



Real Investment Opportunities
Fixed Income Bond

Terms and Conditions

Structure

RIO International Investments Limited is a company incorporated in the British Virgin Islands in May 2002, (IBC Number 496547) with limited liability under the provisions of the British Virgin Islands International Business Companies Act (CAD 291).

The RIO Fixed Income Bond provides members with the opportunity to benefit from achieving income from their available capital. The structure is simple in its nature; a corporate Bond issued by RIO International Investments Limited in order to raise capital to expand the business. The Bond is issued on the value of the underlying assets of the company, most notably a parcel of select investment holdings, which encompasses loans, insurance policies and commercial property and offers an attractive alternative to the normal low risk, low return paradigm.

It should be noted that the RIO Fixed Income Bond is not available or promoted to members of the general public.

Term

The RIO Fixed Income Bond has a fixed term of 5 (five) years from the date of inception.

Issue of Bonds

When Bonds are issued, the Bond holder will be entered in the register of members and a Bond certificate will be issued and sent to the Bond holder. For the avoidance of doubt, Bonds shall not be issued until the subscription monies have been received in terms of the payment instructions set out in the application form. Bonds are issued at a flat rate of £1,000.00 (One Thousand Pounds) per share. The share price will remain unchanged for the term of the Bond.

Redemption of Bonds

Bonds may be redeemed on the date of maturity as set out in the Bond certificate.

The Redemption Price shall be paid within 45 days after the maturity date on which such Bonds are redeemed. Requests for redemption on a maturity date will be honoured only if they are received by the Company at least 45 days prior to such a maturity date and if all conditions as to the validity of the redemption request have been fulfilled.

The Company reserves the right to reinvest the proceeds of any Bond should a maturity notice not be received within a reasonable timeframe.

Bond holders wishing to redeem their investment prior to the maturity date, may instruct the Company to attempt to make a sale of their Bond on their behalf. A fee, usually 2.00% (two percent), would be incurred for this process.

It should be noted, however, that there is no guarantee that a secondary market for the purchase of the Bond will exist.

Procedure

A Bond holder may only effect a redemption by forwarding to the Company a redemption application, or signed notification, which must be received by the Company at least 45 calendar days prior to the maturity date on which the application is to be effected.

The redemption application must indicate the number of the Bond to be redeemed as well as all useful references to facilitate settlement of the redemption such as the name in which the Bond to be redeemed are registered and details of the person to whom payment is to be made.

Except in extraordinary circumstances such as, for example, an inability to liquidate existing assets, or the default or delay in payments due to the Company from brokers, banks or other persons, payment of redemptions will be made within a reasonable time and normally within forty-five calendar days following the maturity date, provided the Company has received all the documents required for redemption.

Compulsory Redemption

Bonds may be compulsorily redeemed if in the opinion of the Directors, the subscription for, or holding of, the Bond is, or was, or may be unlawful or detrimental to the interest or well being of the Company.

RIO International Investments Limited further reserves the right to terminate any or all Bonds on the provision of a one-month notice period. The original capital will be returned to the investor in full within 45 days of such notice.

Charges

Membership Charge – Nil

Annual Membership - Nil

Service Fee – Nil