



Green Link Digital Bank

GLDB

Overdrafts

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Overdrafts

Flexible, revolving financing solution when you need temporary cash flow boost or working capital expansion

What is an Overdraft?

An Overdraft is a short-term revolving line of credit which is meant to fund temporary cash flow gaps or working capital needs. Once approved, the Overdraft facility is tagged to your bank account with GLDB. With the Overdraft limit available in your bank account, you will have immediate access to the funds.

Unlike other credit facilities, there is no fixed tenor nor any repayment plan to Overdrafts. You pay interest only on the amount you use.

What are the key benefits?

I. **Flexibility, control and cost-effectiveness**

Draw on the Overdraft facility only when you need it. You can repay any time as there is no fixed tenor and you will only need to pay interest when there is utilisation.

II. **Easy, convenient and fast application**

Hassle-free digital loan application with quick turnaround time on approval result.

