



Emicro Product Info

Loan Information

You Borrow	Loan Period	Your Income	Interest Rate
RM500 – RM1000	3 months	min. RM18000 p. a.	18% p. a.
RM1001 – RM3000	6 months	min. RM24000 p. a.	18% p. a.
RM3001 – RM5000	12 months	min. RM36000 p. a.	18% p. a.
RM5001 – RM10,000	24 months	min. RM48000 p. a.	18% p. a.

Emicro Services Sdn Bhd

Lot 1901 Level 19 Tower 1, Faber Towers Jalan Desa Bahagia Taman Desa 58100 Kuala Lumpur Malaysia

Telephone: 03- 79711155

Fees & Charges

There are always fees but how much are they?

Interest Rate / APR

18% p. a.

Processing Fee (Includes Stamp Duty and Legal Fees)

RM60 – RM400 depending on loan amount

Early Termination Fee

None

Late Payment Interest

8% p. a. from current outstanding amount

Late Penalty Fee

If any portion of the principal or interest not be paid within seven (7) days of when it is due, you will be charged a late payment penalty of RM25.00

Calculation of the Loan

Example:

Loan Amount – RM3000.00

Loan Period – 6 Months Installemnt

Interest Rate – 1.5% p. m or 18% p. a

Total Interest Charge: Loan Amount X Interest rate per month X Loan Period

$RM3000 \times 1.5\% \text{ (Interest per month)} \times 6 \text{ Months} = RM270$

Total Repayment Amount: Loan Amount + Total Interest Charge

$RM3000 + RM270 = RM3270$

Monthly Installment Calculation: Total Repayment Amount / Loan Period

$RM3270 / 6 \text{ Months} = RM545$

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Requirements

Are you eligible for this personal loan?

Minimum annual income

RM18000

Minimum age

21 years old

Maximum age

50 years old

Who can Apply

Malaysians

Not be blacklisted by CCRIS & CTOS

Frequently Asked Questions about Emicro Micro-loan

Things you might want to know

What is this product about?

Emicro is a licensed money lender company in Malaysia where you can apply for micro-loan directly on your mobile. Currently, Emicro offers micro-loan as low as RM500 up to RM10,000 at interest rates 18% p.a. for a period of maximum 24 months.

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HOW IT WORKS ?

- * Fill in your details and upload documents
- * Wait for credit check
- * Verify and digital sign on mobile
- * Get your cash today!
- * Subject to application made during business hours only.

Who can apply and what are the requirements of this Micro-loan

Any individuals with Malaysian identity card aged between 21 to 50 years old can apply for this micro-loan.

All you need to upload in our application is:

Original MyKad(Front/Back)

Selfie with holding MyKad

Latest salary slip or EPF Statement

Utility bills (Electricity/Water/Maintenance/etc)

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How do I make the repayment?

- Use online banking transfer to our company bank account and enter your ID number/mobile number as payment reference. Upload the transfer slip to our mobile web or App.
- ATM machine transfer to our company bank account and upload the transfer slip to our mobile web or App.
- Use JomPAY to make the payment and upload the slip to our mobile web or App.
- Pay via FPX online banking in our mobile web or App.

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