📘 CREDIT GLORIOUS

Your Trusted Partner for Strategic Comfort Letters

Empowering Negotiation, Enabling Opportunity

In today's fast-paced international markets, **trust and timing are everything**. At **Credit Glorious Property Holdings**, we issue **authoritative and timely comfort letters** designed to enhance credibility, support strategic negotiations, and unlock opportunities—without the formal constraints of a financial guarantee.

Whether you're launching a negotiation, initiating a cross-border project, or preparing for institutional engagement, our Comfort Letters serve as a **strategic signal of financial reliability and intent**, issued with **professionalism, speed, and global credibility**.

🏛️ About CGPH Group Ltd

Credit Glorious Property Holdings is part of **CGPH Group Ltd**, a global financial group headquartered at **The Shard – London**. With regulated entities in the UK and Hong Kong, CGPH serves clients across Europe, MENA, Asia and Africa.

Our Entities:

- 🇬🇧 **Credit Glorious Property Holdings Ltd (UK)** Company No. 13371479 – LEI: 254900UYJ9C1GAB82L89 Capital: £200,000,000 | Rating: A+
- 🇭🇰 **Credit Glorious Property Holdings Ltd (HK)** Company No. 2644773 – LEI: 2549008OO9MWNARAI750 Capital: HK$ 1,550,000,000+

Comfort letters are issued directly by these entities, with full transparency and regulatory compliance.

What Is a Comfort Letter?

A **Comfort Letter** is a formal, non-binding statement confirming **interest, support or financial readiness** to participate in a future transaction. It provides a **credible signal** to stakeholders—partners, sellers, regulators, investors—without committing to a financial guarantee at that stage.

Comfort letters are often used as a **stepping stone toward formal engagement**, helping to unlock doors, build trust, and secure exclusivity.

🧩 When and Why It's Useful

1

Early-stage strategic partnerships

Establish credibility and intent when forming new business relationships

2

Real estate, infrastructure, or asset transactions

Signal financial readiness when pursuing property or asset acquisitions

3

Investor or seller reassurance in cross-border operations

Build trust with international partners through formal documentation

4

Proof of financial standing for regulatory purposes

Demonstrate financial capacity to regulatory bodies without binding commitments

5

Participation in consortiums or RFP processes

Strengthen bids and proposals with credible financial backing

6

As a prelude to a bank guarantee or financial commitment

Establish preliminary interest before proceeding to formal financial instruments

📂 Types of Comfort Letters We Provide

🔹 Credit Support Letter

Affirms financial capacity or backing for a specified transaction.

🔹 Contractual Comfort Letter

Outlines strategic intent or readiness to proceed, often used in early-stage negotiations.

🔹 Custom Letter of Endorsement

Tailored content for unique situations such as licensing, investments, project pre-approval or stakeholder reassurance.

ⓘ All comfort letters are: ✔️ Issued in 24–48h ✔️ On CGPH / Credit Glorious official letterhead ✔️ Signed by a company officer of the issuing regulated entity ✔️ Drafted in English or multiple supported languages

🌍 Multilingual Support

🇬🇧 **English**

🇫🇷 **French**

🇮🇹 **Italian**

🇮🇱 **Hebrew**

🇧🇬 **Bulgarian**

🇭🇺 **Hungarian**

🇷🇴 **Romanian**

🇷🇺 **Russian**

No barriers. No delays. Global reach, local understanding.

📊 Real-World Use Cases

🔷 Real Estate Transaction – MENA Region

A European investor used our comfort letter to secure priority negotiation rights on a €40M asset in the Gulf. The deal was finalized within 30 days after exclusivity was granted.

🔷 Tech Acquisition – Central Asia

A family office obtained a custom letter to reassure sellers during a €12M tech acquisition. The comfort letter allowed entry into due diligence while formal guarantees were structured.

⚖️ Comfort Letter vs. Guarantee

Feature	Comfort Letter	Bank Guarantee
Legal status	Non-binding declaration	Legally binding financial obligation
Purpose	Signal of credibility / intent	Secure payment / performance
Collateral required	❌ No	✅ Often required
Delivery	24–48 hours	5–10 business days
Use case	Negotiation, LOI, endorsement	Contractual obligation, financing
Cost	Fixed fee	Percentage-based

🔧 Compliance & Legal Framework

Our Comfort Letters are drafted in full alignment with **international financial communication standards** and best practices. Specifically:

- 📜 **ICC Compliance** All texts are prepared according to the principles outlined in the **ICC Uniform Rules for Demand Guarantees (URDG 758)** and **ISP98**, where applicable.
- 🏛️ **ICC Membership** As an official member of the **International Chamber of Commerce**, Credit Glorious adheres to the highest standards of corporate and financial communication.
- 🖋️ **Legally Valid Structure** Each letter includes:
    - Issuer's full legal details (entity, company number, LEI)
    - Capital disclosure
    - Named signatory with title and authority
    - Official letterhead of CGPH Group or Credit Glorious
    - Clear reference to the transaction or subject
    - Controlled issuance log (for internal tracking and compliance)
- 🌐 **Optional notarization or dual signatories** available upon request, depending on jurisdiction or sensitivity of the recipient.
- 🗂️ **Digital & Physical Formats** Letters can be issued digitally (PDF with advanced or qualified electronic signature), in hard copy, or delivered in notarized original format depending on destination.

Every document issued is reviewed by our internal compliance team and—when required—by external legal counsel.

✅ Why Clients Choose Credit Glorious

- [ ] **Regulated entities with proven capital and international reach**

  Our operations are fully regulated in both the UK and Hong Kong, providing clients with confidence in our financial standing and global capabilities.

- [ ] **Comfort letters issued under CGPH brand, with full company details and legal structure**

  Every letter carries our official branding and complete legal information, ensuring maximum credibility with recipients.

- [ ] **Fast, flexible and professional: delivery in 1–2 days**

  We understand that timing is critical in business negotiations, which is why we prioritize rapid turnaround without compromising quality.

- [ ] **ICC-aligned practices and compliant language**

  Our documents follow International Chamber of Commerce standards, ensuring they meet global best practices.

- [ ] **Transparent pricing, no hidden costs, and multilingual service**

  We believe in clear, upfront fee structures and provide service in multiple languages to accommodate international clients.

- [ ] **Trusted by clients in over 20 countries**

  Our global client base spans multiple continents, demonstrating the universal acceptance and effectiveness of our comfort letters.

❓ Frequently Asked Questions

1	**Is the comfort letter legally binding?** No, it is a professional declaration of intent or credibility—not a financial guarantee.
2	**Do I need to provide collaterals?** Absolutely not. Comfort letters do not require collateral or frozen funds.
3	**Can I customize the text?** Yes. We provide a standard template but can adjust wording to reflect your use case and recipient.
4	**Who typically uses this service?** Family offices, developers, SPVs, financial advisors, import/export companies, and investment funds.
5	**Is it accepted globally?** Yes. While not a guarantee, our letters are respected because they come from capitalized, regulated entities with full company disclosures.

📨 Ready to Secure Your Negotiation?

Don't wait—our expert team is here to support your strategic move.

📩 Contact us today

to receive a customized Comfort Letter in as little as 24 hours.

Request Your Comfort Letter Now **Visit Our Website**

🌐 Visit: **www.creditglorious.com**

> ⏳ In strategic business, credibility is your first advantage. Let's help you send the right signal.