



Partner's Referral Program – Update

Medium Enterprise

September 2021

FORWARD  Your Ambitions

Highly Confidential

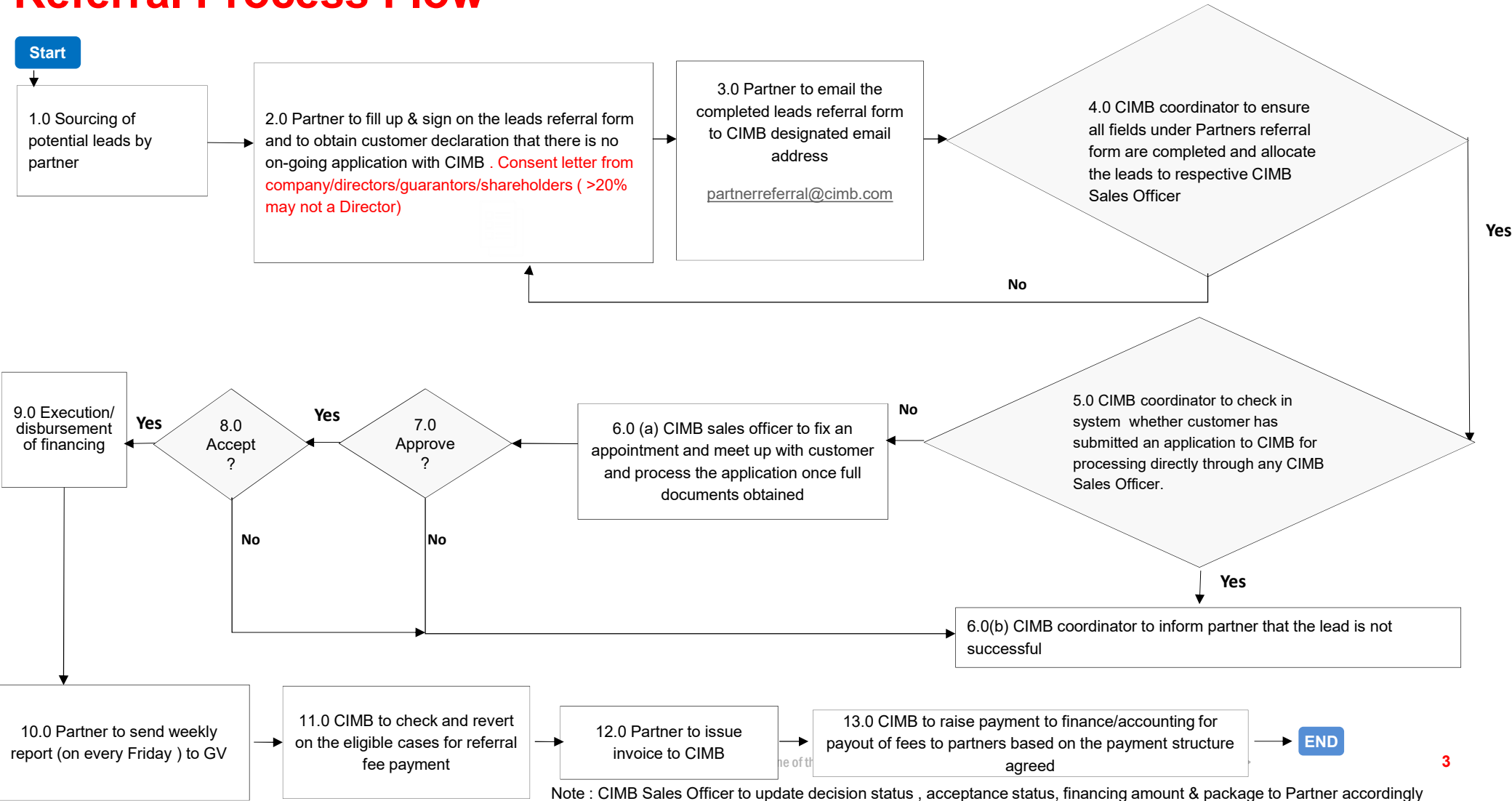


Referral Process Flow



<Specify Data Classifications one of the following: 1) Highly Confidential 2) Confidential 3) Proprietary/Internal Use Only>

Referral Process Flow



Note : CIMB Sales Officer to update decision status , acceptance status, financing amount & package to Partner accordingly

