


SMEPLUS

<https://mysmeplus.com/>



Online Lending Solutions Platform USER GUIDE

Member of Clouaron Group

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ABOUT SMEPLUS

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SMEPlus is a one-stop shop for online services

We want to **Supercharge** Your Business With Our Innovative Digital Services And Solutions To Accelerate Your Growth.

Introduction of Our Lending Solutions

We Provide Quick & Flexible Financing
Solutions For All The SMEs In Malaysia.



Quick Response

Apply in minutes, funds in
within 1 week



Easy to use

Simple setup &
repayment process



Transparent Fee

Straightforward fee
structure, no hidden
cost



Competitive Rates

From 0.8% per month

Eligibility Criteria



Invoice Financing

- Min 12 months of relationships with min of 6 fully settled transactions with invoice debtor over past 12 months
- Invoice debtor
- Malaysian registered company
- Operation for more than 5 years
- Minimum annual revenue of RM 3,000,000
- Non-loss making in last 2 years
- Bankruptcy settled for more than 48 months; litigation settled for more than 24 months



Business Term Loans

- Malaysia registered company (30% min local shareholding)
- Minimum 12 months of operations
- Minimum of RM1,000,000 annual revenue
- No pending or outstanding legal action
- Bankruptcy settled for more than 24 months; litigation settled for more than 12 months

Remarks: For further inquiry on the Terms and Conditions
Visit: <https://mysmeplus.com/>

How it works

Step 1

Submit Application

Register and submit your loan application with a few simple steps



Step 2

Credit Review

Our team will perform credit review and provide quick approval



Step 3

Get Funding

Upon acceptance, approved loan amount with deduction of transaction fee will be disbursed to you immediately



Step 4

Repayment

Make your repayment using your preferred methods (cheque/ internet banking/ etc)



01

02

03

04



SUBMIT APPLICATION





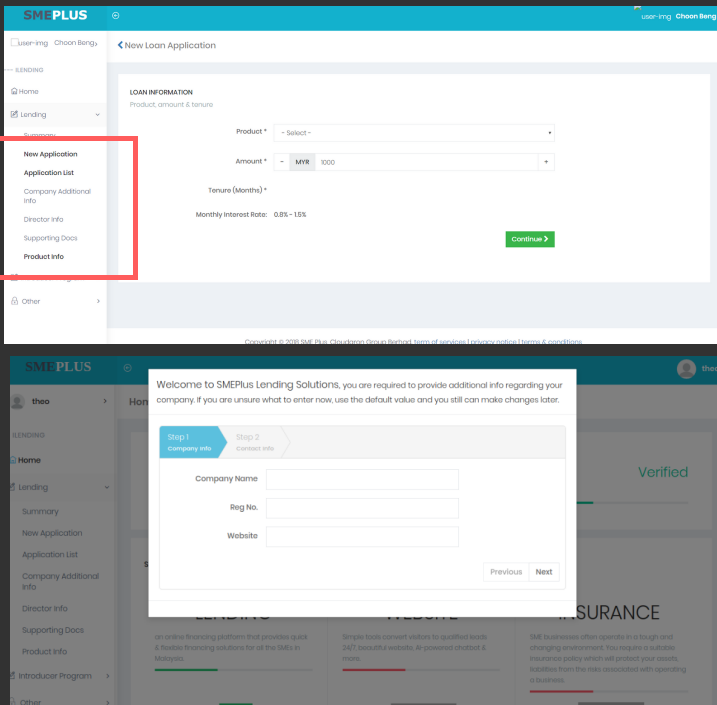
1.0 Register



1. Sign-up at <https://mysmeplus.com//secure/signin>
2. Enter your referral email (if applicable)
3. Check your email
4. Activate your account
5. Set a password for your account



1.1 Enter your company details



1. Once you have successfully registered with us. You may enter your company information in order to speed up the application process later. You may find all the sections under our side menu)



