



PRODUCT DISCLOSURE SHEET

1.	Objective	<p>The Programme aims to provide swift, online and convenient access to financing for Bumiputera companies (“Issuers”) comprising Start-Ups to Medium-Sized companies through microLEAP, a Shariah-compliant P2P (Peer-to-Peer) Financing platform that is regulated by the Securities Commission Malaysia (SC).</p> <p>This digital initiative by TERAJU focuses on pre-sales and post-sales invoice financing, allowing companies to leverage their outstanding invoices to access funds for business expansion and operational needs through working capital financing</p>
2.	Type of Product	<p>Islamic Investment Notes including:</p> <ol style="list-style-type: none"> 1) Pre-Sales Invoice Financing 2) Post-Sales Invoice Financing <p>based on the Shariah principle of Commodity <i>Murabahah</i> via <i>Tawarruq</i></p>
3.	Purpose of Financing	Contract and Project Financing
4.	Sector Coverage	<p>High Growth High-Value Sectors, but not limited to:</p> <ol style="list-style-type: none"> 1) Renewable Energy 2) Technology & Digital 3) Electrical & Electronics 4) Agriculture & Agro-based, and 5) Rare Earth Industries
5.	Targeted Customers	Bumiputera Enterprises comprising Start-Ups to Medium-Sized Companies for scaling-up and expansion
6.	Eligibility Criteria	<ol style="list-style-type: none"> 1) Minimum of 51% Bumiputera shareholding in the company 2) Bumiputera status verified by the Ministry of Finance or equivalent (if applicable) 3) Chief Executive Officer/ Managing Director/ majority of the company's top management are Bumiputera 4) Companies must be incorporated in Malaysia under the Companies Act 2016 5) Not Sole proprietorship companies (Enterprise), conglomerates, Publicly Listed Companies and their subsidiaries, Government-Linked Companies (GLC) and Government-Linked Investment Companies (GLIC) and their



		<p>subsidiaries, state government-linked companies and their subsidiaries, cooperatives, foundations, associations, and organizations</p> <p>In addition to the above, the Issuer must:</p> <ul style="list-style-type: none"> (a) not be hosted concurrently for the same purposes on multiple P2P Financing platforms (b) ensure it, or its affiliates are not subject to any police, governmental authority, criminal, or quasi-criminal investigations (c) must not have any outstanding sanctions of any kind (d) declare any ongoing legal proceedings wherever conducted
7.	Financing Amount	Up to RM1,000,000.00 per transaction
8.	Financing Tenor	Up to 12 months
9.	Profit Rate	1% per month or not more than 12% per annum
10.	Fees	<p>1) Application Fee</p> <ul style="list-style-type: none"> (a) RM50 will be charged per application <p>2) Paymaster Verification Fee</p> <ul style="list-style-type: none"> (a) Local Paymasters: RM16 per Paymaster (b) International Paymasters: RM100 – RM900 (based on country) <p><i>* Paymaster Verification Fee(s) will be deducted from disbursement amount</i></p> <p><i>* Paymaster Verification Fee(s) may vary depending on cost from credit bureau</i></p>
11.	Financing Margin	Up to 100% of the invoice
12.	Guarantor	2 Guarantors required per financing
13.	Website	https://teraju.microleap.asia