



Green Link Digital Bank

GLDB

Term Loans

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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.

