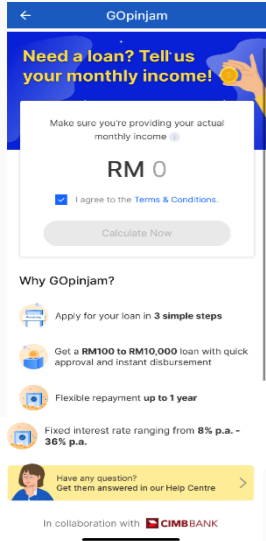


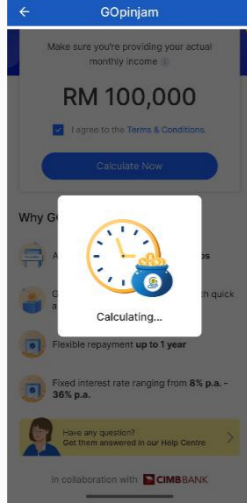
GOpinjam provides customers with electronic access and enables application for personal loan

Loan application process

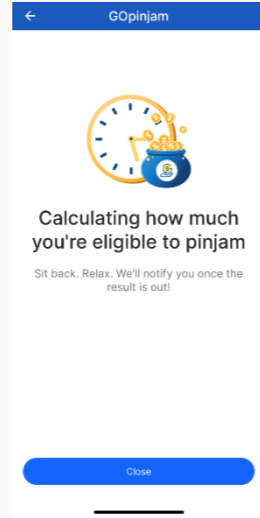
1. Download the app



2. key in annual income eg RM100,000



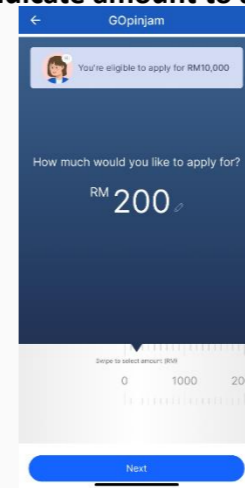
3. calculate amount



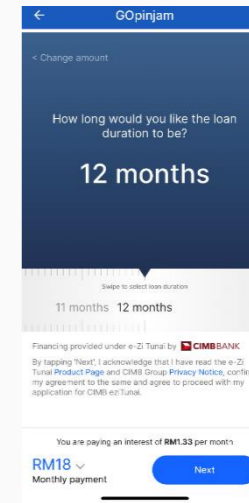
4. max amount show RM8000



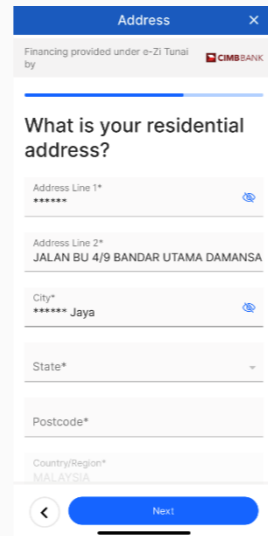
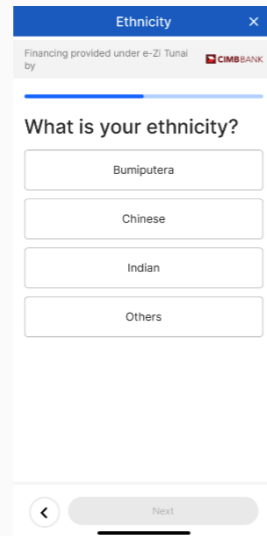
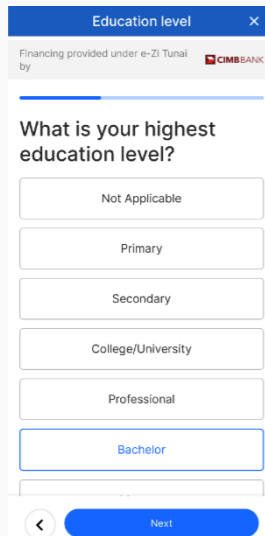
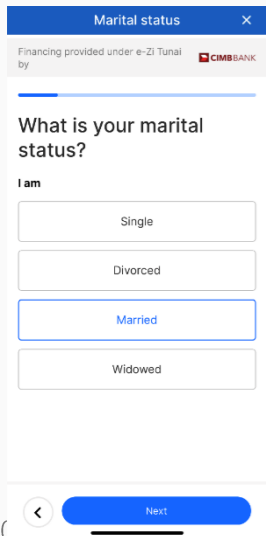
5. Drag the bar below to indicate amount to apply



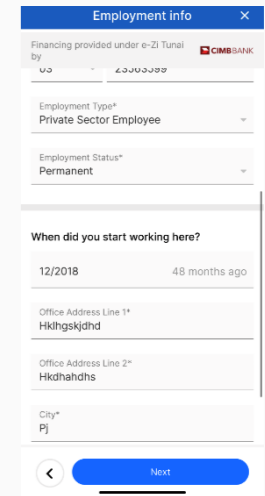
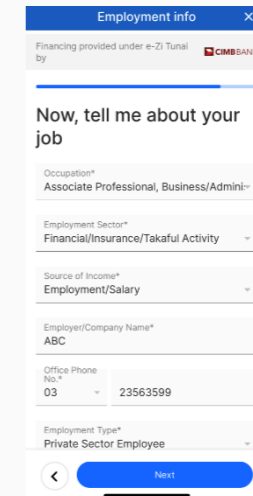
6. drag the bar to select tenure



7. select/key in personal details (address line 1 & 2 auto populate base on my TNG info)



8. employment details

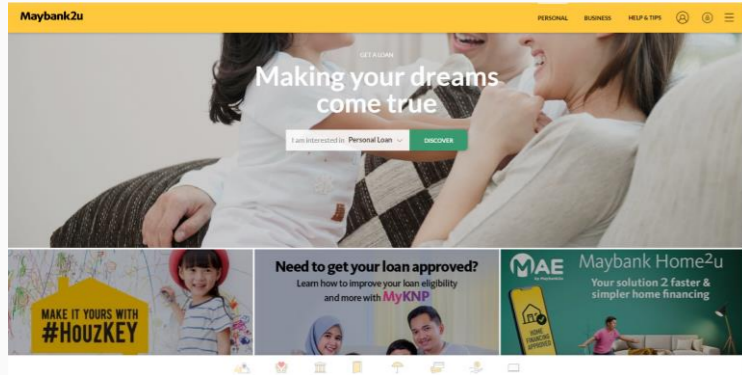


Maybank offers multiple loan products that can be applied through website or MAE app, with comparatively clear instruction, easy process and good visuals