Referral Form



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Referral Form from Partner

REFERRAL FORM FOR LEADS FROM PARTNER

Date of Referral Form :
(To be filled by Partner)

PART A :DETAILS OF PARTNER	
Name	GV MORTGAGE ADVISORY SDN BHD
Business Registration Number	200301028939 (631359-P)
Address	<input type="checkbox"/> Central <input type="checkbox"/> Kota Bahru <input type="checkbox"/> Johor Bahru <input type="checkbox"/> Kota Kinabalu <input type="checkbox"/> Penang <input type="checkbox"/> Kuching
Telephone No (Office)	
Contact Person	
Name	
NRIC No.	
Mobile No.	
Email Address	

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Referral Form from Partner

PART B: DETAILS OF CUSTOMER OF PARTNER	
Customer's Name	
Business Registration Number	
Address	
Contact Person	
Name	
NRIC No.	
Designation	
Mobile No.	
Email Address	
Type of SME Financing/-i	

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Referral Form from Partner

PART C: DECLARATION BY PARTNER
I/We confirm that the information in the Referral Form are true and correct.
.....
Signed by the authorized signatory for and on behalf of Partner NRIC No.

PART D : DECLARATION BY CUSTOMER
I/We hereby give consent: - (a) to Partner to disclose my/our information set out in this Referral Form to CIMB and for CIMB to contact me/us. (b) to CIMB to disclose the status of my/our application and information relating to my/our SME Financing/-i to the Partner.
I/We also confirm that I/we have not applied for any SME Financing/-i with CIMB within one (1) month from the date of the Referral Form.
.....
Signed by the authorized signatory for and on behalf of () NRIC No.
Date:

Important Note:

- To ensure this part is authorized by the customers as CIMB don't accept customer with on-going application under this referral program.

Referral Form from Partner

PART E : FOR CIMB USE ONLY	
Date Referral Form Received	
Date Application Submitted	
Date Application Approved	
Date Application Accepted	
Date Documentation Executed	
Date Financing Disbursed	
Application Number	
Verify by	
Remarks	

**Part E is to be filled up by
CIMB**

Buddy Arrangement



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Buddy Arrangement

No.	Region	GVMA Coordinator	GVMA branches & PIC	CIMB Coordinator & Contact	CIMB Person -In-Charge (PIC)
1	Klang Valley	Jean Chan 012-2199965 Pang 010-3743143	Jaya One branch 1 <i>Angeline</i> 012-2265245 Jaya One branch 2 <i>Ajax</i> 016-3167644 Setia Alam <i>Sammie</i> 016-3311635	William Tan 016-2322988	Bernice Wong 012-6661076 Charles Chia 017-7809726 William Tan 016-2322988
2	Northern	Jack Lai 016-5215902	Georgetown <i>Ai Suang</i> 017-4218915	Hanson Lim 012-4513188	Hanson Lim 012-4513188 Ivy Yau 012-494 8452
3	Southern	Darren Lim 016-7978104	Skudai & Taman Molek <i>Derrick Tee</i> 016-3230627	Charles Chia 017-7809726	Siti Rahayu 019-770 2067
4	East Malaysia	Janet Lee (Sabah) 016-8179343 Felix Chung(Sarawak) 016-8880180	Kota Kinabalu <i>Alice</i> 016-8335952 Kuching <i>Jean Chan</i> 012-2199965	Charles Chia 017-7809726	Adrian Yong 016-846 2886
5	East Coast	Jean Chan 012-2199965	<i>Angeline</i> 012-2265245	Bernice Wong 012-6661076	Bernice Wong 012-6661076

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Product features



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Mandatory Qualifying Criteria

- ▶ Customer/Borrower sales turnover is below RM50 million per year
Note: Refer to latest audited financials or management accounts (must be 12 months);
- ▶ Business has been in operations for at least 3 years (with 2 years audited Accounts).
- ▶ Latest audited accounts which is not more than 18 months (at the point of submission) must not be qualified or not have any material qualifications by the auditor and/or latest 12 months management accounts are available. **Audited report FY 2020 is compulsory**
- ▶ Customer, key sponsor and guarantors' external searches satisfy the following criteria:
 - No NPL with other FIs (i.e. No 3MIA in the past 6 months as per CCRIS)
 - No new unresolved adverse legal records with any third parties exceeding RM50K
 - No ongoing bankruptcy / winding-up petition

Mandatory Qualifying Criteria

- ▶ Customer, key sponsor and guarantors' internal searches satisfy the following:

No 2MIA and/or excesses for the past 6 months with CIMB Group.

