

CML MECHANICS



Multiply Your Opportunities



WELLCOME CAPITAL

February 2026 | Alberta, Canada
\$10M+ Balance Sheet Commitment Required

CML



INTRODUCTION

Your minimum \$10M in qualifying capital (QC) serves as a balance sheet enhancement for the lender allowing them to generate regulated banking multiples in their credit facility.

The private wealth-lending platform secures their credit with their own assets.

Your capital is fully protected in a premium insurance wrap and is not collateral for the project.

Your funds are held in the insurer's same-bank account with full protection.

The private wealth-lending platform provides a private loan using their own capital and has no access to your funds.

Wellcome Capital is not a Counterparty and bears zero liability.

Capital Multiplier Loan (CML) is the branded name used by Wellcome Capital for a non recourse private loan between a qualified borrower and an independent Nevis-registered private wealth-lending platform. The platform provides the loan funding. Wellcome Capital acts solely as marketing and introduction partner – not a counter-party.

DEPOSIT FLOW



1. Sign term sheet, execute insurance policy, remit fee, transfer QC to insurer's same-bank account, with full principal protection.
2. Insurer works with partner bank to position equivalent QC amount and initiate administrative hold, as required.
3. Loan enters 60-90 day compliance period.
4. Loan agreement formally requested and legal fees sent to paymaster
5. Settlement date established — capital now in enhancement position
6. Credit line activated — secured by partner assets
7. Loan agreement and GSA executed. Clear compliance, tranches disbursed.

Your capital never collateralized, remains protected at your bank with full insurance coverage.

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LEGAL TRUTH



Three documents. Full control. Complete transparency.

Loan Agreement

- Direct between you (Borrower) and the independent Nevis-registered private wealth-lending platform (Lender)
- Wellcome Capital is NOT a signatory — bares no responsibility
- Zero Wellcome Capital liability on capital or loan proceeds
- Interest only at SOFR+2.5%
- 48 month term standard loan term
- No pre-payment penalties, 12 month minimum loan term

General Security Agreement (GSA)

- Lien on the project the loan is being spent into
- Between you (Borrower) and the platform (Lender)

Premium Insurance Policy

- Premium insurance wrapper provides full protection for client principal
- Capital transfers to same-bank insurer's account
- Principal is fully insured against loss
- Modest policy fee (.25 to .8 bps), client responsibility

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SUBMISSIONS

Required docs: KYC/CIS, POF, Exec Summary, Drawdown Schedule.

Pre-approval Process:

Proof of Funds Requirements:

To engage the platform you must present evidence of your qualifying capital in the form of a POF

- The account statement must show the name on KYC/CIS
- POF must be current (within 30 days)
- Your funds must be unencumbered

If an investor provides the QC (funds in their name), an Investor letter must accompany the investor's KYC/CIS as well as the KYC/CIS of the borrower.

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CML PROCESS FLOW



1. **Client submits** pre-approval package
2. **Platform issues** loan proposal
3. **Client accepts** → **completes** full application
4. **Term sheet issued** → **signed** by all parties
5. **Insurance policy executed** (client remits fee)
6. **Client transfers qualifying capital** → **safekeeping confirmed**
→ **60–90 day compliance period begins**
7. **In parallel:** Client requests contracts + **wires \$30k**
legal/paymaster fee
8. **Contracts, Promissory Note, and GSA** drafted & signed
9. **Compliance cleared** → **tranches begin** next business day

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TERMS & CONDITIONS



- Non-recourse loan, no personal or corporate guarantees
- Standard 48 month term, extensions possible,
- Interest only at SOFR+2.5%, calculated annually, due quarterly,

Loan disbursed across 7 to 10 monthly tranches,

No prepayment penalties. Minimum loan term is 12 months.

QC held until loan is settled (repaid or converted to permanent financing)

No surprises.

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VAULT ACCESS

Contents: whitepaper, mechanics, redacted term sheet.

Immediate access available.

wellcomecapital.com/cml-private

VISIT CML VAULT

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