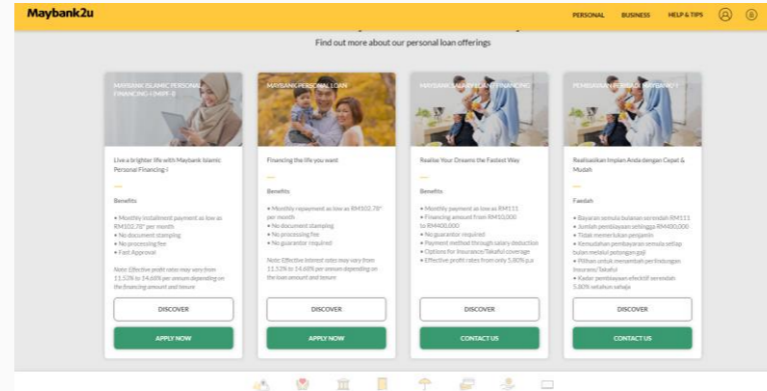


Malayan Banking Berhad (doing business as Maybank) is a Malaysian universal bank, with key operating "home markets" of Malaysia, Singapore, and Indonesia. It holds the largest market share in personal loans among banks. MayBank 2U is one of the largest online banking platform in Malaysia. <https://www.maybank2u.com.my/home/m2u/common/login.do>

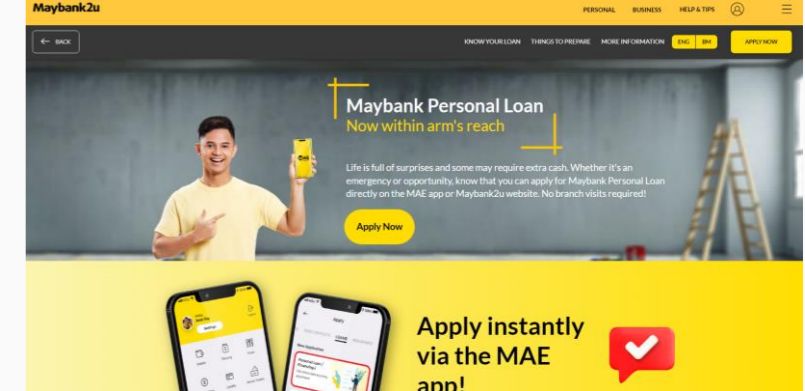
1. Homepage (MayBank 2U)



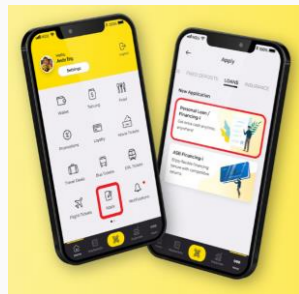
2. Choose personal loans -> Page with product types and introduction



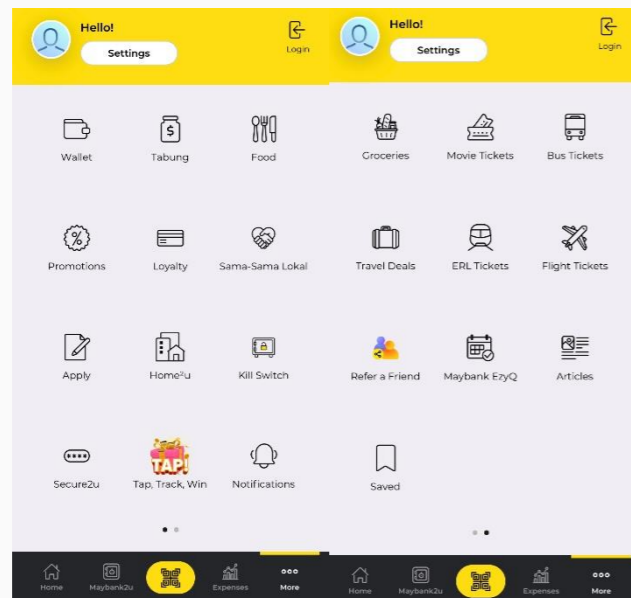
2. Choose Maybank personal loans -> direct to the MAE app



