



# 6 LOAN PRODUCTS

FINSOURCE SOLUTION SDN. BHD.

# CLEAN LOAN

- To finance based on company performance.
- **Eligibility Criteria:**
  - Sole Prop/ Partnership/ Sdn Bhd (at least 2 guarantors)
  - Malaysian company
  - Min 2 years of business operation
  - Min annual revenue of RM 1 million
  - No outstanding legal action, bankruptcy, litigation

# CLEAN LOAN

- Financing Tenure: Max 18 months
- Financing Size: Max RM 500,000
- Security: Personal guarantee and corporate guarantee
- Lock in period: 3 months
- Interest rate: 1.5%/ month
- Legal fee:  $\leq 2\%$
- Platform fee: 6% (one off)

# CLEAN LOAN

- **Required documents:**

- **First Stage:**

- Consent form (note: all directors and shareholders must sign together with company stamp)

- **Second Stage:**

- Latest 2 years audited account
    - Latest 2 years company TAX FILLING and RECEIPT
    - Latest 2 years Directors and shareholders TAX FILLING and RECEIPT
    - Latest 6 months bank statements
    - Office photos (Office, Factory areas and outside building)

# CLEAN LOAN

- **Required documents:**

- **Second Stage (con't):**

- Office tenancy agreement
    - ICs for all directors and shareholders
    - Name card
    - Company form 24, 44, 49, Annual return (sec 68) and M&A

- **Third Stage:**

- Latest month current residency's utility bill for all Directors and shareholders
    - Latest month utility bill for office
    - Property geran/ Cukai Tanah from each Directors and shareholders

# PROPERTY LOAN

- To finance based on property value.
- **Eligibility Criteria:**
  - Sole Prop/ Partnership/ Sdn Bhd (at least 2 guarantors)
  - Malaysian company
  - Min 2 years of business operation
  - Min annual revenue of RM 1 million (if applicable)
  - No outstanding legal action, bankruptcy, litigation

# PROPERTY LOAN

- Financing Tenure: Max 120 months
- Financing Size: Max RM 2,000,000 (Margin financing 50%)
- Security: Property guarantee and personal guarantee
- Lock in period: 3 months
- Interest rate: 0.9%/ month
- Platform fee: 6% (one off)
- Legal fee:  $\leq 2\%$

# PROPERTY LOAN

- **Required documents:**

- **First Stage:**

- Consent form (note: all directors and shareholders must sign together with company stamp)

- **Second Stage:**

- Latest 2 years audited account
    - Latest 2 years company TAX FILLING and RECEIPT
    - Latest 2 years Directors and shareholders TAX FILLING and RECEIPT
    - Latest 6 months bank statements
    - Office photos (Office, Factory areas and outside building)
    - Office tenancy agreement
    - ICs for all directors and shareholders
    - Name card
    - Company form 24, 44, 49, Annual return (sec 68) and M&A

# PROPERTY LOAN

- **Required documents:**

- Second Stage (con't):**

- Pledged Property details:
      - i. Leasehold or freehold?
      - ii. Property type: terrace house, agriculture land, shop lot, factory....?
      - iii. Name of Owner for the property?
      - iv. Market value?
      - v. Current Outstanding balance of the property?
      - vi. Address of the property
      - vii. Geran/ cukai tanah provided?

- Third Stage:**

- Latest month current residency's utility bill for all Directors and shareholders
    - Latest month utility bill for office
    - Property geran/ Cukai Tanah from each Directors and shareholders

## 2 IN 1 FINANCING

- The combination of clean and property loan.
- To finance based on property value and company performance.
  
- **Eligibility Criteria:**
  - Sole Prop/ Partnership/ Sdn Bhd (at least 2 guarantors)
  - Malaysian company
  - Min 3 years of business operation
  - Min annual revenue of RM 1 million (if applicable)
  - No outstanding legal action, bankruptcy, litigation

## 2 IN 1 FINANCING

- Financing Tenure: Max 120 months
- Financing Size: Max RM 2,000,000 (Margin financing 100%)
- Approval range: 50~60% (property loan), 40~50% (clean loan)
- Security: Property guarantee and personal guarantee
- Lock in period: 3 months
- Interest rate: 0.9% and 1.5% month
- Platform fee: 6% (one off)
- Legal fee:  $\leq 2\%$

# 2 IN 1 FINANCING

- **Required documents:**

- **First Stage:**

- Consent form (note: all directors and shareholders must sign together with company stamp)

- **Second Stage:**

- Latest 2 years audited account
    - Latest 2 years company TAX FILLING and RECEIPT
    - Latest 2 years Directors and shareholders TAX FILLING and RECEIPT
    - Latest 6 months bank statements
    - Office photos (Office, Factory areas and outside building)
    - Office tenancy agreement
    - ICs for all directors and shareholders
    - Name card
    - Company form 24, 44, 49, Annual return (sec 68) and M&A

## 2 IN 1 FINANCING

- **Required documents:**

- **Second Stage (con't):**

- Pledged Property details:
  - i. Leasehold or freehold?
  - ii. Property type: terrace house, agriculture land, shop lot, factory....?
  - iii. Name of Owner for the property?
  - iv. Market value?
  - v. Current Outstanding balance of the property?
  - vi. Address of the property
  - vii. Geran/ cukai tanah provided?