1.2 Apply for a loan

The screenshot shows the 'New Loan Application' page in the SMEPLUS system. The page has a teal header with the SMEPLUS logo and user information (User-Img, Choon Beng). A left sidebar contains navigation options under 'LENDING', including Home, Lending (with a dropdown), Summary, New Application, Application List, Company Additional Info, Director Info, Supporting Docs, Product Info, Introducer Program, and Other. The main content area is titled 'LOAN INFORMATION' and includes the subtitle 'Product, amount & tenure'. It features a 'Product *' dropdown menu set to '- Select -', an 'Amount *' input field with a currency selector set to 'MYR' and a value of '1000', a 'Tenure (Months) *' input field, and a 'Monthly Interest Rate' field showing '0.8% - 1.5%'. A green 'Continue >' button is located at the bottom right of the form area. The footer contains the text 'Copyright © 2018 SME Plus, Cloudaron Group Berhad. term of services | privacy notice | terms & conditions'.

1. After the setup process, you can create a new loan application immediately
2. There are four key sections under loan application:
 - Loan Information
 - Business Information
 - Director & Shareholder Particulars
 - Supporting Documents



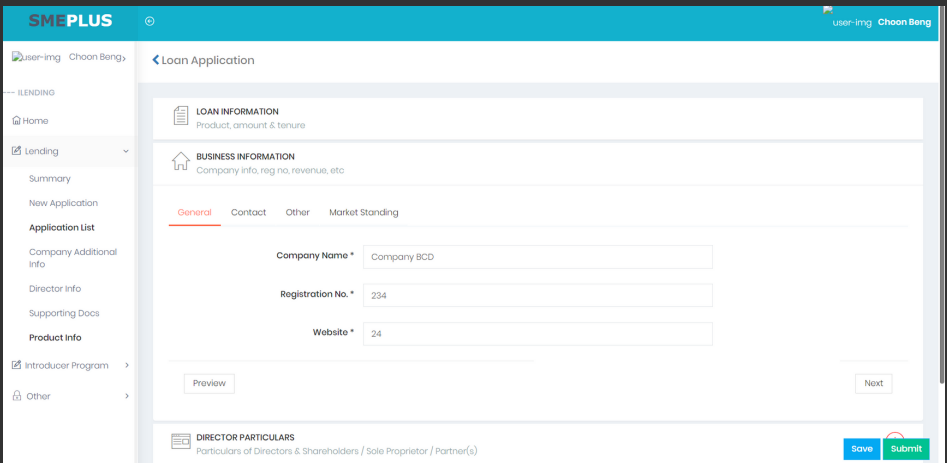
1.3 Loan Info

The screenshot displays the 'New Loan Application' page in the SMEPLUS system. The page title is 'New Loan Application' and the user is identified as 'user-img Choon Beng'. The left sidebar shows a navigation menu with 'Lending' selected, containing options like 'Summary', 'New Application', 'Application List', 'Company Additional Info', 'Director Info', 'Supporting Docs', 'Product Info', 'Introducer Program', and 'Other'. The main content area is titled 'LOAN INFORMATION' with the subtitle 'Product, amount & tenure'. It features three input fields: 'Product *' with a dropdown menu showing '- Select -', 'Amount *' with a numeric input field set to '1000' and a currency selector set to 'MYR', and 'Tenure (Months) *' with a numeric input field. Below these fields, the 'Monthly Interest Rate' is displayed as '0.8% - 1.5%'. A green 'Continue >' button is located at the bottom right of the form area. At the bottom of the page, there is a copyright notice: 'Copyright © 2018 SME Plus, Cloudaron Group Berhad. term of services | privacy notice | terms & conditions'.

