capital allocations around the world. It is widely anticipated that appetite and attention to private market asset managers will enjoy sustained demand ahead. Further, given existing trends, it is likely that private markets will see a disproportionate share of the growth in investment allocations in terms of greater asset inflows.

Alternative Investment is an Important Revenue Driver

Even though revenues from the management of alternative investments equate to around half of the total raised by the global asset management industry, it sits at just 16% of total assets under management. Looking ahead, it is anticipated that for many asset managers, revenues from the provision of alternative investment solutions to their clients will grow considerably and continue to make a marked contribution to their bottom-line revenues. Such a prospect will undoubtedly be fuelled by investors' increasing demand for greater performance, uncorrelated returns, lowered illiquidity premiums and greater access to diversification.

Many investors are seeking to resolve the challenge of a widening gap between the performance of the assets they own and their ongoing liabilities. This suggests to us that the growth of alternative investments will remain considerable.

In such a context, it is no surprise that many asset managers are looking to expand their product mix and their capabilities, and that they are planning to make the most of this opportunity filled landscape to provide additional investment options to a wider investor community



It is therefore, timely to see the increasing convergence between fintech companies and financial institutions. This is undoubtedly accelerating the acceptance of technological advancements and the adoption of digitalisation.

With greater implementation, technological solutions that eliminate process duplication and reduce operating costs – critical factors in the assets-under-management battle – should provide a significant knock-on effect in terms of overall efficiency and enhanced product features.

A key contributor here is the adaptation and use of blockchain technology. Blockchain is markedly transforming how assets are issued, traded, cleared and settled. Product mixes, asset management capabilities and client experience differentiation are likely to evolve to fit the new realities of what lies ahead, and to rely on technological advancement and greater utilisation of blockchain technology.

Considering how the adoption of passive investment radically changed the landscape of mutual fund investment, there is compelling evidence that the growth in adoption of tokenisation will do the same for the investment industry – including the alternative investment community. With real assets, ownership is binary: there is only ownership and non-ownership. Tokenisation could play a crucial role, and lower the barriers of entry to real asset investment.

Frequently asked questions

What is a SPV?

The acronym stands for special purpose vehicle. The word vehicle can be interchanged with market entity. In the US, the term used is special purpose entity (SPE). The name SPV is given to an entity which is formed for a single, well-defined and narrow purpose. An SPV can be formed for any lawful purpose. No SPV can be formed for an unlawful purpose, or for undertaking activities which are contrary to the provisions of law or public policy. An SPV is, primarily, a business association of persons or entities eligible to participate in the association. According to Joy Jain of PricewaterhouseCoopers, an SPV is mainly formed to raise funds by collateralising future receivables.

Is there a difference between a special purpose vehicle and a company?

SPVs are mostly formed to raise funds from the market. Technically, an SPV is a company. It has to follow the rules of formation of a company laid down in the Companies Act. Like a company, the SPV is an artificial person. It has all the attributes of a legal person. It is independent of members subscribing to the shares of the SPV. The SPV has an existence of its own in the eyes of law. It can sue and be sued in its name. The SPV has to adhere to all the regulations laid down in the Companies Act. Members of an SPV are mostly the companies and individuals sponsoring the entity. An SPV can also be a partnership firm.

The company, as distinguished from an SPV, may be called a general purpose vehicle. A company may do many things which are mentioned in the memorandum of association (MoA) or permitted by the Companies Act. An SPV may also do the same, but its scope of operation is limited and focused. If it is not so, the SPV had better be called a company. The MoA is quite narrow in the case of an SPV. This is primarily to provide comfort to lenders who are concerned about their investment.

Why are you seeking investment via a SPV rather than going direct to the banks or considering other forms of investment?

A SPV is a cost-effective method of raising investment, and the SPVs have been tailored to provide investors with higher returns while generating a strong level of security. Dealing with banks can be onerous and time-consuming, and would not give the Company the

flexibility and agility it needs to make the most of market opportunities. Similarly, our experience has been that the banks, over recent years, have been reluctant to lend to many companies or finance their transactions. The bank's money comes from investors such as you so it seems sensible to simply take the banks out of the process – which allows Black Diamond Investment Bank to offer you far higher potential returns.

How much can I invest?

€10,000 is the minimum investment. You may invest in multiples of €5,000 thereafter, with no upper limit.

Who can invest?

Any individual who is over the age of 18, or a trust, company or charity that is not prevented by the laws of its governing jurisdiction from applying for or holding the Bond. There are two types of investors for whom this Bond may be suitable: Ordinary (Restricted) Investors and Advised Investors, ie those who have a regulated adviser in relation to the investment promoted.

Who is Black Diamond Investment Bank Limited?

Black Diamond Investment Bank Limited is an investment financial institution, consulting and financial services firm, providing a new standard that enables the verification, warehousing and monetisation of financial instruments within a decentralised market.

Who is BDIB Global LLP?

BDIB Global LLP is a limited liability partnership company, with headquarters in United Kingdom.

Who is the registrar?

