



Consumer User Guide & Frequently Asked Questions (FAQ)

SME Purchase Financing With Lapasar

What is SME Purchase Financing?

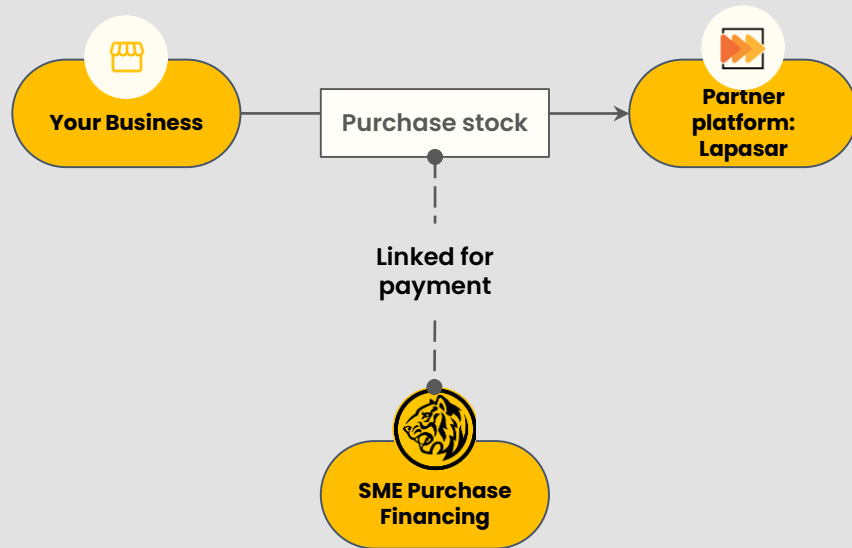
With Maybank's SME Purchase Financing, you get access to short-term financing that is integrated directly with online inventory purchase orders made on partner platforms like Lapasar.

How does it work?

SME Purchase Financing provides you credit for making purchases on our partner platforms. Just link your account and use Purchase Financing as your payment method at checkout.

What is Lapasar?

Lapasar is a wholesale platform that focuses on fast-moving consumer goods (FMCG) distribution to thousands of retail clients throughout the country with their own warehousing and distribution.

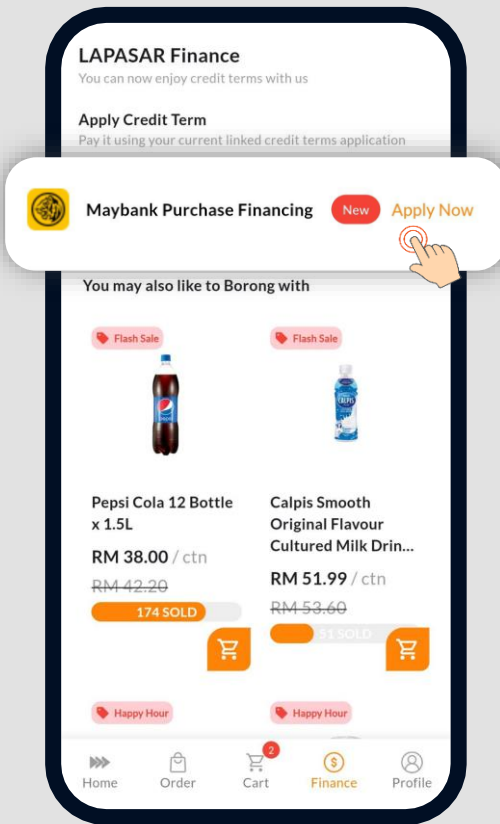


Applying for SME Purchase Financing

The application process begins on the Lapasar mobile app platform.

How to apply:

1. On the Lapasar mobile app, go to the Finance tab.
2. Tap Apply Now at the Maybank Purchase Financing option.
3. You will be redirected to the Maybank2u website to perform your application.



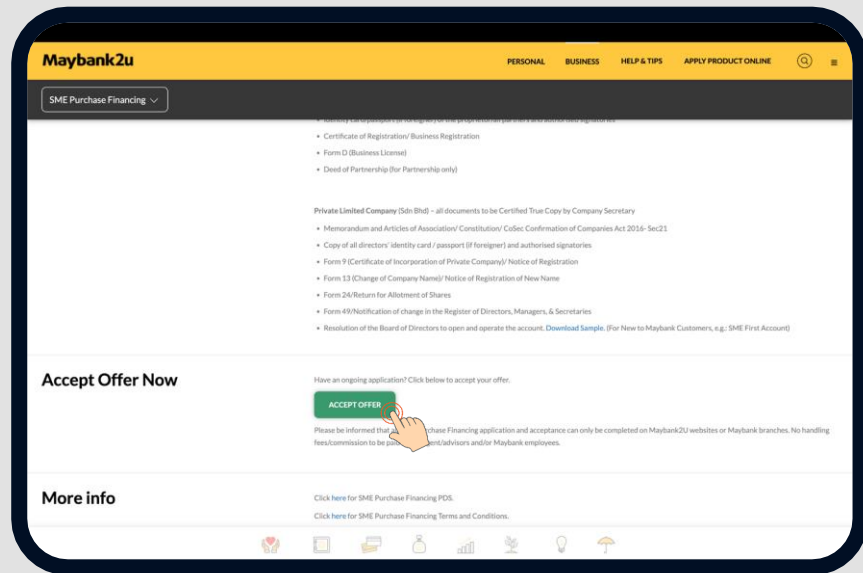
Viewing & E-Accepting the Financing Offer

