

YEAR 2025
GVMA
INITIATIVE

WELCOME MESSAGE

WILLIAM CHUAH

Dear GVMA Partners,

Happy New Year to all Registered Planners ,this is the time for 2025 new year resolution and celebration in the air on our remarkable breakthrough of RM520M in 2024. I hope that the hard work and effort will continue bear fruit, have faith in yourselves and keep working hard and smart in pursuing your desired dreams in the Biggest Licensed Independent Financing Advisory Platform in the country. Our reasonable financing advisory fee truly impactful in the market with their unique offering with valued-added complimentary packages of FSR, Advisory Visit, ENA and TSC.

GVMA continue to thrive despite the changes and challenges in the industry landscape which reflecting your commitment towards the growth of company. This year we incorporated a few key changes to ensure our business practices are in line with ONE TEAM and ONE DREAM in engaging our company panel legal teams, setting up the Large Cap Financing Desk to help our client on bigger ticket size business loans especially in the area of contract financing, bridging loans and working capital. The continue demand of high compliances by referring to our in-house Risk & Compliances Handbook and answering to AMLA link test by every newly onboard planners is required.

Last but not least ,I hope this yearly refreshing initiative can empower everyone to be high integrity, high professionalism & high productivity with commitment towards driving the growth in GVMA .



OUR MISSION

TO PROVIDE LIQUIDITY &
OWNERSHIP VIA EFFECTIVE
FINANCING ADVISORY

OUR VISION

**TO BE THE DISTINGUISHED
ORGANISATION IN THE
FINANCING ADVISORY INDUSTRY**

OUR CORE VALUE

“EPIC”- LIVE LIFE

Strike for EXCELLENCE

Work with PASSION

Treat people with INTEGRITY

Face life challenges with COURAGE

“PICK”- TOUCH LIVES

PROFESSIONALISM in delivering our services

INTEGRITY in our dealing

COMMITTED to our clients in financial services

KNOWLEDGEABLE in wealth management

SCOPE OF PRODUCTS & SERVICES



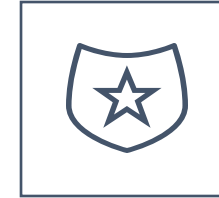
Mortgage

- Under Construction
- Sub-sales
- Re-financing
- Re-mortgage



STARTUP, SME, Business Loan

- Under Construction
- Sub-sales
- Refinancing
- Re-mortgage
- Developer's Bridging Loan
- Term,OD,Trade Lines
- Government's CGC & SJPP
- FD-OD
- Government Assisted Loan



Non Conventional Financing

- Property financing
- Refinancing
- Re-mortgage
- Funding Societies



SME Financial Education & Advisory

- FSR
- ENA
- TSC
- SME lunch & learn

A background image showing the silhouettes of several volleyball players on a court during a sunset. A net is visible in the foreground, and a ball is in the air. The scene is backlit by the sun, creating a warm, golden glow. The text 'PROMOTION 2025' is overlaid in the center.

PROMOTION 2025

PROMOTION STRUCTURE

Period: 1st January 2025 – 31st December 2025

PROMOTION	PERSONAL CASES	GROUP SALES (Last 24 months)	MANPOWER (Last 12 month)	APPOINTMENT	TRAINING (Physically/Virtually) Prior to appointment
Financing Specialist (FS) to Associate Partner (AP)	12 Cases (Loan) +MOC (GVMA/AIA/SLM/ AHAM)	-	-	1 st day of January	Mortgage Fast Start Program (MFSP)
Associate Partner (AP) to Business Development Manager (BDM)	-	Last 24 months Group Production RM20M(loan) + 300K (AFYC/ANP) Prior to the promotion date	Last 12 months 1 Direct AP + Group 3 Active FS meeting MOC	1 st day of January	SME Grow Program (SGP)
Business Development Manager (BDM) to Business Development Director (BDD)	-	Last 24 months Group Production from BDM rank RM50M(loan) +500K(AFYC/ANP) Prior to the promotion date	Last 12 months 1 Direct BDM + Group 6 Active FS Meeting MOC	1 st day of January	SME Plus Program (SPP)

ANNUAL AWARD RECOGNITION 2025



(A) Annual Award & Recognition

(a) Personal Sales

1. Objective: To recognize and reward Financing Specialist who have outstanding performance in loans.
2. Period : 1st January 2025 – 31st December 2025.
3. Requirement & rewards.