1. For each application, you will need to fill in the loan request which covers products, amount & tenure



1.4 Business Info



1. Business information which covers basic company info, contact info, etc
2. If you have submitted an application before, all this information will be prefilled to speed up the application process



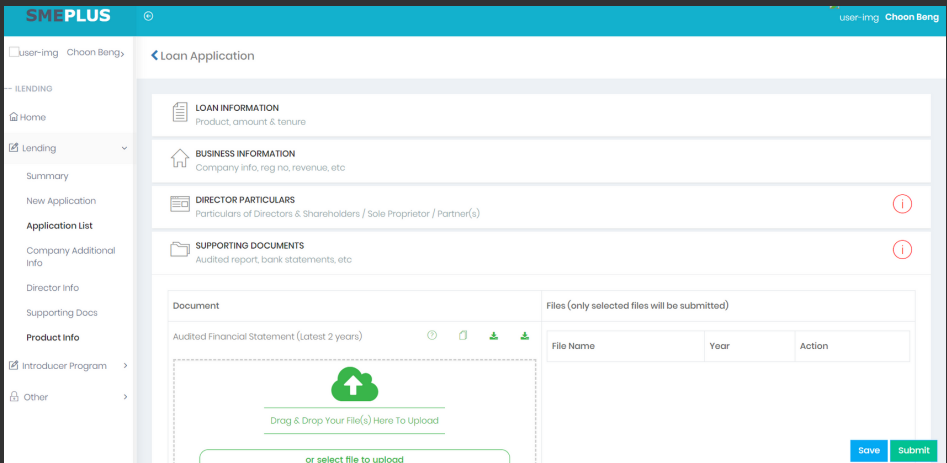
1.5 Director Info

The screenshot displays the 'DIRECTOR PARTICULARS' section of the SMEPLUS application form. The form is divided into three main sections: 'LOAN INFORMATION', 'BUSINESS INFORMATION', and 'DIRECTOR PARTICULARS'. The 'DIRECTOR PARTICULARS' section is currently active and contains two rows of input fields for directors or shareholders. Each row includes a dropdown menu for nationality (set to 'Malaysian'), text boxes for 'First Name', 'Last Name', 'Email', and 'I.C. Number', and a file upload area for 'Please upload I.C.' with a 'Choose File' button and the text 'No file chosen'. A '+ Add Row' button is located at the bottom right of the form. At the bottom of the page, there are 'Preview', 'Save', and 'Submit' buttons.

1. Director particulars section which covers the details of your company directors & shareholders
2. If you have submitted an application before, all this information will be prefilled to speed up the application process



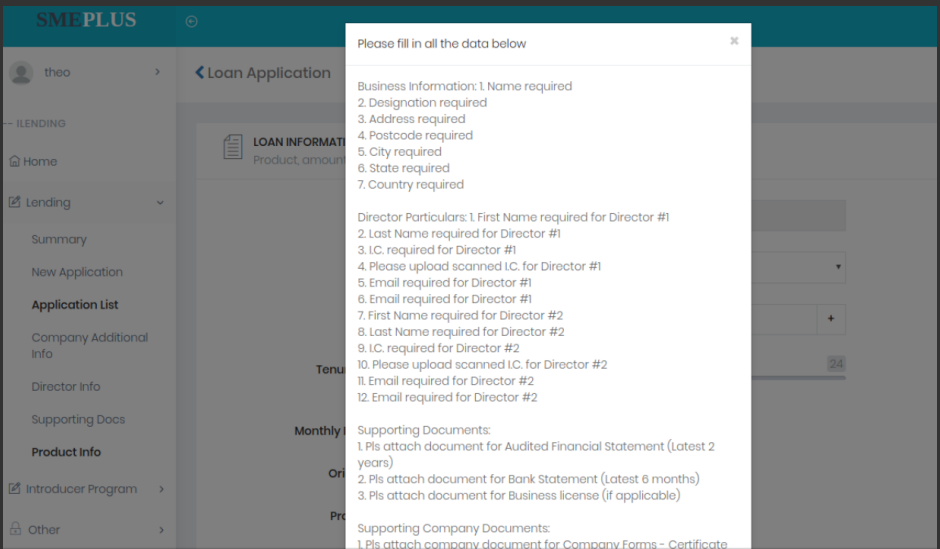
1.6 Supporting Docs



1. Different products have different docs requirement for credit review purpose.
2. You will need to download, sign & upload back the consent form. It is required before we can access your info for credit review (e.g. CCRIS)
3. Bank statement, financial report, audited report are required to be in computer-generated format.
A scanned copy is not allowed