- **Third Stage:**

- Latest month current residency's utility bill for all Directors and shareholders
- Latest month utility bill for office
- Property geran/ Cukai Tanah from each Directors and shareholders

## 2 IN 1 FINANCING

Example:

Property market value: RM 2m

Maximum of the financing: RM 2m

Property loan:  $RM\ 2m \times 60\% = RM\ 1,200,000$

(Property loan subject to 0.9% interest per month.)

Clean loan:  $RM\ 2m \times 40\% = RM\ 800,000$

(Clean loan subject to 1.5% interest per month.)

The approval range will be decided by management.

# INVOICE FINANCING

- To finance based on sales invoice/ purchase order value.
- **Eligibility Criteria:**
  - Sole Prop/ Partnership/ Sdn Bhd (at least 2 guarantors)
  - Malaysian company
  - Min 1 year of business operation
  - Min annual revenue of RM 1 mil
  - No outstanding legal action, bankruptcy, litigation

# INVOICE FINANCING

- Financing Tenure: Max 4 months
- Financing Size: Max RM 500,000
- Security: Invoice and personal guarantee
- Lock in period: 1 month
- Interest rate: 1.5%/ month
- Platform fee: 6% (one off)
- Legal fee:  $\leq 2\%$

# INVOICE FINANCING

- **Required documents:**

- **First Stage:**

- Consent form (note: all directors and shareholders must sign together with company stamp)

- **Second Stage:**

- Latest 2 years audited account
    - Latest 12 months management report (if available)
    - Keyman personal Form E (TAX FILLING and RECEIPT)
    - Latest 6 months bank statements for all active current accounts and OD accounts,
    - Past 6 months statement of invoices of debtor/ buyer to be financed

# INVOICE FINANCING

- **Required documents:**

- **Second Stage (con't):**

- Office tenancy agreement
    - ICs for all directors and shareholders
    - Name card
    - Company form 24, 44, 49, Annual return (sec 68) and M&A
    - Latest debtor and creditor aging report
    - Latest month utility bill for office

# SHARE PLEDGE FINANCING

- Share Margin Financing is a credit facility offered to borrower by placing quoted shares on Bursa Malaysia and collateral with us.
- **Eligibility Criteria:**
  - Individuals aged between 18 to 70.
  - Malaysian or non-Malaysian residing in Malaysia with PR status.

# SHARE PLEDGE FINANCING

- Financing Tenure: Subject to Annual Review
- Financing Size: Max RM 1,000,000 (Margin financing 50%)
- Security: Acceptable quoted shares on Bursa Malaysia and Personal Guarantee
- Lock in period: 3 months
- Interest rate: 1.5%/ month
- Legal fee:  $\leq 2\%$
- Platform fee: 6%/ annum

# SHARE PLEDGE FINANCING

- **Required documents:**

- **First Stage:**

- Consent form (note: all directors and shareholders must sign together with company stamp)

- **Second Stage:**

- Latest 3 months payslips
    - Keyman personal Form E (TAX FILLING and RECEIPT)
    - Latest 6 months bank statements for all active current accounts and OD accounts,
    - ICs
    - Name card

# GAP FINANCING

- To bridge temporary debts/ collateralised (FD)/ conditional FIs requirements / fulfilment by regularised payment behavior prior loan disbursement
- **Eligibility Criteria:**
  - Sole Prop/ Partnership/ Sdn Bhd
  - Malaysian Company
  - Min 1 year operation
  - Min Annual revenue of RM1 million
  - No outstanding legal action, bankruptcy, litigation

# GAP FINANCING

- Financing Tenure: Max 18 months
- Financing Size: Max RM 500,000
- Security: Personal guarantee
- Lock in period: 3 months
- Interest rate: 1.5%
- Legal fee:  $\leq 2\%$
- Platform fee: 6%

# GAP FINANCING

- **Required documents:**

- **First Stage:**

- Consent form (note: all directors and shareholders must sign together with company stamp)

- **Second Stage:**

- Latest 1 year audited report
    - Latest 6 months bank statements
    - Company's latest year tax filing and receipt
    - Director's latest year tax filing and payment receipt
    - Office tenancy agreement
    - Office photo
    - ICs for all directors , shareholders and guarantors
    - Name card
    - Company forms, e.g: form 9, 24, 44, 49 and etc.