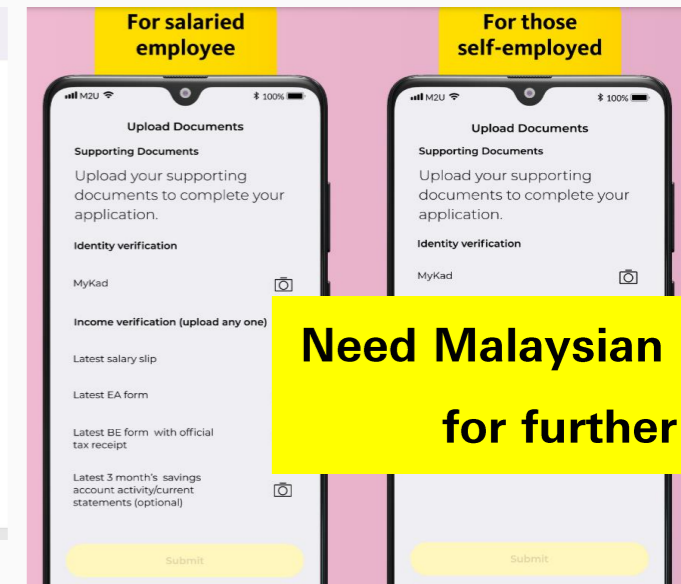
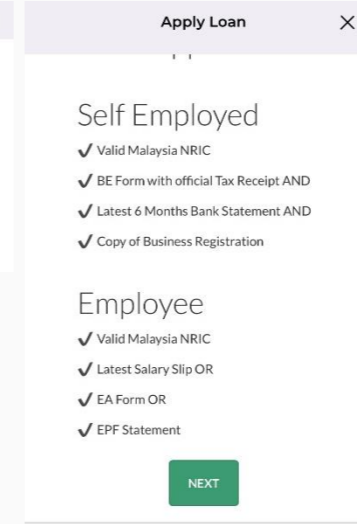
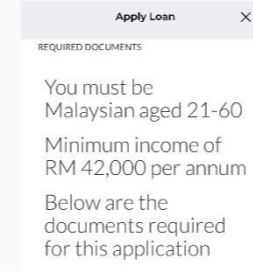
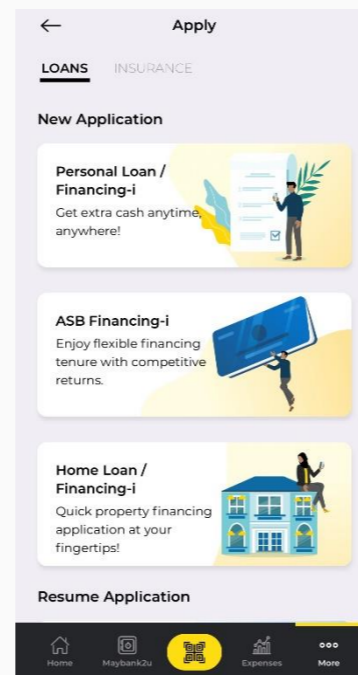
4. Download the app (MAE) -> register with Full name & +60 phone no. for access to all the functions



Functions



5. Type apply – personal loans

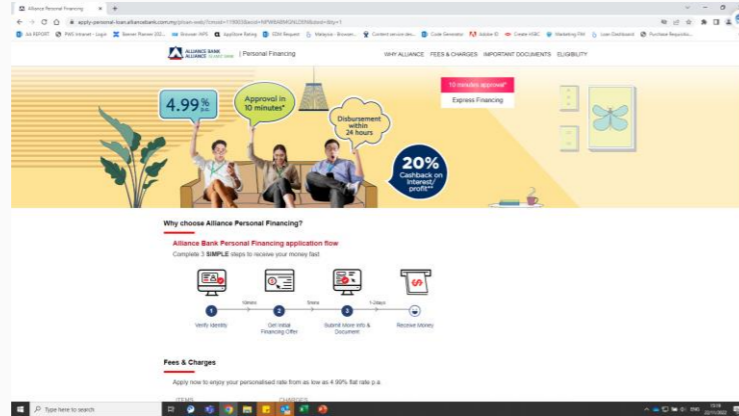


ABMB digital loans can be applied via mobile app and public website – approval-in-principle in 10 min.

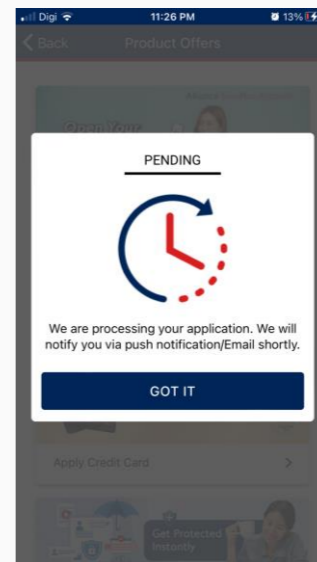
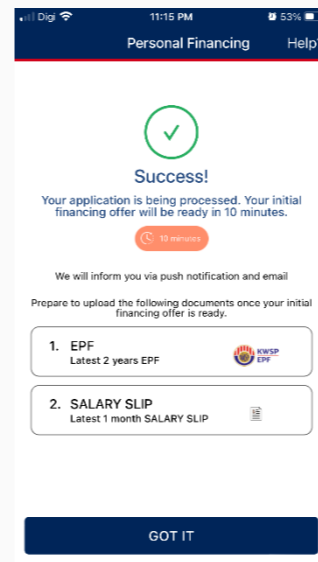
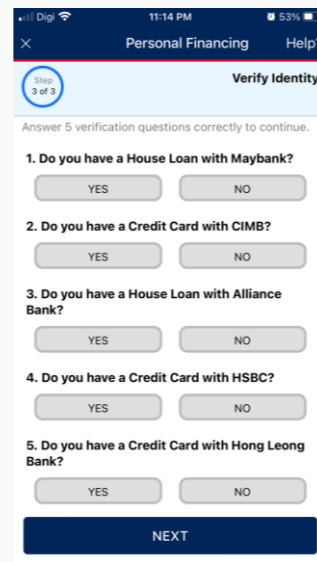
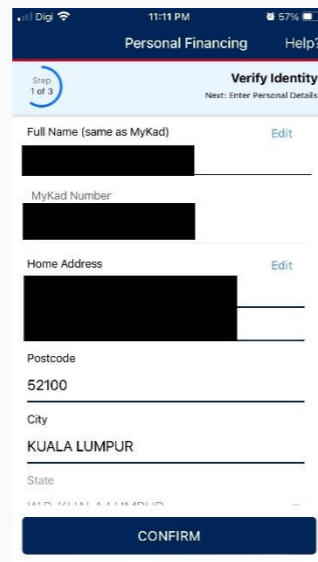
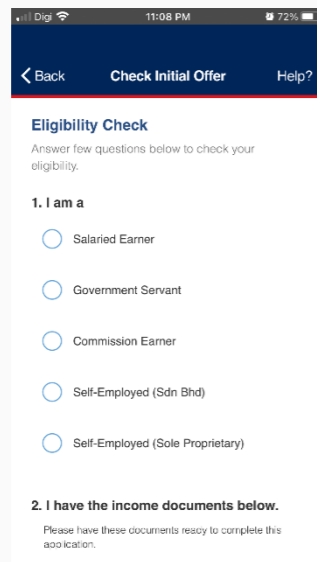
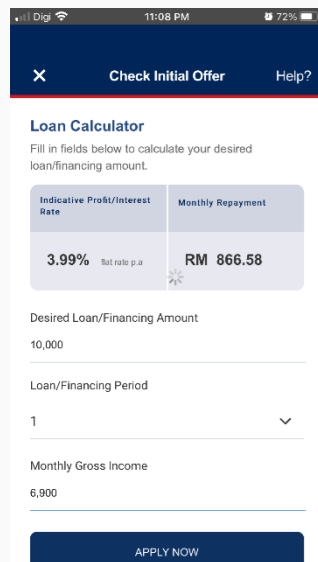
Alliance Bank Malaysia is a dynamic, integrated financial services group offering fast, simple and responsive financial solutions in Malaysia.