1.7 Incomplete Application



1. A warning message will appear if any of the required information has not been provided

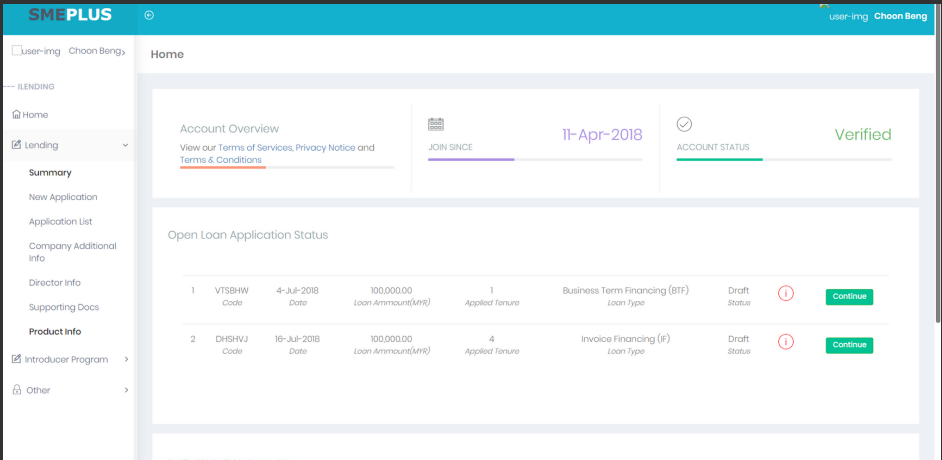


CREDIT REVIEW





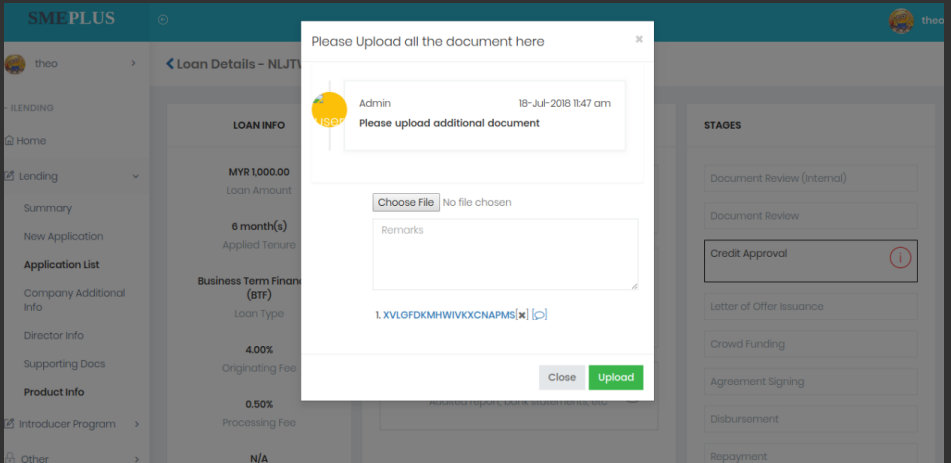
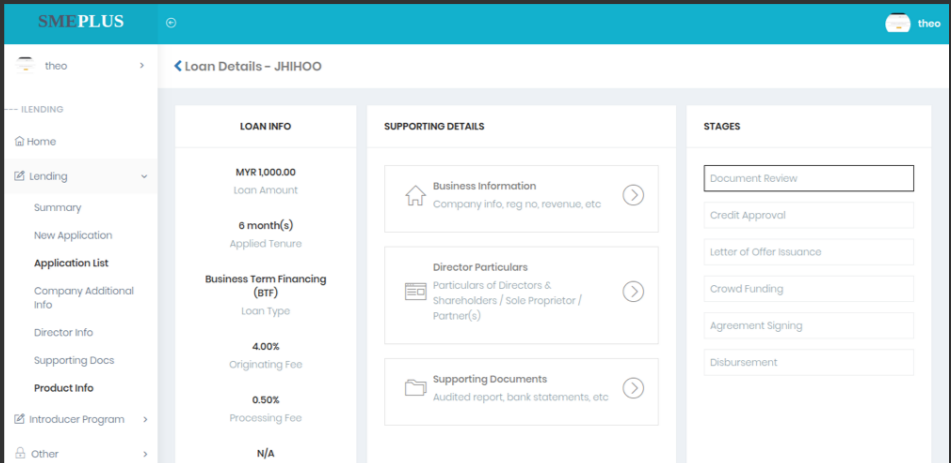
2.1 Viewing



