

This information is best reviewed by your financial team. If you are not the person responsible for cash management, please forward this to your CFO, controller, treasurer, or credit manager.



Dear Valued Supplier,

Pacific National appreciates the working relationships we have with our preferred suppliers and we are always looking for ways to strengthen those important business partnerships. For this reason, we are pleased to offer you the Pacific National C2FO program and hope you will give it full consideration.

We have partnered with C2FO to facilitate accelerated payment of approved supplier invoices via their secure C2FO marketplace. Our goal is to provide your company with a simple, low-cost way to improve cash flow.

With C2FO, you can name your rate for early payment on your approved invoices. For a small discount, you can receive early payment directly from Pacific National to improve your cash flow at rates that are often less than the cost of borrowing short-term working capital.

Some of the benefits are:

- Low cost—creates a new working capital option at a rate you choose
- Flexible—eliminates paperwork
- Useful—lowers days sales outstanding (DSO)
- Secure—provides secure access to view your approved invoices
- Helpful—gives you world-class support Mon–Fri, 7 a.m.–4 p.m. AET
- Simple—offers easy account activation and your payment process doesn't change

Whilst we believe the Pacific National C2FO program is a great supplier-friendly option for improving your working capital efficiency, the final decision to use C2FO is yours.

You can activate your account by visiting pacificnational.c2fo.com. If you have questions, the C2FO support team is ready to help you.

The technology and support for this program are provided by our partner C2FO. Payments will still come directly from Pacific National via your current remittance process and with no changes to existing terms.

Thank you for your continued partnership with Pacific National.

Benjamin Nolan

Ben Nolan
Head of Treasury and Financial Control

C2FO Support Team

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