<https://www.alliancebank.com.my/financing/personal/alliance-digital-personal-loan.aspx?ECID=omabmhmwsen>

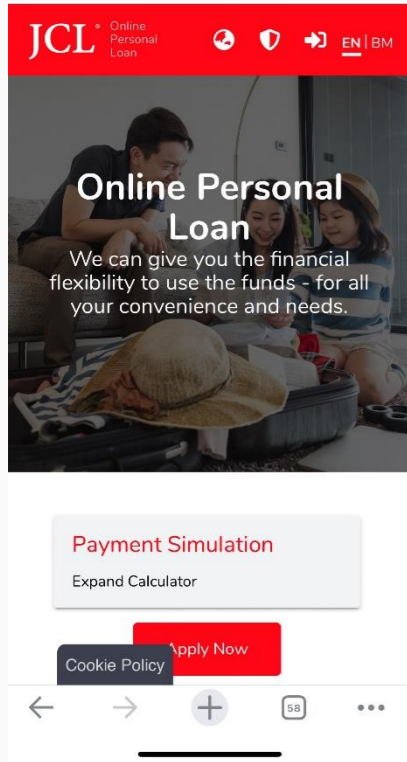
1. Website



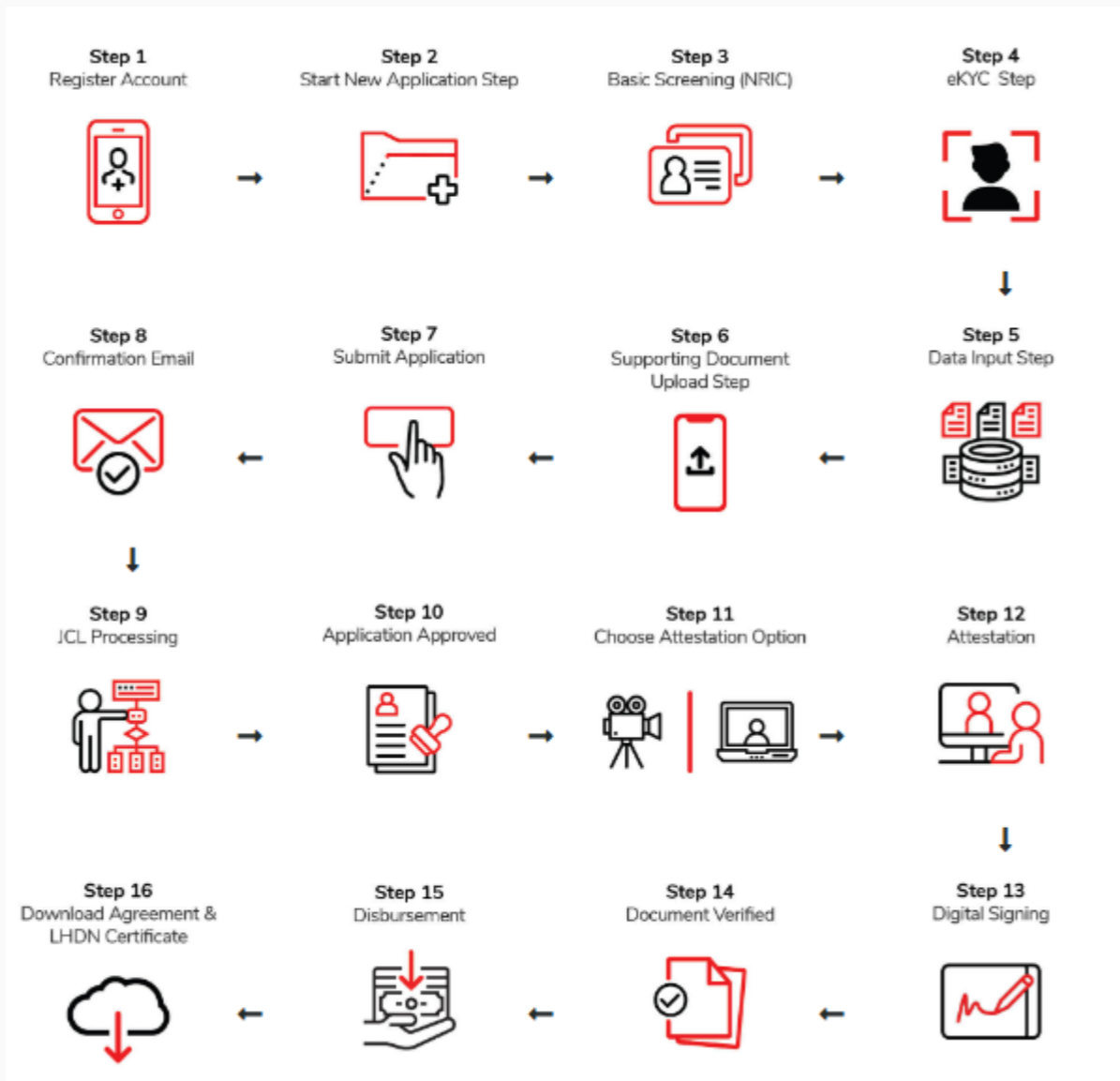
2. Mobile App



Loan application process



Eligibility & Documents Needed



Eligibility

1. Malaysian citizens only.
2. 18 to 60 years old.
3. A minimum gross income of RM 1,000.00 is required.
4. The minimum loan is RM 1,000.00 while the maximum is RM 10,000.00.

