Touch'n Go & CIMB

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

Loan application process 2.key in annual income 5. Drag the bar below to 3. calculate amount 6. drag the bar to select tenure 1. Download the app 4. max amount show RM8000 eg RM100,000 indicate amount to apply GOpinjam GOpinjam GOpinjam GOpinjam GOpinjam Need a loan? Tell us 6 You're eligible to apply for RM10,000 your monthly income! 6 You're eligible to apply for RM10,000 RM 100,000 Make sure you're providing your actual How long would you like the loan duration to be? monthly income 🕕 I agree to the Terms & Conditions **RM** 0 12 months ™8,000 I agree to the Terms & Conditions. ™200 Calculating how much you're eligible to pinjam Sit back. Relax. We'll notify you once the Why GOpinjam? . result is out! Apply for your loan in 3 simple steps 11 months 12 months Calculating.. Get a RM100 to RM10,000 loan with quick approval and instant disbursement Financing provided under e-Zi Tunai by SCIMBBAN apping 'Next', I acknowledge that I have read the e-Z al Product Page and CIMB Group Privacy Notice, con 7000 8000 9000 1000 2000 0 Flexible repayment up to 1 year Fixed interest rate ranging from 8% p.a. -36% p.a. You are paying an interest of RM1.33 per month RM18 ~ swered in our Help Centre tion with CIMBB Monthly navment In collaboration with CIMBBANK

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

| Marital status 🛛 🗙 | Education level × | Ethnicity × | Address X | Address X |
|--|--|--|--|---|
| Financing provided under e-Zi Tunai by | Financing provided under e-Zi Tunai by | Financing provided under e-Zi Tunai by | Financing provided under e-Zi Tunai Dy | Financing provided under e-Zi Tunai by |
| | | | | ouungu |
| What is your marital | What is your highest | What is your ethnicity? | What is your residential | Postcode* 47800 |
| status? | education level? | Bumiputera | address? | Country/Region* |
| Cingle | Not Applicable | Chinese | Address Line 1* 💩 | |
| Jingre | Primary | | Address Line 2* | Residence Type* Family Home v |
| Divorced | | Indian | | OTHER INFORMATIONS |
| Married | Secondary | Others | City" ****** Jaya | Are the statements below TRUE? • I do not stay in the United States • I do not have a United States citizenship |
| Widowed | College/University | | State* | I am not a politician or related to a politician |
| | Professional | | | Do you have any other loan apart from banking |
| | | | Postcode* | loans? 1 |
| | Bachelor | | Country/Region* MALAYSIA | RM O |
| < Next | | < Next | < Next | < Next |
| (| Next | | INTERNA | |

8. employment details Employment info ×

cing provided under e-Zi Tunai

Now, tell me about your

Associate Professional, Business/Admini-

23563599

job

Employment Sector* Financial/Insurance/Takaful Activity

Employment/Salary Employer/Company Name ABC Office Phone No.* 03

Employment T Private Sector Employee

| Employn | nent info | × |
|---|--------------------|------------------------|
| Financing provided under oby | e-Zi Tunai | |
| U3 - 2000 | ວວອອ | |
| Employment Type* Private Sector Emplo | yee | - |
| Employment Status* Permanent | | |
| | | |
| When did vou start wo | rkina here | ? |
| When did you start wo | rking here 48 n | ? nonths ago |
| When did you start wo 12/2018 Office Address Line 1* Hklhgskjdhd | rking here 48 m | ? nonths ago |
| When did you start wa 12/2018 Office Address Line 1* Hklhgskjdhd Office Address Line 2* Hkdhahdhs | 48 n | ? nonths ago |
| When did you start wo 12/2018 Office Address Line 1* Hiklhgskjdhd Office Address Line 2* Hikdhahdhs City* Pj | 48 m | ? nonths ago |