No MIA in the current month with CIMB Group.

No adverse finding in Bank's internal list including but not limited to Watch list, Impairment, INSTINCT, Prohibited Credits, no NPL, no prior loan loss history, Write-Off and/or Rescheduled/Restructured(R&R), AML.

No rejection in the past 12 months, and the current application has to be under different purpose and/or phase-out program by CIMB Group

- ▶ Customer's business activity does not fall under the Bank's Restricted Sector Appetite

Product Information for Government Funded Relief Facilities

No.	Product	Facility Type	Financing Tenor	Financing Limit	Pricing	Collateral / guarantee required	Targeted Customer
1	Targeted Relief & Recovery Financing (TRRF) <u>Financing purpose</u> Working Capital	Term Financing / Term Loan	Up to 7 years inclusive of first 6 months moratorium.	Up to RM 500K	3.5% p.a. inclusive of guarantee fees	<ul style="list-style-type: none"> SJPP Guarantee (80%) Joint & Several Guarantee (JSG) 	Min turnover of RM3.0 Mio and above * effective 09 th September 2021

Viable Malaysian SMEs affected by reintroduction of COVID-19 containment measures (except for tourism and tourism-related subsectors) in the following sectors:

1. Services sectors such as:

- Personal services (e.g. repair of computers, household goods, laundry, hairdressing, beauty)
- Food and Beverage service activities
- Human Health and Social Work activities
- Arts, Entertainment and Recreation
- Wholesale and Retail Trade
- Business services (e.g. Professional, Scientific and Technical Activities, Administrative and Support Service Activities)

2. Non-services sectors that are *still NOT allowed to operate under Phase 2 of the National Recovery Plan(NRP)*.

3. 51% shares owned by Malaysians.

Note: Recipients of the SRF/Penjana are eligible for TRRF up to an aggregate limit of RM500,000 per group of company

Product Information for Business Property Financing

No.	Product	Facility Type	Financing Tenor	Financing Limit	Pricing	Collateral / guarantee required	MOA
2	Business property loan (BPL) <u>Financing purpose</u> New purchase / refinancing	Term Loan (TL) / Term Financing (TF-i),	Up to 25 years Note: Max tenure of TL/TF-i is capped at 20 years for total financing amount > RM5 million	Minimum: RM100K Maximum: RM10 Mio	TL/TF-i With MRTA/MRTT* Up to BLR/BFR-2.30% Without MRTA/MRTT Up to BLR/BFR-2.2%	Commercial, Industrial, Residential properties (fully completed) refinancing (only for completed property), unencumbered property & auction property Land + Construction package purchased from developers	Commercial / Industrial / (Purchase/Refinancing/ Working Capital) / Residential (Refinancing/Working Capital up to 90%* Residential (New Purchase) up to 60% + 5%**
3	Working Capital	Trade Line / OD	N/A	Trade: Minimum RM1.0 Mio OD: Minimum RM500K	Trade : All in rate 5.0% p.a. +- OD: BLR + 0.50% to 2.00% p.a.	Commercial, Industrial, Residential properties (fully completed) refinancing (only for completed property), unencumbered property & auction property	Up to 200%* • Subject to business working capital requirement • Unsecured portion maximum up to RM2.50 Mio

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Campaign up to 30th Nov 2021

SME Biz Property/-i Special Pricing Campaign

Facility Type	Campaign Pricing		
	Year 1	Year 2	Thereafter
TL / TF-i	1.77% BLR/BFR – 3.83%	2.77% BLR/BFR-2.83	Rating A & B: 3.0% BLR/BFR-2.6% Rating C & D: 3.1% BLR/BFR-2.5%

Terms & Conditions

- For completed properties only. Properties under construction and Land Financing are excluded from the campaign;
- Refinancing of property currently charged to CIMB (either consumer or business banking) is not allowed.
- Special pricing for Year 1 is subject to disbursement within the Availability Period. Failing which, the subsequent tier pricing shall take place;
- Pricing will be revised according to BLR/BFR changes.

THANK YOU