Documents Needed

Salaried employee	Self-employed
1. Original identity card (front and back).	1. Original identity card (front and back).
2. Latest 3 months of salary slips/payslips.	2. SSM.
3. Latest 3 months of bank statements.	3. Latest 6 months of bank statements.
4. Latest EPF or tax declaration form (BE form).	4. Latest 6 months of invoices/payment vouchers.
5. Utility bills: electricity, water, etc.	5. Utility bills: electricity, water, etc.

CITI provides digital loans application for both NTB and ETB customers with “save and retrieve” function to reduce drop-off.

CITI provides digital loans application for both NTB and ETB customers with “save and retrieve” function to reduce drop-off.

Citibank Personal Loans
Ready to start? It only takes a few minutes to get a conditional approval!

Personal Information

First Name Surname/Family Name
Please enter your first name Please enter your surname/family name

Contact Details

+60 Mobile Number Email Address
This field is required Please enter your email address

For more information, please download the [Product Disclosure Sheet](#)

By clicking "I" on the check box, I declare that I have read, understood and accepted the Product Disclosure Sheet and Citibank's Privacy Notice and Choice Principle Statement and understand that my personal data will be processed including but not limited to obtaining or using any data or information from Central Credit Reference Information Systems (CCRIS) of Bank Negara Malaysia for purposes of processing my application. Keeping personal data of individuals secure is a top priority for all of us at Citibank. Please visit us at www.citibank.com/mg/privacy to view our Notice and Choice Principle Statement where we seek to outline how we intend to deliver all the rights and protections that you are entitled to in respect of your personal data. In addition, in the course of your banking relationship with Citibank, personal data of individual third parties such as your mandatories, authorized signatories, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Citibank, may have been provided to us as well. Please inform all such third parties to visit us at the above web link to view our Notice and Choice Principle Statement.

[Hide](#)

Citibank Personal Loans
Please fill in the details for your application

Current Home Address Information

Alias Name (as in NRIC/Passport) Full Name (as in NRIC/Passport)
Please enter your full name as in NRIC or passport

Current Home Address Country Current Home Address Postcode
Please enter your postcode

Current Home Address State

Identification Information

Are you a Bumiputera?

Nationality Demonic Country
Please select your nationality

Permanent Resident Date of Birth (dd/mm/yyyy)
Please select your birth day

New NRIC Old NRIC

Citibank Personal Loans
Almost there! We just need few more details.

Congratulations YATT MENG, JONATHAN, you are one step closer to qualifying for a personal loan of RM 10000*! Make sure you complete your application now

*Please note that this does not constitute as an approval of the credit facility you have applied for until we have received your full application

Please select one of the offers below:

<p>RM 10000</p> <p>RM 460.96 per month for 24 Months</p> <p>Total Interest RM 1043.72 (Effective Interest Rate 9.9%)</p> <p>Total Interest With Principal RM 1043.72</p> <p>View Repayment Schedule</p>
<p>RM 10000</p> <p>RM 460.96 per month for 24 Months</p> <p>Total Interest RM 1043.72 (Effective Interest Rate 9.9%)</p> <p>Total Interest With Principal RM 1043.72</p>
<p>RM 120000</p> <p>RM 531.85 per month for 24 Months</p> <p>Total Interest RM 12764.8 (Effective Interest Rate 9.9%)</p> <p>Total Interest With Principal RM 12764.8</p>
<p>RM 10000</p> <p>RM 211.97 per month for 60 Months</p> <p>Total Interest RM 2718.79 (Effective Interest Rate 9.9%)</p> <p>Total Interest With Principal RM 12718.79</p>
<p>RM 120000</p> <p>RM 2543.74 per month for 60 Months</p> <p>Total Interest RM 28264.69 (Effective Interest Rate 9.9%)</p> <p>Total Interest With Principal RM 28264.69</p>

How would you like to receive your loan?

Name of Account holder Bank Name
Please enter your Account Name

Beneficiary Account Number

What is your current home address?

Home Address Line 1 Home Address Line 2

Home Address Line 3 City

What is your preferred mailing address?

Work Email Address (important: used for verification) +60 Area Code Work Phone Number

Senior public Declaration

Have held Senior public figure position

Additional Information

Sharing of Your Information With Third Party Strategic Alliance Partner (s) For Marketing and Promotional Purpose

At Citibank, we believe in keeping our customers up-to-date of the latest marketing and promotional offers. Citibank has strategic alliance partner (s) who have a range of products, services and offers which you may find useful or have a need for. If you give us your consent, we will share your personal data or information (excluding information relating to your affairs or accounts) with our strategic alliance partner (s) who will reach out to you either via telemarketing calls, direct mails, electronic direct mailer (EDM), short messaging service message (SMS) or other means of communications. Kindly indicate "Yes" to signify your consent for us to share your personal data or information for the purposes specified above or "No" if you do not wish for your personal data or information to be shared for the purposes specified above. Please be assured that you may still change your mind later by contacting us via 24 hours Citibank Banking. If you do, please be informed that there is a processing time involved to exclude you from the contact list.

Enrollment of e-statement service

Note: Former/Existing customers enrolled for e-Statements/Advice will continue to receive all statement or advice notification electronically. Customers who are new to the bank with email address will be enrolled for e-statement automatically. This enrollment setting may be changed by calling Citiphone or walking in to any branches.

Terms and Conditions

Please read and agree the terms and condition

IMPORTANT:

By selecting "I Accept", I hereby acknowledge and confirm as follows:-
1) I have read and agree to abide by the provisions related to the product (s) I have applied for;
2) I agree that the information furnished in this application will overwrite my existing information with the Bank (if applicable, except for address (es) which will only be updated for the product (s) I've have applied in this application);
3) I understand that any modification of complete and accurate information may impact the Bank's decision on my

[Show](#)

I agree to the Terms and Conditions.

