

SME Quick Biz Financing via TNGD (BizCash) | FAQ

A. General Information

No	Question	Answer
1	What is SME Quick Biz Financing via TNGD (BizCash)?	SME Quick Biz Financing via TNGD (BizCash) is an unsecured working capital financing facility offered by CIMB Bank Berhad (CIMB) to TNG Digital Sdn Bhd (TNGD) merchants via the TNG e-Wallet.
2	Who is eligible to apply?	<p>Currently, SME Quick Biz Financing via TNGD (BizCash) is available only to sole proprietorships that:</p> <ul style="list-style-type: none"> ✓ are registered with the Companies Commission of Malaysia (CCM); ✓ are owned by a Malaysian citizen; and ✓ maintain a valid and active merchant account with TNGD. <p>Applicants must also have:</p> <ul style="list-style-type: none"> ✓ an active TNGD merchant account for at least twelve (12) months prior to application; and ✓ at least one (1) transaction under the TNGD merchant account.
3	What are the eligibility criteria?	<p>Applicants shall meet the following requirements:</p> <ul style="list-style-type: none"> ✓ Malaysian citizen aged between 21 and 65; ✓ Business in operation for at least one (1) year, based on the incorporation date stated on the CCM search report; and ✓ Minimum annual sales turnover of RM50,000.
4	What is the financing amount available?	You may apply for financing between RM10,000 and RM150,000, subject to CIMB's assessment.
5	What is the financing tenure?	The financing tenure ranges from 1 to 5 years, subject to approval.

6	Is SME Quick Biz Financing via TNGD (BizCash) offered in the form of Islamic financing?	No. At this juncture, only conventional financing facilities are offered.
7	Can I apply for a Business Credit Card together with my financing application?	Yes. You may apply for a CIMB SME BusinessCard with a credit limit of up to RM25,000 together with your financing application, subject to approval.
8	What documents are required for the application?	You are required to submit your latest six (6) months' bank statements during the application process.
9	Are there any fees and charges?	<p>Yes, the following fees and charges apply:</p> <ul style="list-style-type: none"> • Stamp Duty – 0.5% of approved financing amount • Legal Fees – RM270 <p>After the approved financing amount is disbursed into your CIMB Business Current Account, the applicable fees and charges will be deducted from the same account.</p> <p>All fees and charges are subject to change in accordance with CIMB's terms and conditions.</p>
10	Can I have more than one SME Quick Biz Financing via TNGD (BizCash) loan at the same time?	Yes. However, you may only have up to two (2) outstanding SME Quick Biz Financing by TNGD (BizCash) loans at any one time.
11	What is the applicable interest rate?	<p>The applicable interest rate will be determined by CIMB based on your:</p> <ul style="list-style-type: none"> • business financial profile; • credit records; and • repayment history. <p>The final interest rate will be clearly disclosed before you accept the financing offer.</p>

		<p>The flat interest rate (FIR) ranges from 6.42% to 11.05% per annum.</p> <p>The effective interest rate (EIR) is approximately 11.88% to 18.88% per annum.</p>
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B. Applying for SME Quick Biz Financing via TNGD (BizCash)

No	Question	Answer
1	How do I apply for SME Quick Biz Financing via TNGD (BizCash)?	<p>As a TNGD merchant, you will see the “BizCash” icon either on the homepage or the Merchant dashboard section of the TNG e-Wallet.</p> <p>Simply complete the required information and upload the necessary documents to submit the application.</p>
2	What happens after I submit my application?	<p>CIMB may contact you if any further information is required.</p> <p>You can track the latest status of your application through your TNG e-Wallet by going to “BizCash” and select “My Applications”</p>
3	How long does the approval process take?	<p>You will receive an update within one (1) to seven (7) working days after submission of your application.</p> <p>Application status will also be available on the “My Applications” section under “BizCash” on your TNG e-Wallet.</p>
4	Will additional documents be requested?	<p>Generally, only the latest six (6) months’ bank statements are required.</p> <p>However, CIMB may request for additional documents if:</p> <ul style="list-style-type: none"> • the documents submitted have expired; • the documents submitted were unclear or incomplete; or • additional review is needed to determine a suitable financing amount.

