



Green Link Digital Bank

GLDB

Service Guide 2022

Commercial Banking & Supply Chain Financing Solutions

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Our
**Commercial
Banking**
Solutions



Our Commercial Banking Solutions

And key value propositions

Cash

Loans

Trade

Connect

What do we offer?

- Accounts (Current & Multi Currency Accounts)
- Local Funds Transfers (MEPS & Scheduled Payment)
- Overseas Funds Transfers
- Fixed Deposit Placements

- Overdrafts
- Term Loans (Working Capital)

- Receivables Financing
- Payables Financing

- Partnerships & Ecosystem Building
- Data Exchange / Sharing
- Product Offering Partnership
- Co-Lending & Risk Sharing
- Referrals

What value do we bring?

- Fully digital online account opening experience that is quicker & easier (Bonus: Hassle free online identification & verification)
- Digital token enabled internet banking that is both secure and convenient
- Attractive deposit yields
- Simple fees, attractive FX rates

- e-Loan application & servicing
- Differentiated doc requirements
- End to end credit process
- Risk-based pricing
- Faster end-to-end journey from application to disbursement
- Fairer and transparent pricing
- Convenient and straightforward

- e-Loan application & servicing
- Faster end-to-end application to disbursement journey
- Eliminate paper-based transactions
- Convenient and straightforward

- Win-Win-Win for Partners, Customers and Bank
- API connectivity and system architecture

Deposit Accounts

Banking that fits your needs

Current Account

A Current Account enables different types of payment and collections, that support your business, to be made. Unlike most banks' Current Account services, GLDB does not impose any minimum balance fee and earns you credit interest.

Current Accounts available at GLDB include the Singapore Dollar (SGD) and United States Dollar (USD).

Multi-Currency Account

A Multi-Currency Account typically lets you spend, receive and hold multiple currencies. It works like a Current Account with multiple sub-accounts, each with a different currency.

Multi-Currency Accounts available at GLDB include the Singapore Dollar (SGD) and United States Dollar (USD).

Fixed Deposit Account

GLDB offers Fixed Deposits for Singapore Dollar (SGD) and United States Dollar (USD) in periods (tenors) of 6 months, 9 months, 12 months and 18 months.

Where many banks require you to email or call them during operating hours, you can place Fixed Deposits with GLDB online anytime, anywhere.



Payments

Reliable, fast, safe & secure payments anytime, anywhere!

MEPS

MEPS (MAS Electronic Payment System) is a real-time gross settlement system developed for high-value Singapore dollar interbank funds transfers.

While there is no minimum sum nor a cap restriction per transaction, MEPS transfers tend to attract higher transaction fees relative to other types of local payment methods, hence it is better suited for larger value same-day payments.

Scheduled Payment

Fixed amount payments that are made regularly or repeatedly from your accounts can be setup as Scheduled Payments. This will authorise GLDB to make these Scheduled Payments for you in a timely manner.

Examples of recurring payments suitable for scheduled fixed amount payments include monthly rental, leasing instalments, corporate membership fees etc.

Overseas Funds Transfer

Overseas payments are funds transfers between people or businesses that involve one or more currencies other than the domestic currency.

Payments can be conducted as:

- Same-currency transfers e.g. USD to USD
- Cross-currency transfers e.g. SGD to USD

GLDB enables your business to make overseas funds transfers easily and seamlessly through online integrated FX-and-payments capabilities, competitive exchange rates and simple fee charge.



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. **No collaterals required**

For Micro Overdrafts, you do not need to pledge any cash or property collaterals to support the loan. For Overdrafts, the requirement for collaterals will be assessed on a case-by-case basis.

II. **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.

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

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



Term Loans

Non-revolving financing solution for daily operations, working capital boost and business expansion

What is a Term Loan?

A Term Loan is a working capital financing solution which can be used to fund your daily operations, support your business expansion or even finance upgrades and automation initiatives. Term Loans are non-revolving in nature. The loan amount can be repaid over the loan tenor via monthly instalments thereby reducing cash flow pressure on your company. The maximum tenor for a Term Loan is up to 2 years.

GLDB also offers Micro Term Loans which are term loans up to SGD 300K. Micro Term Loans are unsecured in nature (i.e. no collaterals are required apart from personal guarantees). The maximum tenor for a Micro Term Loan is also up to 2 years.