Once your application has been approved, you will be sent an email with the financing offer. The financing offer will be available for your viewing and acceptance, completely online.

How to perform your e-acceptance:

1. Visit the [SME Purchase Financing page](#) on the Maybank2u website.
2. Enter your credentials and one-time password (OTP).
3. View your financing offer and accept.

Note: All Owners, Directors, Partners and any Shareholders with 20% or more ownership must each perform the e-acceptance online within 7 business days from date of the approval email.

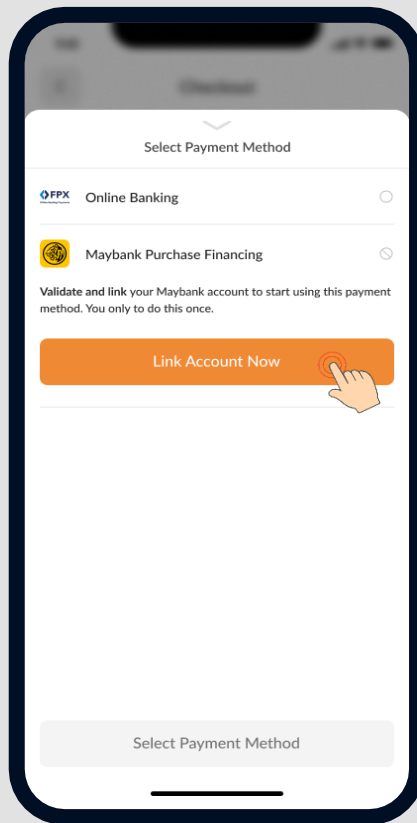


Account Linkage

You may start using your SME Purchase Financing account for transactions by linking your account on Lapasar.

How to link your account:

1. At the Checkout page on the Lapasar platform, go to Payment Method.
2. Select Maybank Purchase Financing and tap Link Account Now.
3. Log in with your M2U credentials to link and authorise the linkage via Secure2u.
4. You're ready to make your payment with the linked account.

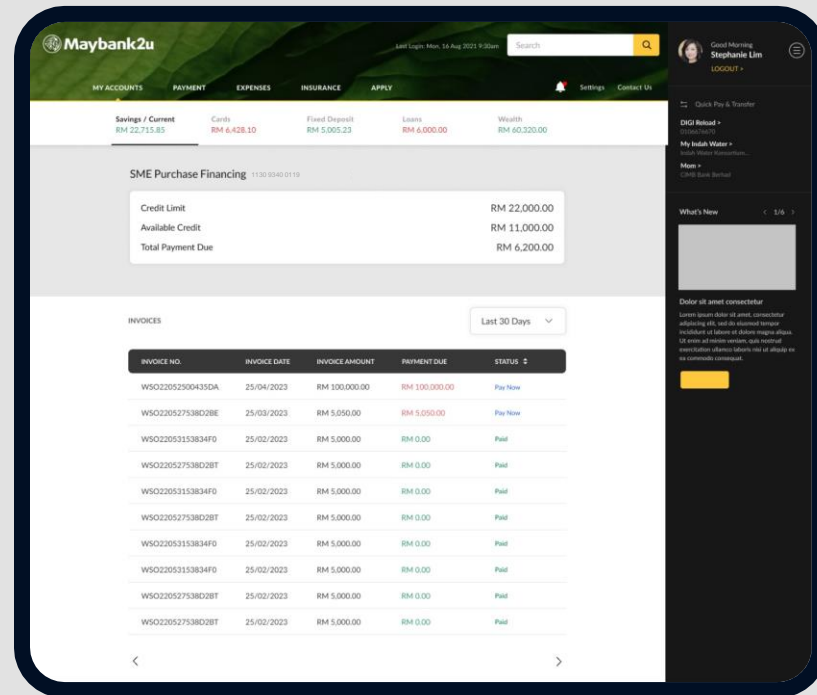


Invoice Repayments via Web Browser

For desktop users, you may make repayments online via Maybank2u.

