



CapBay x SYCARDA Smart Financing Programme Parameters

ITEM	DESCRIPTION
Credit Limit	Up to RM500k
Margin of Finance	100%
Financing Tenure	Up to 3 years (36 months)
Financing Requirements	<ul style="list-style-type: none"> Registered business in Malaysia At least 2 years of business operating record Profitable business track record Annual revenue more than RM5 Mil
CapBay Processing Fee	As low as 2.5% on the facility limit (one-off)
CapBay Platform Fee	As low as 1.5% on financing amount per drawdown
Interest Fee	0.75% to 1.5% p.m. on the financing amount
Past Due Charge	+1.0% pm on invoices past due the recourse period (from the initial disbursement date)
Legal	Borne by client (if not eligible for legal fee coverage)
Stamping Fee	0.05% of the facility limit (if not eligible for stamp duty exemption)
Documentation required	<p><u>Compulsory</u></p> <ol style="list-style-type: none"> Duly completed CapBay Terms of Service (must be completed with all Directors' signatures & company stamp) Copies of Directors' IC Latest Audited Financial Statement / Management Account Latest 6 months bank statements Latest Aging Report Company Profile <p><u>Stamp Duty Exemption Documents</u></p> <ol style="list-style-type: none"> Registration Certificate (SSM) Company M&A EPF Statement / SME Corp Certification