



MEMORANDUM OF UNDERSTANDING  
Between  
The American World Trade Chamber of Commerce  
and  
360tf FINTECH PTE LTD.

This agreement is entered into among the **World Trade Chamber of Commerce, Inc.** doing business as the **American World Trade Chamber of Commerce** doing business in the **United States** and headquartered in **New York City** henceforth referred to as **AWTCC** and **360tf FINTECH PTE LTD.** headquartered in **Singapore** and henceforth referred to as **360tf**.

It has been established, exporters in the United States have great opportunity to expand their business and trade relationships, yet businesses in the United States face challenges in finance to guarantee quick, easy, and reliable payments. It has been established that these limitations form a barrier to trade for United States exporters.

As the mission of AWTCC is to expand the US export economy and streamline trade processes and 360tf focuses on providing processes to remove the aforementioned barriers, thus establishing clear and mutual benefit from collaboration.

Therefore, agreed to by representatives of the AWTCC and 360tf, the contracting parties have agreed to engage in a joint memorandum of understanding (MOU).

**Purpose**


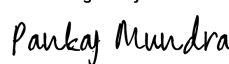
This MOU establishes a partnership to advance the mutual goals of AWTCC and 360tf to increase economic activity of US exporters and to remove trade barriers and challenges these exporters may face. The partnership will engage in activities to facilitate trade and commerce; improve education of both parties' audiences; and increase the readiness of US businesses to engage in international trade.

**The broad objective of the MOU are:**

- i. Parties will engage in mutual co-promotion to increase awareness within each partner's audience.
  - a. Parties will make available marketing materials, graphics, logos, and other items to assist in promotion of the collaboration subject to prior approval of the content by each party.
- ii. Parties will explore feasibility and best approach to encourage the AWTCC audience to adopt the 360tf product ecosphere. The exploration will include approaches such as:
  - a. Agreed discounting services for members of AWTCC and for chambers of commerce connected to the AWTCC Export Affiliate Program.
  - b. Making available trials, demos, or webinars focused on the 360tf product ecosphere to enable the AWTCC audience.
- iii. Collaboration on training virtual events
  - a. 360tf will work with AWTCC on developing and structuring training webinars around on topics 360tf can offer expert knowledge with special focus on trade finance.
  - b. AWTCC will engage in promoting the aforementioned training events.
  - c. AWTCC will provide time within these events for 360tf to highlight solutions provided by their product ecosphere.
  - d. AWTCC will offer training on items in which AWTCC has expert knowledge for the 360tf audience, with a special focus on trade documentation.
- iv. Collaboration on 'in person' events to include
  - a. Mutual information sharing regarding upcoming events hosted both by either signing party to this agreement,
  - b. Mutual information sharing regarding events and activities not being hosted but being attended by either party,
  - c. Mutual information sharing regarding events which would generally be of interest for their respective markets,
  - d. Collaboration and information sharing regarding efforts on any trade delegations or missions involved by either party.
- v. Collaboration on supplier identification will be explored.
  - a. As AWTCC works with US exporters across every industry and 360tf works with businesses which may be looking for offers from US companies, there will be an effort to make business to business connections.
- vi. Collaboration on trade documentation
  - a. AWTCC will extend users of the 360tf product ecosphere member pricing on chamber attested and stamped documents to include common items to include but are not limited to:
    - i. Certificates of origin
    - ii. Certificates of free sale
    - iii. Commercial invoices
  - b. 360tf will recognize AWTCC as their trusted provider for chamber attested trade documents
  - c. API integration will be explored between AWTCC's platform to digitally certify trade documents and the 360tf family of products
- vii. Both parties will regularly exchange relevant information which can assist in this joint mission.

- viii. 360tf and AWTCC will each assign a designated point of contact to plan, monitor, cooperate, and evaluate the execution of the activities as outlined. The contact points will establish discussions on an as needed basis to ensure the MOU is executed.
- ix. At the request of either party, cross training or discussion will be had to ensure mutual familiarity.
- x. Enable chambers of commerce, world trade offices, and similar organizations connected via the AWTCC Export Affiliate Program to outline their intent to assist and participate alongside the AWTCC and be recognized as collaborators.

This agreement shall be in effect from the date of signature for a period of one year and will automatically be extended by one-year intervals unless 30 days advance written notice of termination is given by one party to the other. The agreement is to be executed on a 'best effort' basis and not intended to create any binding legal obligations by either party. No party shall be liable to each other for any matter, claim, compensation, indemnification arising out of this MoU in any manner whatsoever and each party shall bear their own consequences thereof. In no event shall either party be liable to the other party for any special, indirect, consequential, or punitive damages of any nature.

<p><b>For AWTCC</b></p> <p><b>Alex Sonifrank</b>  Vice President - Partnerships  American World Trade  Chamber of Commerce  45 N. Broad St., Suite 401,  Ridgewood, NJ 07450 USA</p> <p>DocuSigned by:    Date: 189D51D86FDF441...</p>	<p><b>For 360tf</b></p> <p><b>Pankaj Mundra</b> (Co-Founder &amp; Chairman) /  <b>Vikram Lodha</b> (Co-Founder &amp; CEO)  360tf Fintech Pte. Ltd  10 Anson Road, #16-04, International Plaza, Singapore 079903</p> <p>DocuSigned by:    Date: D31B3D23CF374A6...</p>
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