3. Category : TOP LOAN PRODUCER

No	Category	Description
1	Requirements	Minimum Acceptance 15mil and minimum 15 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

(A) Annual Award & Recognition

(b) Top Manager Direct Group Production

1. Objective: To recognize the managers who have outstanding in direct group sales.
2. Period: 1st January 2025 – 31st December 2025.
3. Requirement & rewards.

3. Category : TOP MANAGER DIRECT GROUP PRODUCTION

No	Category	Description
1	Requirements	Minimum GROUP Acceptance 30mil
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP



ELITE LOAN ADVISOR (ELA) 2025

B. Elite Loan Advisor (ELA)

1. Objective : To engage & consistency seek to develop their full potential.
2. Period : 1st January 2025 – 31st December 2025.
3. Eligibility : All rank.
4. Requirement & rewards.

Category : Elite Loan Advisor

Achievement Tiers	Elite Loan Advisor	Premier Elite Loan Advisor	Diamond Elite Loan Advisor
No. of Cases	15 Cases	30 cases	45 cases
Rewards	a) Plaque & NFC b) Recognition in GVAAP	a) Plaque & NFC b) Recognition in GVAAP c) Cash Reward RM5,000	a) Plaque & NFC b) Recognition in GVAAP c) Cash Reward RM10,000

4. Requirement & rewards - ANNUAL AWARDS

- 4.1) Loan acceptance/cases shall be based on DAILY production report as at 31st Dec 2025, the actual loan amount/cases should be executed by 31st March 2026.
- 4.2) All production/cases are based on our GVMA's BUSINESS LINE PRODUCTS & SERVICES.
- 4.3) ALL Panel Legal fee (On Panel/Non Panel banks) , will be capped at max 30% for the national awards qualifying criteria.
- 4.4) The qualifiers must fulfill the annual CPD hours for the year.

FOREIGN TRIP INCENTIVE 2025



CHIANGMAI ANNUAL TRIP



(a) Personal Sales

1. Objective : To recognize PRODUCER who have outstanding performance in personal sales
2. Drive Period : 1st January 2025 – 31st December 2025 (Annual)
3. Eligibility : All rank.
4. Requirement & rewards.

Category	Foreign Trip	Drive Period	Requirement	Client	Ticket
All Rank	Chiangmai	Annual	RM8mil (Mix)	3	1
			RM16mil (Mix)	3	2
			RM20mil (Mix)	3	2 + RM2,000 Pocket Money
			RM40k (Fee)	3	1
			RM60k (Fee)	3	2
			RM80K (Fee)	3	2 + RM2,000 Pocket Money

*Qualifier with additional pocket money of RM2,000 for 1st TOP 6 qualifiers WHO are going to Trip only

4. Rules and Regulations-FOREIGN TRIP

1. Max 2 tickets for MIX loans category on trip incentives.
2. Max 2 tickets for FEE category-1% conversion as our base .
3. Every case with various “Full Panel Services “ are 100% counted to each categories into trips eligibility requirement .
4. The bank loan acceptance/cases/fee must be executed & collected by 31st March 2026.
5. The 1st ticket is not allowed to be exchanged with cash,the unutilized tickets will be refunded at 70% from trip ticket price ,maximum 4 tickets per qualifier .
6. Incentive trip destination may be subject to change.