By clicking the box, I confirm that I have read, understood, and agreed to the relevant Terms and Conditions, agreements, including but with limitation, agreement of individual product (s), the fees schedule, the Policy Statement, the Customer Declaration, Citibank Credit Card Agreement and the Welcome Owners Terms and Conditions (if Applicable)

Please review your information carefully before you proceed as you will not be able to return to this page to make any changes.

Citibank Personal Loans

We will process your application once we receive your documents, you can also do it later via a link we will send to your registered email ID.

Documents for Malaysians

Salaried employee

- Latest EPF statement with latest 6 months contribution. Retrieve your EPF statement via <http://www.kasb.gov.my>

OR

- Latest 3 months salary slip, AND

Any of the following :

- Bank statement showing latest 3 months' salary credited
- Latest EA Form
- Latest BG Form with tax payment receipt

Self-employed

- Business Registration Form, AND
- Latest Form B with tax payment receipt

Documents for Professionals

Salaried Expatriate

- Latest 3 months' salary slip, AND
- Work permit valid for at least one (1) year at the time of application, AND
- Letter of employment

You may be asked to submit any number of the documents listed above.

Upload your documents now.

You may upload up to 10 files. Files must be in JPG, PNG or PDF formats and not exceed 5MB each.

Proof of Income

Please select

You have already uploaded this document.

Please review your information carefully before you proceed, you will not be able to return to this page

SCB digital loans application journey provide customer with a credit card within the same digital application process (cross sell).

CashOne Personal Loan

Enjoy financial flexibility with Standard Chartered CashOne - a personal loan that works together with your credit card.

BENEFITS

- A personal loan that comes together with a credit card
- Enjoy attractive and affordable interest rates from as low as 5.50% flat rate p.a.

[Know more](#)

If you need an application form in Bahasa Malaysia, please visit the nearest Standard Chartered Bank branch for assistance.

Basic Information

Full name (as on NRIC/Passport) [Redacted] [Redacted]

Mobile number +60 [Redacted]

Residency status: Malaysian Permanent Resident Foreigner

Date of birth: [Redacted] / [Redacted] / 19[Redacted]

By clicking on "Ok, next" button below, you agree that you have read and fully understood the Privacy Statement.

Mobile OTP Authentication

REF NO: MY20221014000917

An SMS with OTP will be sent to your bank registered Mobile Number *****9401

PROCEED WITH OTP

Personal Details

Resident Status: Country of birth: Malaysia

Do you have a Permanent Residency status from another country?

Gender: Male Female
 Marital status: Single Married

Race: Chinese Malay Indian Other

Highest education: University Degree Below University Degree

Home phone number +60 [Redacted]

Do you have any former name(s) / other known by name(s)?

Residential Address

Your new card will be mailed to your residential address.

Country: Malaysia

Address Line 1: [Redacted] Address Line 2: [Redacted]

Address Line 3: [Redacted]

State: [Redacted] Years at address: [Redacted]

Ownership status: [Redacted]

If you are holding any other products with the bank, your latest residential/permanent address as provided herein will be used to update your records and apply to all your accounts held with the Bank.

Employment Details

Work type: Salaried (Private)

Name of Employer: [Redacted]

Years and months in service: [Redacted] / [Redacted] Occupation: Managers - Hospitality, Retail And Other Services

Name of Business: Banking, Accounting
 Free code is required: +60 [Redacted] 3 20756919

Extension: [Redacted] Office email: [Redacted]

Office Address

Country: Malaysia

Address Line 1: [Redacted] Address Line 2: [Redacted]

City/Town: Kuala Lumpur
 State: WPKL

Postcode: [Redacted]

Upload your documents

File format should be in JPG, PNG or PDF. The combined total file size must not exceed 10MB.
 If you don't have the documents handy, you can provide the required documents later by email or submit to any branches.

Documents

- National Identity Card (NRIC) (Front and Back)
- Income Document
- 6 x Latest Commission Statement
- 3 x Latest Payslip
- Latest Borang B/BE and LHDN Acknowledgement Receipt
- EPF Statement
- Employment Retention Statement (EA form) / CP-58

Income Details

Let us know your annual income (MYR)

38000 100000 200000 300000 500000 168000

Other Non-Bank Financial Commitment Monthly*

Other Non-Bank Financial Commitment Monthly*

Example - Koperasi Loan, Angkasa loan which are not recorded in Central Credit Reference Information System (CCRIS)

Note: You will automatically be subscribed for Online Banking, SMS Banking, Phone Banking, eStatement (Consolidated Statements)

Credit Card Details

I wish to apply for the Over-Limit Service

Loan Details

Your required loan amount (MYR)

5000 30000 70000 120000 150000 5000

Loan tenor (months)

12 24 36 48 60 12

Your estimated monthly repayment amount: **MYR 445.79**

Requested loan amount	MYR 5,000.00
Disbursed loan amount (subject to bank approval)	MYR 5,000.00

The estimated monthly repayment above is based on an indicative flat interest rate of 6.99% p.a. (effective rate 12.65% p.a.)
 For more information on our credit policies, the credit card (Over-limit) loan facility, and how to check the credit reports and payment history, please refer to the Product Terms and Conditions available here.

*The information and other Product Terms and Conditions are subject to the approval of the requested loan amount.

You will be issued a Platinum Credit Card with this application.

Deposit loan to?

My Standard Chartered Account Other Bank Account

Issuing Bank Name: [Redacted]

Branch Name: [Redacted]

Account Number: [Redacted]

I acknowledge that I have READ and FULLY UNDERSTOOD the Key Terms and Conditions.*

Key Terms & Conditions for your Standard Chartered CashOne

- CashOne may be subjected to fees and charges such as card-replacement fee, late payment charges, and other fees as stated in Fees and Charges for Product and Services at [scb.com.my](#)
- You will be automatically subscribed for eStatements and will receive your eStatement through email as attachments. You can also view and download your eStatement through Standard Chartered Online Banking.
- Outstanding Balance will be reflected on the statement every month, and you can choose to early settle the facility. No early settlement charges will be applied.
- Your monthly CashOne instalment is a fixed sum charged on a fixed rate. However, we determine the proportion of the instalment which relates to the payment of the principal amount and the interest amount for each repayment using monthly rest and reducing balance method. We do this by calculating the amount of interest payable each month using the effective interest rate on the outstanding principal amount.
- It is important that you have a plan on how to service this repayment until the outstanding is fully paid should the repayment period for this personal loan extends past your retirement age.
- Any default payment shall be subject to additional interest at the rate of 1% per annum, calculated on daily rest. The late charge will be imposed on the next billing cycle date.
- RNDG service fee will be imposed on each principal credit card and on the early renewal of each card.

