

1. What is this product about?

- Employee Financing is a low-profit short-term Islamic financing scheme designed to support eligible employees of Axiata Group Berhad and its eligible subsidiary (“**AGB Group**”) with their personal finances provided by the digital-native platform Boost Credit (formerly known as Aspirasi), a subsidiary of Axiata Digital Sdn. Bhd.
- Please refer to the relevant Terms and Conditions of this product for more information.

2. What do I get from this product?

- Financing amount from RM500 up to RM100,000 (based on employee’s eligibility derive from monthly base salary).
- Subject to your employment term, a financing tenure of up to twelve (12) months of repayment starting from the first (1st) month.

3. Is any of the financing amount within RM500 up to RM100,000 allowed?

- Yes. However, financing amount must be in multiples of RM500.

4. Who is eligible for this?

- Please refer to our communication email as the eligibility criteria differs for each subsidiary.

5. Do I need a guarantor or collateral?

- No guarantor or collateral is required.

6. Where and when can I apply for this financing?

- The application link would be sent out via email.

7. What are the fees and charges do I have to pay?

- The Wakalah Fee for this financing is waived.
- However, Sales and Service Tax (SST) and Stamp Duty (if any) may be applicable.

8. How is the payment process?

- This financing facility payment will be deducted from the employee’s monthly salary.

9. Are there any other payment process available?

- Yes, you may select direct debit as an additional repayment method before disbursement of this financing facility in the event payment via employee monthly salary deduction is not available.

10. What if the employee’s employment contract is terminated or discharges during the tenure of payment?

- Employee is required to settle all the outstanding amount under the financing to Boost Credit prior to their last employment date.
- Please refer to the relevant Terms and Conditions of this product for more information.

11. Will there be an option to fully settle the financing before its maturity?

- Yes, employee can choose to make full early settlement of the facility and if so, will be notified of the methods of payment.
- Please contact your respective HR personnel or email us at creditinfo@myboost.co for more information.

12. How much is the profit of principal based on my tenure?

- Please refer to Table 1 for more information.

13. Is this financing facility licensed or approved by any regulatory authority?

- This financing facility is not funded by public deposits and is not subject to any licensing requirement.
- This financing facility is a Shariah financing facility based on concept of Commodity Murabahah and is not governed by the Moneylenders Act 1951.

14. Can the payment process be deferred?

- No, the payment process cannot be deferred.

15. Can the payment tenure be changed?

- No, the payment tenure is prefix unless employee opt for an early settlement.

16. How long will it take for the financing amount to be disbursed?

- The estimate time for the financing amount to be disbursed to your bank account as per HR records is within 3 to 5 working days after conditions precedents in the T&C are fulfilled.

17. Will this financing scheme affect employee's credit scoring?

- No, it would not.

18. Will this financing affect my EPF deductible?

- No, it would not.

19. What if I have any inquiry or require assistance with my financing?

- For eligibility criteria, please contact your respective HR personnel and for other inquiries, email us at creditinfo@myboost.co.

20. Can I apply for another financing if I am still serving my existing financing?

- No, you can only apply for one financing at any given time.
- You may apply for a subsequent financing after your existing financing with us has been fully served.

21. What are my financial obligations?

- You are required to make the relevant payments as per your agreed instalment plan in accordance with the relevant Employee Financing offering.