CATEGORIES:

Mix loans – All Panel Mortgage Loans ,SME Loans ,Personal loan & all types of fee collection
Fee-SME Fee ,Personal Loan Fee & Panel Legal Fee

5.7) Products & service's FOREIGN TRIP incentive COUNT

Product / Business Line	Production Credit
Maybank/HSBC – Completed Property HSBC Under Construction	100%
Alliance – Under Construction Property	50%
SCB Mortgage /Alliance Mortgage /UOB SME (Max 5m loan) – Completed Property Alliance SME -Government Assisted Loans(Max RM3M loan)	50% 50%
Maybank SME Bank – Completed Property (Max 5m loan)	100%
CIMB SME Bank – Completed Property (Max 10m loan) / Land & Government Assisted Loans (Max RM1m loan)	100%
Business Loans /Panel Legal fee / Personal Loans Fee /Others recognized strategic partners	*100% Fee (SME + PL + Panel Legal FEE) *MIX Loans= Loan Amt + Panel Fee-1% conversion

ILLUSTRATION (1)-FOREIGN TRIP-MIX

1)A GVMA registered FINANCING SPECIALIST “Mix” who delivered loan acceptance & executed to China by 31/3/2026.

Products & Services		Loan/Fee Executed (RM)	Qualifying Production (RM)	Remarks
Mortgage - Completed	100%	2,000,000	2,000,000	
Mortgage - Under Con	50%	3,000,000	1,500,000	
Maybank - SME Property	100%	500,000	500,000	
Maybank - SME Government Loan	0%	1,000,000	0	Non product & service
CIMB - SME Property	100%	1,500,000	1,500,000	
CIMB - SME Government Loan	100%	3,000,000	1,000,000	Max Cap is RM1M
Business Loan- Fee	100%	FEE 10,000	1,000,000	Factor 1%
Panel Legal Fee		FEE 20,000	2,000,000	Legal Fee RM20K Factor 1%
TOTAL PRODUCTION			9,500,000	Req : RM8m + 3 Client

ELIGIBILITY FOR CATEGORY MIX TRIP'S RESULT : Qualified 1 Ticket

ILLUSTRATION (2) FOREIGN TRIP-MIX

1.A GVMA registered FINANCING SPECIALIST “Mix” who delivered loan acceptance & executed to China by 31/3/2026.

Products & Services		Loan /Fee Executed (RM)	Qualifying Production (RM)	Remarks
Mortgage - Completed	100%	4,500,000	4,500,000	
Mortgage - Under Con	50%			
Maybank - SME Property	100%	7,000,000	5,000,000	Max Cap RM5m
Maybank - SME Government Loan	0%			
CIMB - SME Property	100%	12,000,000	10,000,000	Max Cap RM10m
CIMB - SME Government Loan	100%			
Business Loan- Fee	100%			
Legal panel/non panel banks fee		Fee 5,000	500,000	Legal fee RM5K factor 1%
TOTAL PRODUCTION			20,000,000	Req: RM16m +3 Client

ELIGIBILITY FOR CATEGORY MIX TRIP'S RESULT : Qualified 2 Ticket + *RM2,000 Pocket Money (T&C)

ILLUSTRATION (3) FOREIGN TRIP-MIX + FEE

1.A GVMA registered FINANCING SPECIALIST “ FEE” who delivered loan acceptance & Fee ,executed to China by 31/3/2026.

Products & Services		Loan /Fee Executed (RM)	Qualifying Production (RM)	Remarks
Mortgage - Completed	100%			
Mortgage - Under Con	50%			
Maybank - SME Property	100%	5,000,000	5,000,000	
Maybank - SME Government Loan	0%			
CIMB - SME Property	100%	2,000,000	2,000,000	
CIMB - SME Government Loan	100%	3,000,000	1,000,000	Max RM1m
Business Loan - Fee	100%	FEE 45,000	45,000	SME LO RM1.5m & Fee 3%
Personal Loan Fee		200,000	2,000	1% Conversion
TOTAL PRODUCTION			8,000,000 + RM47,000	Req: : 8M + 3 Client & RM40k FEE

ELIGIBILITY FOR CATEGORY MIX & FEE TRIP'S RESULT : Qualified 2 Ticket



MAINTENANCE OF CONTRACT, CODE OF CONDUCT, COMPENSATION 2025

MAINTENANCE OF CONTRACT (MOC)

