

YEAR 2022

GVMA

INITIATIVE



ANNUAL AWARD RECOGNITION 2022



(A) ANNUAL AWARD & RECOGNITION

(A) PERSONAL SALES

- 1. OBJECTIVE: TO RECOGNIZE AND REWARD ELITE LOAN ADVISOR WHO HAVE OUTSTANDING PERFORMANCE IN LOANS.**
- 2. PERIOD: 1ST JANUARY 2022 – 31ST DECEMBER 2022.**
- 3. REQUIREMENT & REWARDS**

3.1 CATEGORY : ELITE LOAN ADVISOR –TOP LOAN ACCEPTANCE

NO	CATEGORY	DESCRIPTION
1	REQUIREMENTS	MINIMUM ACCEPTANCE 10M AND MINIMUM 10 CASES
2	REWARDS	TROPHY FOR TOP 3 AWARDEES
		RECOGNITION ON STAGE DURING GV AAP

3.2 CATEGORY : ELITE LOAN ADVISOR – TOP LOAN MOST CASES

NO	CATEGORY	DESCRIPTION
1	REQUIREMENTS	MINIMUM 10 CASES
2	REWARDS	TROPHY FOR TOP 3 AWARDEES
		RECOGNITION ON STAGE DURING GV AAP

3.3 CATEGORY: JAGUH AWARD – ALL RANK (LIFE + TAKAFUL, FUND & LOANS)

NO	CATEGORY	DESCRIPTION
1	REQUIREMENT	>100 CASES (LIFE + TAKAFUL) OR
		>50 CASES (LIFE + TAKAFUL)) + 50 CASES (LOAN +FUNDS)
2	REWARDS	RECOGNITION ON STAGE DURING GV AAP
		PLAQUE



ELITE LOAN ADVISOR (ELA) 2022

3.4 CATEGORY : ELITE LOAN ADVISOR (ELA)

- 1. OBJECTIVE: TO ENGAGED, QUEST AND CONTINUALLY SEEK TO DEVELOP THEIR FULL POTENTIAL**
- 2. PERIOD: 1ST JANUARY 2022 – 31ST DECEMBER 2022**
- 3. ELIGIBILITY :ALL RANK**
- 4. REQUIREMENT & REWARDS**

ELITE LOAN ADVISOR

NO	LOAN ACCEPTANCE	DESCRIPTION
1	MIN 10 CASES	ALL GVMA'S BUSINESS LINE PRODUCTS & SERVICES
2	REWARDS	PLAQUE & "SPECIAL" NAME CARD FOR AWARDEES RECOGNITION ON STAGE DURING GV AAP

4. RULES & REGULATIONS

4.1 LOAN ACCEPTANCE/CASES SHALL BE BASED ON PRODUCTION REPORT AS AT 31/12/2022, THE ACTUAL AMOUNT /CASES SHOULD BE EXECUTED BY 31/3/2023.

4.2 ALL PRODUCTION BASED ON OUR GVMA'S BUSINESS LINE PRODUCTS & SERVICES.

4.3 LEGAL FEE (NON PANEL), SBH , FSR & PERSONAL LOAN , WILL BE CAPPED AT 30% FOR THE QUALIFYING CRITERIA.

FOREIGN INCENTIVE TRIP 2022



**SEE YOU IN
KRABI**

GVMA
Your Preferred Financing Platform



(A) PERSONAL SALES

- 1. OBJECTIVE: TO RECOGNIZE PLANNER WHO HAVE OUTSTANDING PERFORMANCE IN PERSONAL SALES.**
- 2. DRIVE PERIOD (MIX) : 1ST JANUARY 2022 – 31ST DECEMBER 2022(ANNUAL)
(SME +SLM) : 1ST JANUARY 2022 - 31ST DECEMBER 2022 (ANNUAL)**
- 3. ELIGIBILITY : ALL RANK.**
- 4. REQUIREMENT & REWARDS.**