Maybank

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



For those

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





For salaried

4. Download the app (MAE) -> register with Full name & +60 phone no. 5. Type apply – personal loans 6. Requirement and document upload for access to all the functions Apply Loan Apply Loan



| \leftarrow | Apply | |
|---|--|--|
| LOANS | INSURANCE | |
| New Appl | lication | |
| Persona Financia Get extra anywhere | al Loan / ng-i a cash anytime e! | |
| ASB Fin Enjoy flez tenure w returns. | ancing-i xible financing ith competitive | |
| Home L Financia | .oan / ng-i | |

application at your

Resume Application

fingertips

| REQUIRED DOCUMENTS | | employee | self-employed |
|--|---|--|---|
| You must be Malaysian aged 21-60 Minimum income of RM 42,000 per annum Below are the documents required for this application | Self Employed ✓ Valid Malaysia NRIC ✓ BE Form with official Tax Receipt AND ✓ Latest 6 Months Bank Statement AND ✓ Copy of Business Registration Employee ✓ Valid Malaysia NRIC ✓ Latest Salary Slip OR ✓ EA Form OR ✓ EPF Statement | Initial Contents Supporting Documents Supporting Documents Upload your supporting documents to complete your application. Indentity verification MyKad Income verification (upload any one) Latest Eaform Latest BE form with official tax receipt | Upload Documents Upload your supporting documents to complete your application. Mrked Ceed Malaysian II for further |
| | NEXT | Latest 3 month's savings account activity/current statements (optional) | Submit |

INTERN

ABMB

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

1. Website





2. Mobile App





JCL

03 June 2020

JCL allow customers to apply personal loan online through website or **Mobile** App, with clear instruction and steps





INTERNAL

CITI

03

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.