Period: 1st January 2025 – 31st December 2025

Rank	Production	Manpower	Mandatory GV Principle's CPD (AIA/SLM/AHAM) - 10 CPD	Mandatory Virtual Meet - 10 CPD	Structure Elective Physical /Virtual Training - 10 CPD	Total Required CPD
Financing Specialist (FS)	4 cases / RM1,200,000	-	Any of GV Principles AIA/SLM/AHAM. Principles Full CPD hours equal to 10 CPD in GVMA by 31/12/2025.	BI WEEKLY Nationwide Zoom Meeting 1 CPD per session	Beginner-Structure 1. 1 day MFSP -3 CPD-RM150 Per pax 2. 2 days GV Orientation-3 CPD RM300 Per pax *For MFSP attendees will be subsidied RM150 if attending GV Orientation within 6 months Existing-Elective 1.SGP/SPP-2CPD 2.Full Panel bank Training & update-2CPD 3.Any GVMA in-house ad-hoc training -2CPD 4.Panel Legal Training -2CPD 5.Oneness –ENA/TSC-2CPD *Eligible for New/ Refreshing session	Minimum 30 CPD hours by 31 st Dec 2025
Associate Planner (AP)	8 cases / RM2,000,000	-				
Business Development Manager (BDM)	Group Production RM10,000,000	3 Active FS				
Business Development Director (BDD)	Group Production RM20,000,000	5 Active FS	10 CPD exemption			

* GVMA Legal Panel (PANEL /NON PANEL BANKS) are capped UP TO 50% on requirement

mindfulness

2025 Maintenance of Contract (MOC)

Description	Requirement
All Financing Specialist	<p>1. Personal Loan acceptance amount of RM1,200,000 or</p> <p>2. Personal Loan acceptance 4 CASES</p> <p>* GVMA Legal Panel (PANEL /NON PANEL BANKS) are capped UP TO 50% OR 2 CASE</p> <p>* Failure to fulfill the MOC will subsequently result in termination of the registered status.</p> <p>* Reinstate can be done after 6 months from last termination up to 3 chances reinstatement, but will be added with extra 2 case to become total 6 cases follow the calender year, prorated basis.</p>



COMPLIANCES DISCIPLINARY CONDUCT 2025

**Initial Report of
Misconduct**

01

**Areal Manager
conduct investigation ,
interview & facts find**

02

**GV Disciplinary
Board
review in depth**

03



DISCIPLINARY PROCESS

Minor Offence – Verbal Caution

Moderate Offence – Written Warning, Police Report &
Suspension for a period

Serious Offence – Police Report & Dismissal

Compensation as at 1st Jan 2025

Products	SME : MBB -Property (<RM5M) CIMB-Property/ Land (<10M) & Clean loan (<1M)	Mortgage MBB-Completed HSBC-Completed & Developer Project	Mortgage : - Developer Project Alliance - Completed SCB & Alliance SME : UOB-Property (<5M) Alliance -Clean loan (<3M)	AIA Mortgage	Panel Legal Fee	SME Fee/ Funding Societies	Personal Loan	Large Cap Financing @2%	ENA
FS & AP	0.10%	0.10%	0.05%	0.30%	80%	50%	50%	50%	20%
BDM BDD	0.02% 0.01%	0.02% 0.01%	0.01% 0.005%	0.02% 0.01%	3% 2%	8% 4%	8% 4%	8% 4%	3% 2%
TOTAL	0.13%	0.13%	0.065%	0.33%	85%	62%	62%	62%	25%

* Loan Commission is payable based on loan execution.

* Fee based is payable based on actual fee collected.

* All monthly commission payable on 15th each month.

* All monthly commission statement & payment voucher will be in google drive.

* All subject to CP58

PERFORMANCE BONUS 2025 –BUSINESS LOAN FEE

1. Objective : To evolve the capability of Analysis ,Advisory & Product in SME
2. Period : 1st January 2025 – 31st December 2025.
3. Eligibility : All rank.
4. Requirement & rewards.

Category : Performance Bonus –SME & Large Cap Loan's Fee

Annually Accumulated Fee Collected	Annually Performance Bonus
RM25,000-RM49,999	4%
RM50,000-RM99,999	7%
>RM100,000	10%



THANK YOU