1. The Summary Page on Lending allows you to view the current progress of your loan application
2. You may click on "Application List" to view all the past applications



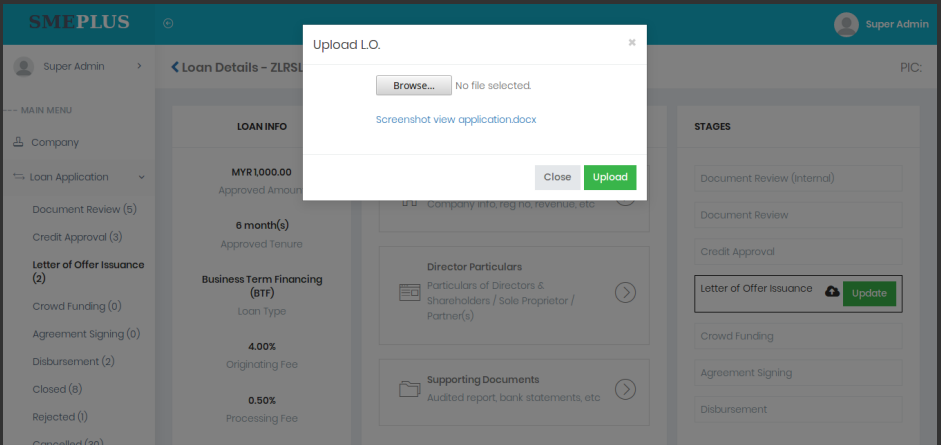
2.2 Credit Approval



1. We may ask for additional documents during the credit process. Just refer to the remarks for more info.



2.3 Letter of Offer Issuance



1. We will issue Letter of Offer after approval of loan request, please download, sign and upload it back to the platform.

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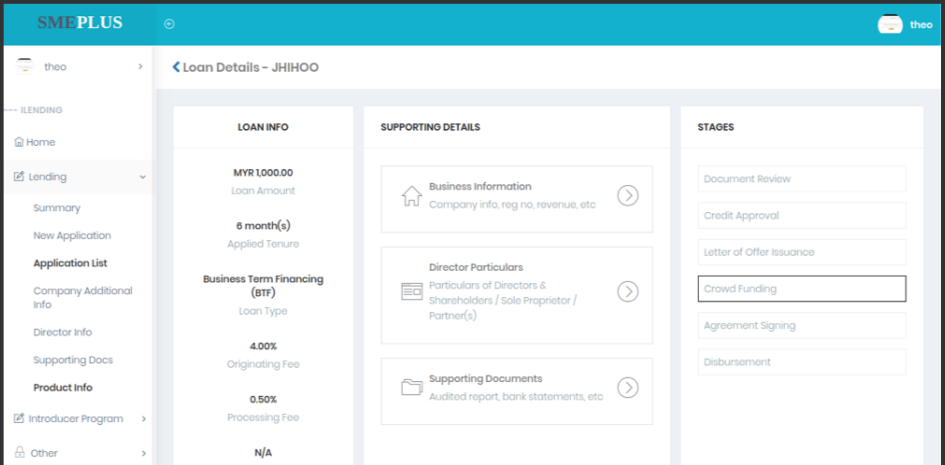
GET FUNDING