| Demodel years being and finance | | How would you like to receive your loan ? | |
|--|---|---|---|
| 10 | | kame of Account holder Bank Name | |
| Citibank Personal Loans n | | Please enter your Account name | |
| | | Beneficiary account Number | |
| Ready to start? 7: dony takes a few minutes to get a conditional approval | | | |
| | | What is your current home address? | Citibank Personal Loans |
| Personal Information | Citibank Personal Loans | | |
| | Almost there! We just need few more details. | Home Address Line 1 Home Address Line 2 | We will process your application once we receive your documents, you can also do it later via a link we will send to your |
| First Name Sumame/Family Name Pasar enter your first some Pasar enter your pumperfamily some | · | Home address Line 3 City | registered email ID. |
| | Congratulations YATT MENG, JONATHAN, you are one step closer to qualifying for a | | Documents for Maleysians |
| Contact Details | personal loan of RM 10000°! Make sure you complete your application now | What is your preferred mailing address? | Salaried employee |
| •60 ∨ Mobile Number Email address | "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 | Home Work | Latest EPF statement with latest 6 months contribution Retrieve your EPF statement via <u>https://www.kwsp.gov.my</u> |
| This field is required Please enter your small address | Please select one of the offers below: | | 0R |
| For more information, please download the Product Disclosure Sheet | | Work Email Address (Important: Used for verifical +60 🗸 Area Code Work Phone Number | a Later 2 months relatively AND |
| By clicking "/" on the check box. I declare that I have read, understood and accepted the Product Disclosure Sheet and | RM 10000 | | Easters a mention data y any, Anne |
| Citibanits 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 | RM 460.96 per month for 24 Months | Senior public Declaration | Any of the following : |
| 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 Clibank. Please visit us at www.clibank.com.mylprivacyEng to view | Total Interest With Principal RW 11063.72 | Have held Senior public figure position | Bank statement showing latest 3 months' salary credited |
| 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 statements of the Chinaka statement and the distribution that addition in the course of your banking statements. | View Repayment Schedule | No. Vex | Latest BE Form with tax payment receipt |
| resources when volvement, personers used on moving on implications your melangered, automoted synamics, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Cibbank, may have have notified to us as used. Beave inform all such third reacting to visit us at the above web link to visit us at the notification. | RM 10000 | | full services of |
| and Choice Principle Statement. | RM 460.98 per month for 24 Months | | |
| Tool 14 | Total Interest RM1062.72 [Effective Interest Rate 9.9%] | Additional Information | Latest Form B with tax payment receipt |
| Begin application | Total Intervet With Frincipal RM 11063.72 | Sharing of Your Information With Third Party Strategic Alliance Partner(s) For Marketing | Description for Benzieure |
| | RM 120000 | and Promotional Purposes | Documents for Foreigners |
| Save for later | RM 5531.85 per month for 24 Months | At Otbank, we believe in keeping our customers up-to-date of the latest marketing and promotional offers. Otbank has strategic allance 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, | Salaried Experiate |
| Remodel your home and finan | Total Interest RM12764.5 (Effective Interest Rate 9.9%) | we will share your personal data or information (excluding information relating to your affairs or account) with our strategic allance partner (s) who will reach out to you either via telemarketing calls, direct malis, electronic direct malier (EDH), short messaging service | Latest a months' salary slip, AND Work permit valid for at least one (1) year at the time of application, AND |
| | Total Interest With Principal RM 132764.8 | message (SHS) or other means of communications. Kindly indicate "Yee" 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 | Letter of employment |
| Citibank Personal Loans | RM 10000 | purposes specified above. Please be assured that you may still change your mind later by contacting us via 24 hours Cit/Phone Banking. If you do please be informed that there is a processing time involved to exclude you from the contact list. | You may be asked to submit any number of the documents listed above. |
| Please fill in the details for your application | RM 211.97 per month for 60 Months | Yes No | |
| · _ · | Total Interest RM2718.79 [Effective Interest Rate 9.6%] | | Upload your documents now. |
| Current Home Address Information | Total intervet with Principal RM 12728.79 | | tou may upicad up to 10 ties, kies must be in UPG, KNG of PUK formats and not exceed SMD each. |
| | RM 120000 | Enrollment of e-statement service | Proof of Income |
| Alias Name (as in NRIC/Passport) Pull Name as in NRIC/Passport | RM 2540.74 per month for 60 Months | Note: Former/existing customers enrolled for erStatements/er4dvice will continue to receive all statement or advice | |
| Current Home Address Currenty | Total Interest RM22424.49 (Effective Interest Rate 9.9% | notification electronically. Customers who are new to the bank with email address will be enrolled for erstatement automatically. This enrollment satting may be changed by calling Citighone or walking in to any brenches. | Please select V |
| Malaysia 🗸 Current Home Address Postcode | Total incarast With Principal RM 152624,69 | Terms and Conditions | |
| Please enter your postcade | | Please read and acree the terms and condition | Droof of Idontity |
| Selangor 🗸 | | | Proof of identity |
| | | | NRIC (Both Sides) |
| Identification Information | | or selecting in access, in effort schoolwage and continn as follows;" () I have read and agree to ablide by the provisions related to the product (s) I have applied for; | You have already uploaded this document. |
| Are you a Bumiputra? | | agree that the intermation 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) (/we have applied in this application); | |
| No Ves | | c) - universatilities and constitutions of constants and accurate information may inner the Ravit's facilities on my <u>Show</u> . | Please review your information carefully before you proceed, you will not be able to return to this page |
| | | | Complete Application |
| Nationality Denials Country | | Lagree to the lients and Conditions. By Cloting the box, I confirm that I have read, understood, and agreed to the relevant Terms and Conditions, agreements, including but | |
| Mataysia 🗸 Mataysia 🗸 | | with limitation, agreement of individual product(s), the fees schedule, the Policy Statement, the Customer Declaration, Citibank Cradit Card Agreement and the lifeicome Offers Terms and Conditions (If Applicable) | Upload later |
| Personal Restored | | Please review your information carefully before you proceed as you will not be able to | |
| Prese select var bith day | | return to this page to make any changes. | |
| | | Next | |
| New NRIC Old NRIC | | | |
| June 2020 | | Seve for Later | |
| | | INTERNAL | |
| | | | |