How to pay on Maybank2u via web browser:

1. Go to Accounts.
2. Select your SME Purchase Financing account.
3. Select an invoice and click Pay Now to proceed with payment.
4. You have the option to pay each of these invoices in full or in partial amounts.

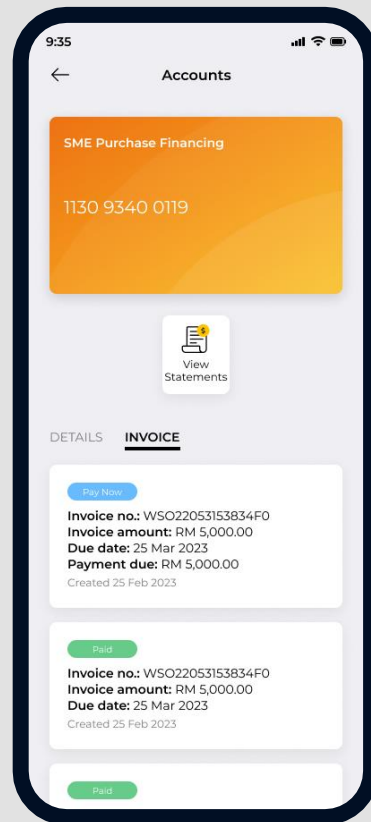


Invoice Repayments via MAE App

For on-the-go account access and payments, you can make repayments via the MAE app.

How to pay on the MAE mobile app:

1. Go to Accounts.
2. Select your SME Purchase Financing account.
3. Tap "INVOICE" to view list of invoices.
4. Select an invoice to proceed with payment.
5. You have the option to pay each of these invoices in full or in partial amounts.



Frequently Asked Questions (FAQ)



No.	Frequently Asked Questions	Details
1	How do I apply for this SME Purchase Financing?	You may apply through the Lapasar app.
2	Can I apply for this product if I already have an SME Purchase Financing facility?	No. Each business registration number can only have access to one (1) SME Purchase Financing facility.
3	Do I need to prepare any supporting documents for submission during my application?	<p>For existing customers with a Corporate Current Account, there is no need for document submission.</p> <p>However, if you do not have a Corporate Current Account, supporting documents will be requested to open one, for which the details will be provided in the approval email.</p>
4	How do I request for a higher limit?	For the time being, we do not allow for requests to increase limit after the SME Purchase Financing facility has been granted.

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No.	Frequently Asked Questions	Details
5	How do I accept the financing offer?	<p>All Owners/Directors/Partners of approved financing applications will need to perform the e-acceptance via Maybank2u.</p> <p>Under the Electronic Commerce Act 2006, the digital confirmation provided by the customer constitutes the legal and binding acceptance of the loan.</p>
6	Will I need to sign a Letter of Offer (LO)?	<p>The Letter of Offer will be available for download in the offer screen showed during the e-acceptance process.</p> <p>Under the Electronic Commerce Act 2006, the digital confirmation provided by the customer constitutes the legal and binding acceptance of the Letter of Offer.</p>
7	My loan is approved. When will I be able to use my facility?	<p>The facility will be activated once e-acceptance is completed and placement has been made.</p>

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No.	Frequently Asked Questions	Details
8	How do I use my SME Purchase Financing facility?	Select 'Maybank Purchase Financing' as the payment method when at checkout on Lapasar.
9	Why am I unable to debit funds out of my SME Purchase Financing account?	Your SME Purchase Financing account can only be used for the payment of invoices on Lapasar.
10	When will the payment be disbursed to Lapasar?	Payments to Lapasar are disbursed upon delivery of ordered goods.
11	Who do I contact when there are disputes with my order?	All disputes related to goods and services fulfilment is to be handled by Lapasar.
12	How do I track my invoices?	You may view your invoice list via Maybank2u on a web browser or the MAE mobile app after the payment is released to Lapasar.

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No.	Frequently Asked Questions	Details
13	What should I do if there is an invoice for an order that I did not place?	First, validate the transaction on your Lapasar account. Then reach out to Lapasar directly.
14	When do I need to repay my invoice payments?	Repayment for an invoice must be made within the 30-day tenure that starts from the date when the goods were delivered.
15	How do I perform repayment?	For sole proprietors, you may perform repayments via Maybank2u on a web browser or the MAE mobile app. As for partnerships and larger, you may use the Maybank2u Biz app.
16	I have an SME Purchase Financing facility but I am unable to select Purchase Financing as a payment option on Lapasar.	First, validate that you have the necessary Available Credit. If you have the necessary Available Limit, then your account may have been suspended due to outstanding invoices due. Your account will be available for use only after all outstanding amounts have been fully paid.