Black Diamond Investment Bank is the Registrar. Following the closure of the Offer Period of the Bond, they will maintain a record of each investor, including their details and investment amount.

Can I put the Bond into SIPP or ISA?

The Bond may not be suitable for self-invested personal pensions (SIPPs) but may be subject to approval by the scheme trustees and administrators. Bonds are not currently approved for ordinary tax-free individual savings accounts (ISAs).

How can I confirm my investment has been accepted?

Once your application has been accepted, your investment will be recorded and confirmation of your allocated share certificates and digital utility tokens in the Bond registering your investment, will be sent to you electronically or via recorded delivery.

Can I change my mind?

Yes, provided you do so within 14 days of your completed Application Form being received. If you wish to cancel your application, you should write to Black Diamond Investment Bank, Bank House, Suite A, 81 St. Judes Road, Englefield Green, Egham, England, TW20 0DF. After this date, your application will be irrevocable and you will not be able to terminate it or rescind it unless there are exceptional circumstances.

What is the offer period?

The Information period opens on Launch Date and closes on the Close Date. Please refer to the Definitions section of the Bond Terms & Conditions document.

How does the Investor Bonus work?

Any investor whose application is accepted will start accruing 5.5% interest per annum from the day their funds clear to Black Diamond Investment Bank's Solicitors account up to the Closing Date. The Investor Bonus interest will be paid on the first business day of the month after the Closing Date equal to the pro rata interest calculated from the date your funds clear in our nominated account until the Closing Date of each SPV issued.

When am I paid interest?

Those who qualify for investor bonuses are paid at the end of the transaction period which is usually 90 days, the 5.5% coupon interest is paid per annum.

When do I get my original investment back?

All of your original investment is expected to be returned in full on the Bond Maturity Date.

Are there any hidden fees, charges or deductions?

The Company will make no deductions or charges of any kind on the interest paid by the Bond. All interest paid by the company is paid gross. Estimated Expenses 1% EURO per investment capital received.

Do this Bond track the stock or bond markets?

No, it is highly unlikely that there will be any correlation that is not statistically coincidental.

Can I withdraw money before the end of the term?

The Bond is transferable provided Black Diamond Investment Bank approve and assists with the process. The Bond allows investors to request the return of their investment if they can show financial hardship or if an executor of their estate makes a formal request, subject to approval.

What if something happens to me or I die?

If a Diamond Partner shows they are subject to material financial hardship, the Directors have discretion to repay the Diamond Partners investment early. Bond that are not jointly held would form part of your estate and title would pass to the executors or administrators of your estate. The Bond allows your executors or administrators to apply for early repayment in order that the estate can be settled, subject to approval.

How will the money be invested in order to pay 5.5%?

Black Diamond Investment Bank, sets up SPVs associated to a profitable transaction, which uses the invested money raised from the Bond to finance the target investment quarterly activities which are typically generating 80% predicted returns within a 90 day period. The companies' cash flows and predicted transaction returns allow Black Diamond Investment Bank to pay the annual interest on the Bond, which allows the latter to make its interest payments to the Diamond Partners

Where does the money go if it isn't deployed as planned straight away?

Any capital yet to be deployed may be held in bank deposit accounts and/or invested in high-yielding instruments (as long as they are asset-backed).

Do I get a crypto-currency wallet?

All investors will be generated a digital wallet to store, resell or exchange for FIAT currency upon maturity.

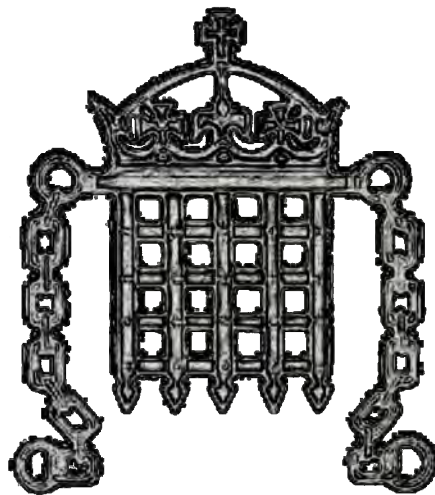
What projects are you currently working on?

To find out more please email info@bdibank.co.uk.

How is the investment protected?

Diamond Partners have several levels of protection:

- First is a debenture over the underlying assets for the sum equal to the total Diamond Partners investments plus 5.5% of the same.
- Second, Black Diamond Investment Bank only approves companies that already generate positive cash flow and have demonstrated previous successful transaction profit.
- Third, the owner of high value assets, such as the Bank financial instrument guarantee, gives a pledge over the high value assets to the Security Trustee / SPV Manager as security for non-payment of the principal sum and interest where the total principal sum should not exceed 50% of the value of these pledged assets. The Bank guarantees are held in favor of each SPV, covering the investment amount plus interest recorded on the Blockchain within a smart contract.
- Black Diamond Investment Bank takes further measures to underwrite the transaction via insurance, in the event of failure, if this is not possible a non performance bond is secured against the funded company, covering Diamond Partners investments plus 5.5% interest.
- See Safeguarding your investment