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

| an sol region and a sol re Sol region and a sol region an | | Income Details | | | |
|--|--|--|--|--|--|
| retesorue Lowe Reserves CashOne Personal Loan Software fragmentation that works together with your card inst Ensy financial fixebility with Bandard Drumend CashOne * a personal ioan that works together with your card inst Software fragmentation and adheadable reterest rates from as one as Software fragmentation and software fragmentation an | | Your new card will be mailed to your residential address Let us know your annual income (M/R) | | Let us know your annual income (MYR) | |
| | | tour resident wide mereo o your resonance address | | · · · · · · · · | 168000 |
| G Koownow Malaysia | | Malaysia | | 38000 100000 200000 300000 500000 | |
| If you need an appli | cation form in Bahasa Malaysia, please visit the nearest Standard Chartered Bank branch for assistance | Addama I an # | Address Line 2 | Other Non-Bank Financial Commitment (Monthly)* Other Non-Bank Financial Commitment (Monthly)* | |
| Basic Information | | AddressLine 3 | Our Sear | Example - Koperasi Loan, Angkasa loan which are not recorded in Central Oredt Reference Information System (CCRIS) | |
| R-Margan an MRC / Passort | | State* v | Years at address* | Note You will automatically be subscribed for Online Banking SMS Banking. Phone Banking, eStatement (Consolidated Statements) | |
| +60 ··· | | Ownershin status* | | Credit Card Details | |
| Malaysian Permanent Resident | Foreigner | University sature" | | | |
| Operation Type are hoding any other products with the bank, your listest residential permanent address as provided here in list used to update your records and papy to all your accounts held with the Bank. I with to apply for the Over-Linit Service | | | | | |
| By clicking on "Ok, next" button below, you agree that you have read and fully understood on the Privacy State | ment | | | | |
| | | Employment Details | | Losn Details | |
| | | Worktype ✓ Salaried (Private) | | Your required loan amount (MYR) | |
| | nentication | NamelEnglow | | 5000 | |
| BLI NO:WI202210 | 14000317 | | | | |
| | | Teas and months in service 08 03 | ✓ Managers - Hospitality; Retail And Other Services | 0 12 | |
| | | Nature of Business Banking, Accounting | | 12 24 26 48 60 | |
| | | Extension Extension | Office email | Your estimated monthly repayment amount | YB 445.79 |
| An SMS with OTP will be sent to your bank r | egistered Mobile Number *****9401 | | | | |
| | | Office Address | | Pequested ion amount | MYR 5,000.00 |
| Revised Without | | Courtry Malaysia | | Laborated definitional solution approval | arris20000 |
| | | Address Line 1 | Address Line 2 | The estimated monthly recognised above is based on an indicative flat interest table of 6.09% p.a. (inflictive state 12.00% p.a.) Are as aurointerest for a mark interest in a state of the second state of t | ount for each instainent using monthly |
| | | Clg/fown ✔ Kuala Lumpur | State V PKL | The information and cut value the section does not constitude as an actual approved of the requested theburned tare ensure. | |
| | | Putal code | | You will be issued a Platinum Oredit Card with this application | |
| Personal Datais | | | _ | Deposition to? | |
| Resident Status* V O | Country of birth | | | My standard uranees Account | |
| | Maayoa | Lininad-unur devuments - | | surgeouses | |
| Do you have a Permanent Residency status from another country | \times | | 1 | Erie arte Dari Accountica | |
| Gender ✔ Male | Martalestus V Single | File format should be in UPG, 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 s | ubmit to any branches. | | |
| Roe Chinasa | Highest education | | | Terms and Conditions Consent | |
| Homesharenumber +60 V | - united by the second second | Courser National Orthon (2014) And indexted One Kay Series and Constitutions before solding on 'Oc, well' Autorn Flow don't construct any part of the Kay Terms and Constitutions before solding on 'Oc, well' Autorn Flow don't construct and and and the Kay Terms and Constitutions before solding on 'Oc, well' Autorn Flow don't construct any part of the Kay Terms and Constitutions before solding on 'Oc, well' Autorn Flow don't construct any part of the Kay Terms and Constitutions before solding on 'Oc, well' Autorn Flow don't construct any part of the Kay Terms and Constitutions and the Autorn Terms and Exercision and the Autorn Terms and | | ts and Conditions or the and the Product Terms and and Conditions are | |
| Do you have any former name(s) / other known by name(s)? | * | Income Document | | actinovikelge that have READ and FULLYUNDERSTOOD the Key Terms and Conditions." | |
| | | 6 x Latest Commission Statement | | Key Terms & Conditions for your Standard Chartered Cashone | 2 |
| 3 x Latitut Paysito Latitut Riccard R/M and international Statistics | | | 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 Service 2 You will be automatically subscribed for eStatements and will receive your eStatement through email as attachments. You can also view and download your eStatement | ices at <u>www.sc.com/my</u> through Standard | |
| EPF Statement | | | Orantered Online Banking 13. 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 4. Your monthly CathOne installment is a load our chargedon a fload rate. However, we determine the proportion of the number that he tables to the payment of the protocol and the settlement under settlement with an end of the settlement events and the settlement of the settlement of the settlement of the settlement of the settlement under settlement and settlement events and the settlement of the settlement of the settlement of the settlement under settlement and settlement events and the settlement of the settlement of the settlement of the settle | nopel amount and the | |
| | | Employment Remuneration Statement (EA form)/ CP 58 | | posterioring proceed annual. B is a more that you have a plann how to serve this required until the substanting is fully account of your end of the requirement of the precord of the generation of the requirement of the re | r retirement age. date |

