

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: Up to 1.5%

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 for more information.

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

- Please email us at creditinfo@myboost.co for more information.

8. Do I need a guarantor or collateral?

- No guarantor or collateral 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 for more information.