Ok, next

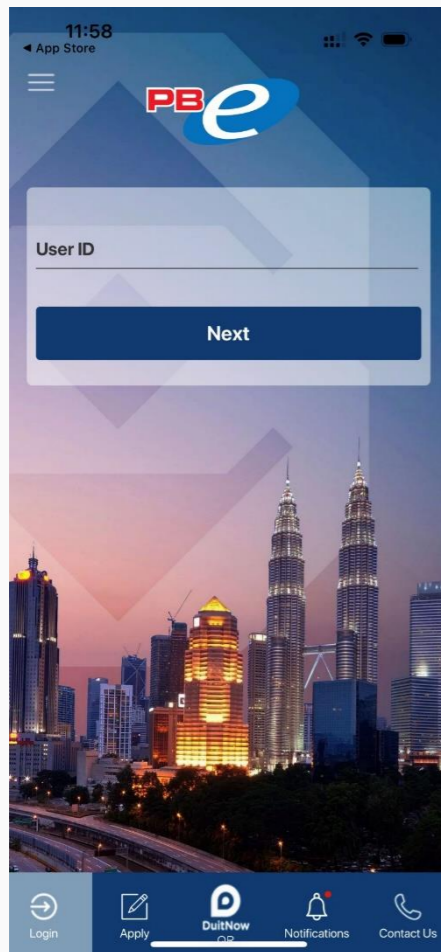
The APP of Public Bank is not well functioned and doesn't support loan application

Public Bank, a complete one-stop financial portal, offering a range of accounts, credit cards, loans, deposits and other financial aids. <https://www.pbebank.com/Personal-Banking.aspx>

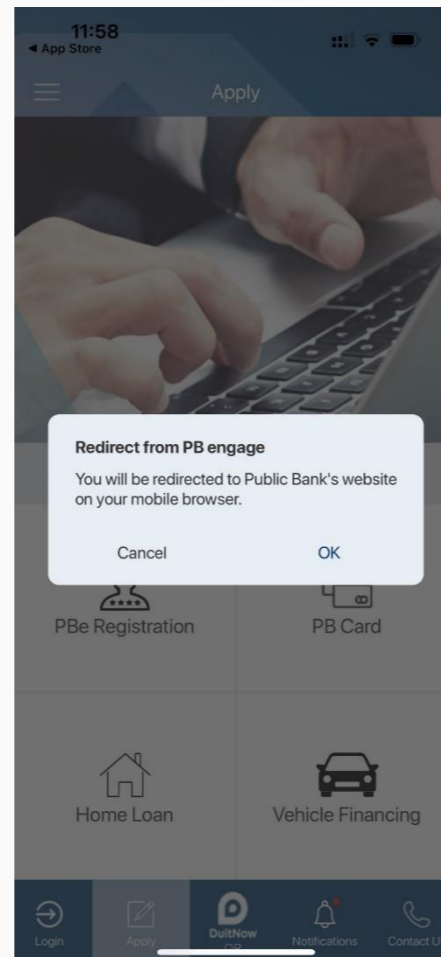


Customer Journey (App)

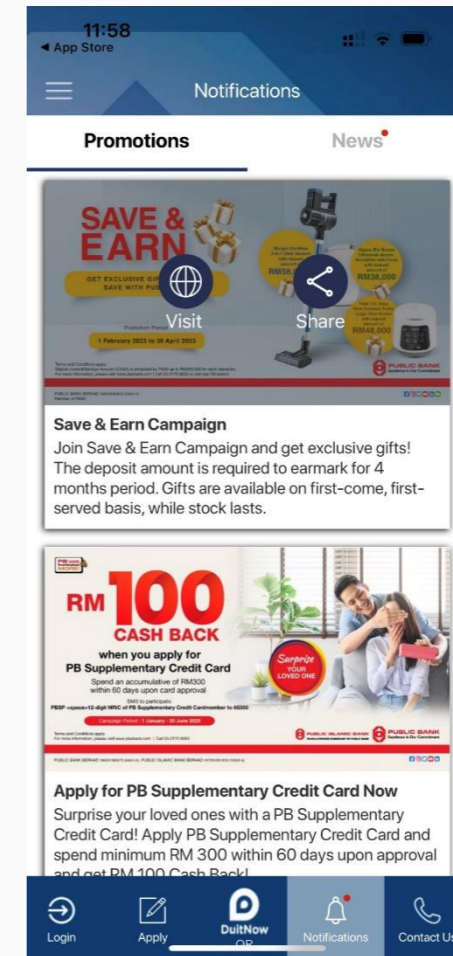
1. Homepage



2. Loan (will be directed to website, cannot apply through app)



3. News and promotions



Public Bank

Customers are able to apply loans through Public Bank website, which has lengthy instruction and poor visualization to guide the users

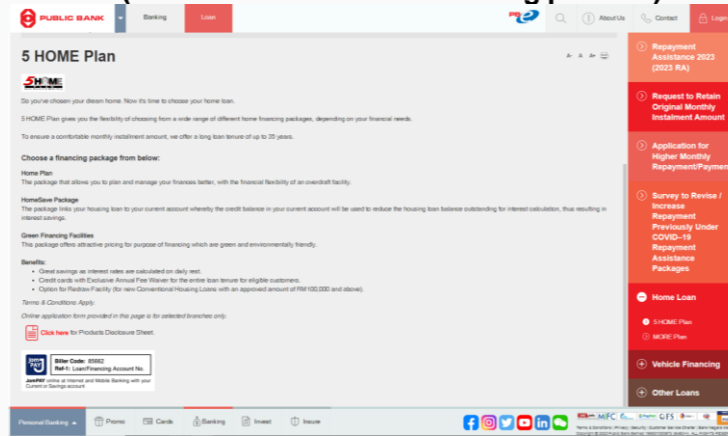
Public Bank, a complete one-stop financial portal, offering a range of accounts, credit cards, loans, deposits and other financial aids. <https://www.pbebank.com/Personal-Banking.aspx>