Public Bank

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

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



Promotions News



Save & Earn Campaign Join Save & Earn Campaign and get exclusive gifts! The deposit amount is required to earmark for 4 months period. Gifts are available on first-come, firstserved basis, while stock lasts.



Apply for PB Supplementary Credit Card Now

Surprise your loved ones with a PB Supplementary Credit Card! Apply PB Supplementary Credit Card and spend minimum RM 300 within 60 days upon approval



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. <u>https://www.pbebank.com/Personal-Banking.aspx</u>

Customer Journey (website)



03 June 2020

Fundaztic

A P2P lending platform that allow SMEs to apply loans through mobile app otes Funded Investor Profit*(RM) Amoun

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) | N |
|-------------------|----------------------|--------|
| 238,423,400 | 218,090,450 | |
| Active Members | Default Per Annum(%) | Cumula |
| 31,496 | 1.70% | |

3425 67,957,778 ative Default**(%) Return on Investment Nett of Default(%) 9.51%

153, fundaztic

29.72%

(P2P)

*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 | | | | | |
|---|--|--|--|--|--|
| func | loztic II | | | | |
| English M(#) Where Smart Investors and Entrepreneurs Connect. | | | | | |
| STATISTICS | | | | | |
| 238,423,400 Amount Listed(RM) | 218,090,450 Amount Funded(RM) | | | | |
| 67,957,778 Investor Profit(RM) Reflects projected profits of the amount funded. Actual profits may vary depending | | | | | |
| 3425 Notes Funded | 153,825,893 Amount Repaid(RM) | | | | |
| 9.51% Cumulative Default**(%) | 1.70% Default Per Annum(%) | | | | |
| 31,496 Active Members | 29.72% Return on Investment Nett of Default(%) | | | | |
| ** The default formula is cumulative sinc Securities Commission (SC) | e Fundaztic's inception as defined by the | | | | |
| AVAILABLE NOTES | MORE | | | | |
| Note ID Interest (a a) | کی ا My Home Get Fund | | | | |

2. Invest



3. My Home



4. Get Fund fundaztic Email: Password Verification code 0611 Login Forgot Password Registe



03 June 2020

INTERNA