4.1. SOUTH EAST ASIA – KRABI, THAILAND

CATEGORY	FOREIGN TRIP	RANK	REQUIREMENT	CASES	TICKET
ALL RANK	KRABI	ANNUAL	6M (MIX)	3	1
		ANNUAL	10M (MIX)	3	2
ALL RANK	KRABI	ANNUAL	4M (SME & SLM)	3	1
		ANNUAL	8M (SME & SLM)	3	2

5. RULES AND REGULATIONS

5.1 MAX 2 TICKETS PER QUALIFIER FOR FOREIGN TRIP INCENTIVES, INCLUSIVE OF EARLY BIRD TICKET, IF ANY

5.2 THE ACTUAL LOAN ACCEPTANCE /CASES MUST BE EXECUTED BY 31/3/2023.

5.3 LEGAL FEE (NON PANEL), SBH , FSR & PERSONAL LOAN , WILL BE CAPPED AT 30% FOR THE QUALIFYING CRITERIA.

5.4 THE 1ST TICKET ARE NOT ALLOW TO EXCHANGE WITH CASH.

5.5 INCENTIVE TRIP DESTINATION MAY BE SUBJECT TO CHANGE.

5.6. PRODUCTS & SERVICES'S INCENTIVE & AWARDS & MOC CREDIT

PRODUCT / BUSINESS LINE	PRODUCTION CREDIT
MAYBANK /SCB/ALLIANCE BANKS MORTGAGE – COMPLETED PROPERTY	100%
ALLIANCE BANKS MORTGAGE – UNDER CONSTRUCTION PROPERTY	50%
MAYBANK SME BANK – COMPLETED PROPERTY	100%
CIMB SME BANK – COMPLETED PROPERTY & GOVERNMENT ASSISTED LOANS	100%
BUSINESS LOANS / FINSOURCE LOANS – FEE BASED @1%	100%
PANEL LEGAL FEE (NON PANEL BANKS) / SBH SERVICES / FSR / PERSONAL LOANS (AB)	UP TO 30% CAPPED

ILLUSTRATION (1)

1.A GVMA REGISTERED PLANNERS MR"ALL" WHO DELIVERED LOAN ACCEPTANCE & EXECUTED RM12,000,000 TO KRABI, THAILAND BY 31/3/2023.

PRODUCTS & SERVICES		LOAN 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	3M X 50%= RM1.5M
MAYBANK- SME PROPERTY	100%	500,000	500,000	
MAYBANK- SME GOVERNMENT LOAN	0%	1,000,000		NON PRODUCT & SERVICE
CIMB- SME PROPERTY	100%	1,500,000	1,500,000	
CIMB- SME GOVERNMENT LOAN	100%	500,000	500,000	
BUSINESS LOAN- FEE BASED	100%	1,000,000	1,000,000	
GVMA LEGAL PANEL	CAPPED 30%	2,500,000	750,000	2.5M X 30%= RM750K
TOTAL PRODUCTION		12,000,000	7,750,000	KRABI REQ: RM6M + 3 CASES

ELIGIBILITY FOR TRIP'S RESULT

QUALIFIED 1 TICKET

ILLUSTRATION (2)

1.A GVMA registered Planners **MR “PROJECT”** who delivered loan acceptance & executed RM16,500,000 to Krabi, Thailand by 31/3/2023.

Products & Services		Loan Executed (RM)	Qualifying Production (RM)	Remarks
Mortgage- Completed	100%			
Mortgage- Under Con	50%	6,000,000	3,000,000	6M x 50%= RM3M
Maybank- SME Property	100%			
Maybank- SME Government Loan	0%			
CIMB- SME Property	100%			
CIMB- SME Government Loan	100%	500,000	500,000	
Business Loan- Fee Based	100%			
GVMA Legal Panel	Capped 30%	10,000,000	1,800,000	10M x 30%= RM3M
TOTAL PRODUCTION		16,500,000	5,300,000	Krabi Req: RM6M +3 cases

ELIGIBILITY FOR TRIP’S RESULT

Non-Qualified

ILLUSTRATION (3)

1.A GVMA REGISTERED PLANNERS MR."MORTGAGE" WHO DELIVERED LOAN ACCEPTANCE & EXECUTED RM24,500,000 TO KRABI, THAILAND BY 31/3/2023.