Customer Journey (website)

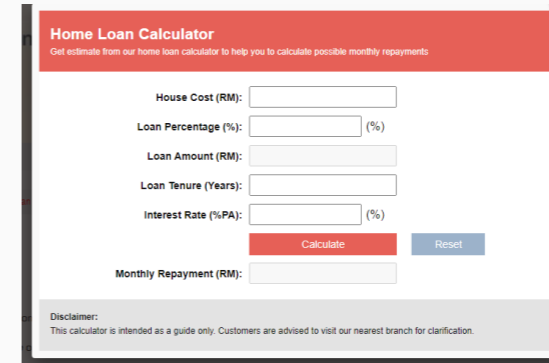
1. Homepage



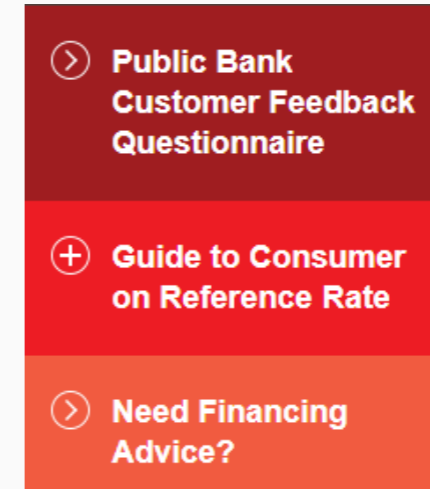
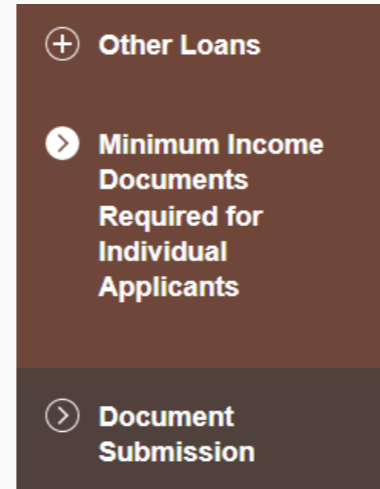
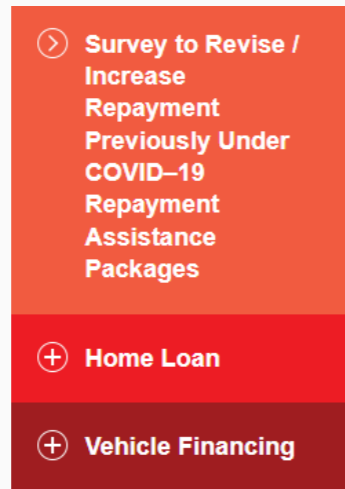
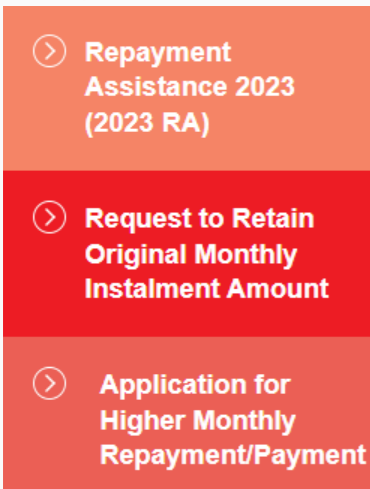
2. Loan (Home loan is the main offering product)



Pop-up Home loan calculator. But generally the website is of poor visual and interactions.



2. Loan Application process (quite complicated with many information to read and fill in) ->



Under each segment / step, there are many contexts and terms to go through

Fundaztic is a Peer-to-Peer (P2P) lending platform aims to drive access to financing to small businesses and start-ups can apply. Funding amount is between RM20,000 to RM200,000 with short repayment periods of between 3 months to 36 months with interest rates as low as 8% per annum. <https://www.fundaztic.com/my/>

Amount Listed(RM)	Amount Funded(RM)	Notes Funded	Investor Profit*(RM)	Amount
238,423,400	218,090,450	3425	67,957,778	153,825,893
Active Members	Default Per Annum(%)	Cumulative Default**(%)	Return on Investment Nett of Default(%)	
31,496	1.70%	9.51%	29.72%	



*Reflects projected profits of the amount funded. Actual profits may vary depending on repayment pattern
 ** The default formula is cumulative since Fundaztic's inception as defined by the Securities Commission (SC)

Services



Competitive Rates

Notes are priced in accordance to risk grades. Better SMEs get better rates



Flexible Terms

Get funds from 6 months to 3 years depending on your business needs



No upfront deposits

No funds placement before investing. Put in funds as and when you select your investments



Secured by Trustee

All funds are managed and secured by an independent trustee to mitigate risks

Customer Journey – Fundaztic app

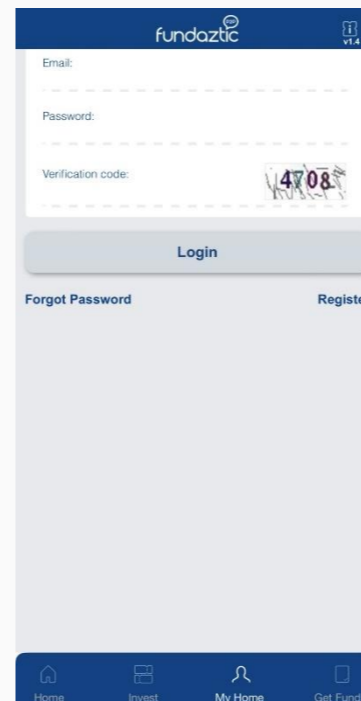
1. Homepage



2. Invest



3. My Home



4. Get Fund

