

**1. What is this product about?**

- CapitalX is a working capital financing product provided by the digital-native platform Boost Credit (formerly known as Aspirasi) that enables more efficient management of cash flow for business owners through quick and easy financing, disbursed within 2 working days upon approval.
- Please refer to the relevant [Terms and Conditions](#) of this product for more information.

**2. Is this product licensed or approved by any regulatory authority?**

- This product is currently not subject to any licensing or regulatory requirements.
- This product is based on the concept of Commodity Murabahah as pronounced by our Shariah advisors.

**3. What do I get from this product?**

- Financing amount: Up to RM100,000, subject to Boost Credit's approval and based on applicable credit assessment (Multiples of RM500 only)
- Tenure: 7 to 60 days (One-time repayment)
- Profit rate: 1.5% monthly

**4. What are my payment obligations?**

- You are required to make a lump sum payment of the financing amount in accordance with product offering.

**5. What other fees and charges that I have to pay?**

- Where relevant, a Sales and Services Tax (SST), Stamping Fee, Wakalah Fee, and/or Processing Fee, may be applicable.
- Please refer to the relevant [Terms and Conditions](#) of this product for more information.

**6. What if I fail to fulfill my payment obligations?**

- Depending at which phase you are in your repayment and the product Terms and Conditions that you have entered into, a Late Payment Compensation (Ta'widh) may be charged on such overdue amount.
- Please email us at [creditinfo@myboost.co](mailto:creditinfo@myboost.co) for more information.

**7. What if I want to settle the financing before its maturity?**

- Please email us at [creditinfo@myboost.co](mailto:creditinfo@myboost.co) for more information.

**8. Do I need a guarantor or collateral?**

- Customers do not require a collateral, but a guarantor is required.

**9. How do I apply for this product?**

- The application for this product is via the web application for now and is currently offered via invitation only.
- However, Boost Credit may revise these criteria in future.

**10. How long will it take for the financing to be disbursed?**

- The estimated time for the financing to be disbursed to the distributor is within 24 to 48 hours (1 to 2 working days only) after the delivery of the products have been confirmed by the merchants.
- Please refer to the relevant Terms and Conditions of this product for more information.

**11. Can I apply for multiple financing scheme?**

- Yes, you may have more than one financing contract but subject to your maximum credit limit.
- Please refer to the relevant Terms and Conditions of this product for more information.

**12. Who do I contact if I require additional assistance?**

- Please email us at [creditinfo@myboost.co](mailto:creditinfo@myboost.co) for more information