Securities Disclosure

Senior Unsecured Corporate Bond

Legal Name	Black Diamond Investment Bank Limited
Domicile	Black Diamond Investment Bank Limited registered with Companies House in the United Kingdom.
Description	Black Diamond Investment Bank is an investment financial institution, consulting and financial services firm, providing a new standard that enables the verification, warehousing and monetisation of financial instruments within a decentralised market. Black Diamond Investment Bank provide a seamless, secure and innovative monetisation platform, with a mandate to open up secondary markets providing full transparency for SMEs globally, engaged in corporate solutions including but not limited to trade finance, working capital generation, Finance for M&A.
Audit Report	Please refer attached complete financial statement.
Historical key financial information	Please refer attached complete financial statement.
No adverse change	Please note there has been no material adverse change in the prospects of the issuer since the date of its last published audited financial statements.
Principal activities	The principal activities of the company are that of Intermediary Services for Private Institutional Transactions Management and Consultancy Services to Small and Medium Enterprises (SME's), Project Management related services to overseas clients under the provision of activities conducted with the company subsidiaries Black Diamond GMBH (USA) and BDIB Global LLP.

Ownership	Following are the partners / shareholders of the Black Diamond Investment Bank: Alexander Ovie Takpi - 100% Franco Rivas Marino BDIB Global LLP The decision are made by the CEO of the Fund.
Type of Securities	Senior Unsecured Corporate Bond
Currency	EURO
Amount Issued	EURO 1,500,000,000.00 (One Billion Five Hundred Million Euro)
Ranking	The Bond constitute direct, unsecured and unsubordinated obligations.
A description of the rights attached to the securities.	An Investor shall have the following rights: a) the repayment of capital (that is, the Redemption Amount) on the Maturity Date or an Early Redemption Date (as the case may be); b) the payment of Interest c) the right to attend, participate in and vote at meetings of Investors d) all such other rights attached to the Bond emanating from the Information Notice.
A description of any restrictions on the free transferability of the securities.	The bonds shall be freely negotiable that is to say that: (A) they can be exchanged between parties to the same transaction; and (B) they can be transferred without restriction and are not, as such, subject to any lien, privilege, retention rights, pledge, charge or any other security; and (C) Securities belonging to the same class have a fungible nature.
Number of Bond issued	150000
Nominal Value	10000
Issue Price	10000
Interest rate	5.5%
Interest Payment Frequency	Yearly
Date from which interest becomes payable	31 December, 2022
due dates for interest	31 December of every year till Maturity
Issue and Settlement Date	04 April 2022
Maturity Date	01 February, 2032

Securities Disclosure

Senior Unsecured Corporate Bond Cont....

Early Redemption	Any time post investment
Name of Representative	Mr Alexander Ovie Takpi
Regulatory	The securities offered will be the object of an application for admission to Listing on a AFRINEX SOL.
Key information on the key risks that are specific to the issuer.	<p>This debt offering may not be a suitable investment for any investor. Investors should take their own tax advice as to the consequences of owning the Bond as well as receiving interest payments.</p> <p>Other than the obligations and other covenants on the part of the Company to pay interest on the Bond, repay the principal sum of the Bond when due and to perform the other obligations contained in the bond, the express warranties and undertakings given by the Black Diamond Investment Bank in the Bond and the obligation of the Company to perform the liabilities of the Company are not guaranteed or secured.</p> <p>Given the limited trading history of the Issuer, there is no track record that can serve as a basis to evaluate the Issuer's ability to achieve its objectives successfully. This is a highly material risk for the Issuer. However, the Issuer has a number of development opportunities in hand and it is believed that this risk is mitigated by such opportunities.</p>
Key information on the key risks that are specific to the securities	<p>As an experienced investor it's always prudent to consider potential downside risk. For example, in the event of a significant economic downturn, it's possible that the underlying borrower may be unable to sell the Bond as anticipated and this could affect the borrower's ability to meet interest and capital repayments. The primary risk associated with Bond is the event of a borrower defaulting on their loans.</p> <p>COVID 19 may result in a prolonged period of uncertainty.</p>

Use of Proceeds	To fund the private equity businesses / transactions, that will generate a high yielding return, to purchase and sell very high value Bank assets such as Secured Bonds, Standby Letters of Credit, LC's, SKR's (Safe Keeping Receipts) and other Banking Instruments at a profit.
Terms and Conditions	See BDIB Bond Terms & Conditions Document.
A description of any interest that is material to the issue/offer including conflicting interests.	There is no interest that is material to the issue/offer and no conflicting interests.
Estimated expenses charged to the investor by the issuer or the offeror.	Estimated Expenses 1% EURO per investment capital received.

Special

Thanks

Thank you for taking the time to read this document, we hope it answered any questions you have about the Black Diamond Investment Group and our debt offering.

If you would like to invest in the Bond, please email info@bdibank.co.uk, or if you have any further questions, please call our office on +44(0)20 7140 0020 for Diamond Partner offering.

Thank you!



Authorised Signatory Name: Alexander Ovie Takpi
Title: Director
Black Diamond Investment Bank



Your capital is at risk