PRODUCTS & SERVICES		LOAN EXECUTED (RM)	QUALIFYING PRODUCTION (RM)	REMARKS
MORTGAGE- COMPLETED	100%	4,500,000	4,500,000	
MORTGAGE- UNDER CON	50%			
MAYBANK- SME PROPERTY	100%			
MAYBANK- SME GOVERNMENT LOAN	0%			
CIMB- SME PROPERTY	100%			
CIMB- SME GOVERNMENT LOAN	100%			
BUSINESS LOAN- FEE BASED	100%			
GVMA LEGAL PANEL	CAPPED 30%	20,000,000	1,800,000	10M X 30%= RM6M
TOTAL PRODUCTION		24,500,000	6,300,000	KRABI REQ: RM6M +3 CASES

ELIGIBILITY FOR TRIP'S RESULT

QUALIFIED 1 TICKET

ILLUSTRATION (4)

1.A GVMA REGISTERED PLANNERS MR."SME" WHO DELIVERED LOAN ACCEPTANCE & EXECUTED RM6,300,000 TO KRABI, THAILAND BY 31/3/2023.

PRODUCTS & SERVICES		LOAN EXECUTED (RM)	QUALIFYING PRODUCTION (RM)	REMARKS
MORTGAGE- COMPLETED	100%			
MORTGAGE- UNDER CON	50%			
MAYBANK- SME PROPERTY	100%	800,000	800,000	800K + SLM
MAYBANK- SME GOVERNMENT LOAN	0%			
CIMB- SME PROPERTY	100%			
CIMB- SME GOVERNMENT LOAN	100%	2,500,000	2,500,000	2.5M + SLM
BUSINESS LOAN- FEE BASED	100%			
GVMA LEGAL PANEL	CAPPED 30%	3,000,000	900,000	3M X 30%= RM900K + SLM
TOTAL PRODUCTION		6,300,000	4,200,000	KRABI REQ: SME+SLM: 4M + 3 CASES

ELIGIBILITY FOR TRIP'S RESULT

QUALIFIED 1 TICKET



COMPENSATION & MOC 2022

PRODUCTS	SME CIMB/MBB	MORTGAGE COMPLETED MBB/SCB/AB	MORTGAGE UNDER CON AB	AIA MORTGAGE	LEGAL FEE	SME 1% SME FEE	FSR/LIST PERSONAL LOAN /SBH
PLANNER	0.10%	0.10%	0.05%	0.30%	80%	50%	50%
BDM GAM	0.02% 0.01%	0.02% 0.01%	0.01% 0.005%	0.02% 0.01%	3% 2%	2% 1%	2% 1%
TOTAL	0.13%	0.13%	0.065%	0.33%	85%	53%	53%

- * 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



2022 MAINTENANCE OF CONTRACT (MOC)

2022 MAINTENANCE OF CONTRACT'S REQUIREMENT

DESCRIPTION	REQUIREMENT
ALL PLANNERS	<p>1.PERSONAL LOAN ACCEPTANCE AMOUNT OF RM1,000,000 OR</p> <p>2.PERSONAL LOAN ACCEPTANCE 3 CASES</p> <p>* GVMA LEGAL PANEL (NON BANK PANEL)/SBH/FSR/PERSONAL LOAN (AB) , CAPPED UP TO 1 CASE</p> <p>* FAILURE TO FULFILL THE MOC WILL SUBSEQUENTLY RESULT IN TERMINATION OF THE REGISTERED PLANNERS STATUS.</p>