5	Where will the financing amount be disbursed once approved?	<p>The approved financing amount will be disbursed into your CIMB Business Current Account.</p> <p>If you do not already have one:</p> <ul style="list-style-type: none"> • a CIMB Business Current Account will be automatically opened upon acceptance of the financing offer; and • CIMB Octo Biz will also be automatically opened for you after disbursement of the approved financing amount to facilitate your transactions via the internet banking channel. <p>First time login details and instructions will be sent to your registered email address.</p>
6	How long does it take for the approved financing amount to be disbursed?	<p>After you accept the financing offer, the approved financing amount will be disbursed without further action from you. If you do not receive your financing amount within 3 business days, please contact CIMB Business Call Centre</p> <p>1300 888 828 (Local) +603 2297 3000 (Overseas)</p> <p>Monday to Friday: 8.00am to 7.00pm Saturday: 8.00am to 5.00pm (excluding public holidays).</p> <p>Alternatively, you can email us at mybusinesscare@cimb.com</p>
7	How do I accept the financing offer?	<p>You can accept the offer directly on your TNG e-Wallet by following the on-screen instructions and entering your 6-digit pin.</p>
8	Can I decline the financing offer?	<p>Yes. You can decline the offer through your TNG e-Wallet.</p>
9	Can I reapply if my application is rejected?	<p>Yes, you may submit a new application. However, approval remains subject to CIMB's assessment criteria.</p>

10	Who can I contact for assistance?	<p>For enquiries relating to:</p> <ul style="list-style-type: none"> • Letter of offer; • Disbursement Issues; • Interest or instalment calculations; • Loan restructuring; or • Settlement matters (including settlement letters), <p>please contact CIMB Business Call Centre</p> <p>1300 888 828 (Local) +603 2297 3000 (Overseas)</p> <p>Monday to Friday: 8.00am to 7.00pm Saturday: 8.00am to 5.00pm (excluding public holidays).</p> <p>Alternatively, you can email us at mybusinesscare@cimb.com</p>
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C. Repayment for SME Quick Biz Financing via TNGD (BizCash)

No	Question	Answer
1	How do I make my monthly repayments?	<p>You may make repayments via:</p> <ul style="list-style-type: none"> • CIMB OCTO Biz; • Any other banking apps using the online instant transfer to your financing account number; or • any CIMB branch or cash deposit machines. <p>For customers without any CIMB online banking access, CIMB will automatically open a CIMB OCTO Biz account for you to facilitate your transactions via the internet banking channel.</p>
2	Can I pay my loan via my TNG e-Wallet?	Yes. You can make payments using the “Transfer” function in your TNG e-Wallet.

3	Where can I find my financing account number?	<p>Your financing account number will be stated in:</p> <ul style="list-style-type: none"> • your letter of offer; and • the “My Applications” section under BizCash on your TNG e-Wallet.
4	Is there a charge for late repayment?	<p>Yes. If any instalment or sum is not paid by the due date, additional interest at the rate of 1.0% per annum will be charged on the overdue amount from the due date until the date of actual payment in full.</p>
5	What happens if I repay more than my monthly required instalment?	<p>Additional payments will be treated as an advance payment, and the amount will be used to knock off your final outstanding amount at the end of your financing tenure.</p> <p>In the event of any missed payments on your monthly installments, this amount will be used to settle the outstanding payment first.</p>
6	How do I request early settlement?	<p>To enquire about or request early settlement, please contact CIMB Business Call Centre</p> <p>1300 888 828 (Local) +603 2297 3000 (Overseas)</p> <p>Monday to Friday: 8.00am to 7.00pm Saturday: 8.00am to 5.00pm (excluding public holidays).</p> <p>Alternatively, you can email us at mybusinesscare@cimb.com</p>
7	Are there early settlement charges?	<p>No. There are no early settlement charges for this financing facility.</p>
8	I have settled my SME Quick Biz Financing via TNGD (BizCash).	<p>To request for a settlement letter, please contact CIMB Business Call Centre</p>

	How do I get a settlement letter?	1300 888 828 (Local) +603 2297 3000 (Overseas) Monday to Friday: 8.00am to 7.00pm Saturday: 8.00am to 5.00pm (excluding public holidays). Alternatively, you can email us at mybusinesscare@cimb.com
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Disclaimer

This FAQ is provided for general information purposes only to assist prospective customers in understanding SME Quick Biz Financing via TNGD (BizCash). It does not constitute an offer, invitation, recommendation, financial advice or contractual commitment by CIMB.

All financing applications are subject to CIMB's credit evaluation, internal policies and approval criteria.

Customers are encouraged to carefully consider their financial circumstances and where appropriate, seek independent professional advice before applying for any financing facility.