20

GET FUNDING

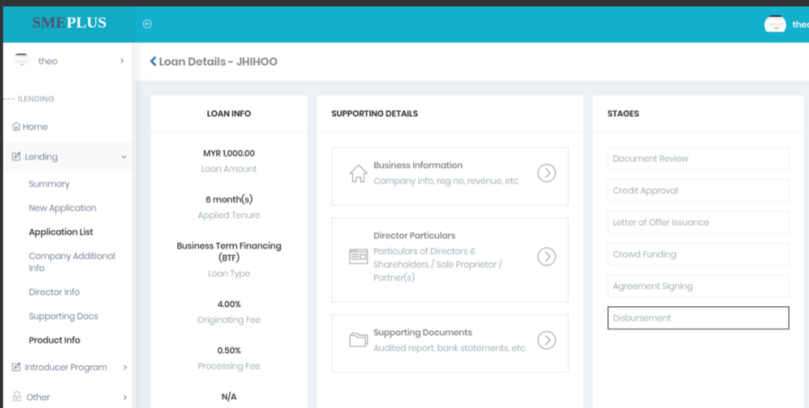
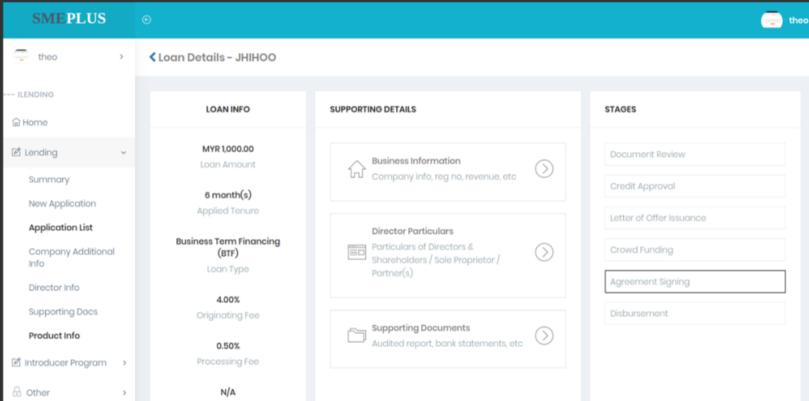


3.1 Crowd Funding



1. Once you have signed the letter of offer, we will proceed to gather the fund for you

3.2 Agreement Signing



1. You are required to sign an agreement with us before we disburse the fund to you.
2. Disbursement of loan will be followed after Agreement Signing

A low-angle, upward-looking photograph of several modern skyscrapers with glass facades against a cloudy sky. An airplane is visible in flight on the right side of the frame. The perspective creates a sense of height and scale.

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 REPAYMENT

REPAYMENT



4.1 Notes

1. You will pay equal repayments every month throughout your financing tenor. Your repayment amount will be your principal plus interest, divided by the number of months of your financing tenor.



CONTACTS





FAQ

1. What are the fees involved?

We only charge a transaction fee upon successful disbursement. This covers any stamp duty costs arising from the financing

2. Can you submit another application if they already have a loan?

Yes, you can apply for subsequent financing with us but would be subjected to further credit assessment by our team



FAQ

3. What happens if I do not pay in time?

We send monthly reminders to all issuers prior to the scheduled repayment date

Please reach out to us before the scheduled repayment dates if your client foresees that they will not be able to make the repayment on time. Not doing so could result in late interest charges and penalty fees

4. Can you make an early repayment?

Yes, we accept early repayments. This can be in full or partial. Your client will not be required to pay interest on the principal component which is being prepaid but you will be subject to an early repayment fee. The early repayment fee will be a percentage of the principal being prepaid

Remarks: For further inquiry.
Visit: <https://mysmeplus.com/>



Get in Touch



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<https://mysmeplus.com/>