What are the key benefits?

I. **No collaterals required**

For Micro Term Loans, you do not need to pledge any cash or property collaterals to support the loan. For Term Loans, the requirement for collaterals will be assessed on a case-by-case basis.

II. **Attractive interest rates**

Loans are priced based on your company's credit standing and collaterals (if required); Enjoy loan pricing from 5.00% per annum for unsecured term loans and 4.00% per annum for secured term loans.

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

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



Receivables Financing

Revolving financing for up to 90% of your sales invoices settled on open account basis – Free up your cash flow today!

What is Receivables Financing?

Receivables Financing also known as 'Invoice Financing' is a revolving working capital solution which allows you (as a supplier) to receive financing based on your sales invoices settled on open account basis, thereby freeing up cash flows caught in receivables.

Financing is post-shipment in nature and up to 90% of invoice value. Financing tenor may be up to 180 days.

What are the key benefits?

I. Eased up cash flow

Generate liquidity by freeing up your cash flows caught in receivables which can be used to fund working capital for business growth or other operating expenses.

II. Flexibility, control and convenience

Finance invoices only when needed; Leverage on GLDB's digital banking platform for quick and easy drawdown.

III. Enhanced relationship with your buyer

Allows you to extend longer credit terms to your buyers whilst minimising impacts on your working capital.



Payables Financing

Revolving financing for up to 100% of your purchase invoices settled on open account basis – Free up your cash flow today!

What is Payables Financing?

Payables Financing is a revolving working capital solution which allows you (as a buyer) to receive financing on your purchase invoices settled on open account basis. The loan proceeds under Payables Financing are paid directly to your suppliers.

Financing is post-shipment in nature and up to 100% of invoice value. Financing tenor may be up to 180 days.

What are the key benefits?

I. Eased up cash flow

Generates cash flow by effectively extending the credit term in addition to the credit term granted by your supplier; The additional cash flows can be used to fund working capital for business growth or other operating expenses.

II. Flexibility, control and convenience

Loan proceeds are disbursed directly to your supplier making things hassle-free for you. Finance invoices only when needed; Leverage on GLDB's digital banking platform for quick and easy drawdown.

III. Improved relationship with supplier

Tap upon GLDB's payable financing facility to ensure that your suppliers are paid on time.



Our
**Supply Chain
Financing**
Solutions



Our Supply Chain Financing Solutions

And key value propositions



Hassle free working capital solutions



Preferential deposit rates

Suppliers

What do we offer?

- Unleash funds in advance of invoice due date
- Choose when you want to receive cash

What value do we bring?

- Online & easier application
- Faster approval
- Cost effective
- Digital tracking
- Easier to get funding than traditional solutions
- Flexibility around which invoices to encash
- Earlier repayment with reduction in risk of collection
- Free up capital for seasonal demand
- Enhanced limits
- Strengthen your balance sheet
- Supports multiple currencies, multiple geographies[†]
- Grow your business and not debt

Buyers

- Help suppliers garner extra value & benefits without compromising your position
- Strengthen your balance sheet
- Scale up your supply chain

- No disruption to your payment schedule
- Support your suppliers without hurting their cashflows
- Enroll suppliers online quickly with simple requirements

Supply Chain Financing

Receive funding for up to 100% of your sales invoices that is otherwise locked up within the supply chain

What is Supply Chain Finance?

Supply Chain Financing is a set of funding solutions that help businesses to optimise their working capital. This allows them to extend credit terms to buyers while allowing suppliers to be paid early. Management of risks around supply chain disruption is the other key benefit of Supply Chain Financing.

Funding may be up to 100% of invoices value. Funding tenor may be up to 180 days.

What are the key benefits?

I. Eased up cash flow

Generate liquidity by freeing up cash flows stuck in receivables. These freed up funds can be used to fund working capital for business growth or other operating expenses.

II. Pay interest only on usage

Unleash funds in advance of invoices' due dates. Leverage on GLDB's Supply Chain Financing platform for quick and easy drawdown. More importantly, pay interests only when you encash invoices.

III. Enhanced relationship between buyers and suppliers

Supply Chain Financing allows you to extend longer credit terms to your buyers whilst minimising cash flow impact. This undoubtedly helps to improve your relationships with your buyers. Suppliers in turn get to encash their invoices on request.



