

## **Frequently Asked Questions (FAQs)**

### **1. What is this product about?**

**Answer:**

- GHL SME Loan is a digital financing solution to assist our existing merchants and eligible SMEs to manage cash flow more efficiently, with simple and fast disbursement.
- This is an unsecured term financing calculated on fixed rate basis with fixed instalment payment through the financing tenure.
- Please refer to the relevant [Terms & Conditions](#) of this product for more information.

### **2. What do I get from this product?**

**Answer:**

- Financing amount of up to RM100,000 or higher, subject to GHL's approval and based on applicable credit assessment
- Financing tenure up to max. twelve (12) months
- Interest rate of 1.5% per month or lower

### **3. Do I need to provide collateral?**

**Answer:**

- No collateral is required.

### **4. Is there any fee or charges involved?**

**Answer:**

- Stamp Duty Fee, Attestation Fee calculated at 1% of the loan limit and Sales and Services Tax (SST) apply.
- Please refer to the relevant [Terms & Conditions](#) of this product for more information.

### **5. Where can I apply for this product?**

**Answer:**

- The application of this product is assisted by GHL's Sales team. The product is currently offered to active GHL Group terminal merchants via invitation, eligible new GHL terminal merchants and SMEs.

### **6. Can I have more than one (1) active financing account?**

**Answer:**

- No, you can only have one (1) active financing account.

### **7. What if I fail to fulfill my obligations?**

**Answer:**

- If you fail to pay the loan at the due date, GHL is entitled to charge late payment charges of 8% per annum on the unpaid sum calculated from the due date until the date of full repayment.
- GHL reserves the right to take legal action and all costs incurred will be borne by the customer. This legal action will have an effect on your credit rating and may lead to difficulties in your future financing application.

**8. What if I fully settle the financing before its maturity?**

**Answer:**

- GHL does not grant rebate or waiver of interest to Customer for early settlement.

**9. What do I need to do if there are changes to my contact details?**

**Answer:**

- It is important that you inform us of any changes in your contact details to ensure all correspondences reach you in a timely manner. Please write-in to us at [sales@ghl.com](mailto:sales@ghl.com) or contact us at +03-6286 5222

**10. What if I have any inquiry or require assistance on my financing?**

**Answer:** Please write-in or contact us at the following details:

- E-mail: [sales@ghl.com](mailto:sales@ghl.com)
- Phone: +03-6286 5222

**11. Why should I pick SME financing with GHL?**

**Answer:** Choosing GHL as your SME financing partner will entitle you to the below:

- Interest rate at 1.5% per month or lower
- Micro-size repayment amount
- Flexible repayment with no prepayment penalty

**12. Why GHL when I can get cheaper rates from bank loan?**

**Answer:** We encourage all merchants to maintain existing relationship with banks, as they are the core financiers. While GHL provides short term working capital with minimal documents as value added services.

**13. Can I request for restructuring of repayment schedule if I'm facing cash flow issue?**

**Answer:** Yes, you may do so by contacting your account manager or email to [sales@ghl.com](mailto:sales@ghl.com) on your request. We will review your request and contact you for more information if necessary and inform you on the outcome.

**14. Can I apply for higher loan amount?**

**Answer:** The approved loan amount is based on your previous transaction record with GHL, hence if your transaction record improves we will be able to offer a higher loan amount. Besides that, you may approach your account manager and provide additional information such as bank statements and financial statement to apply for a higher loan amount.