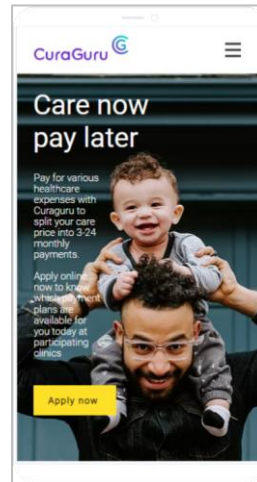
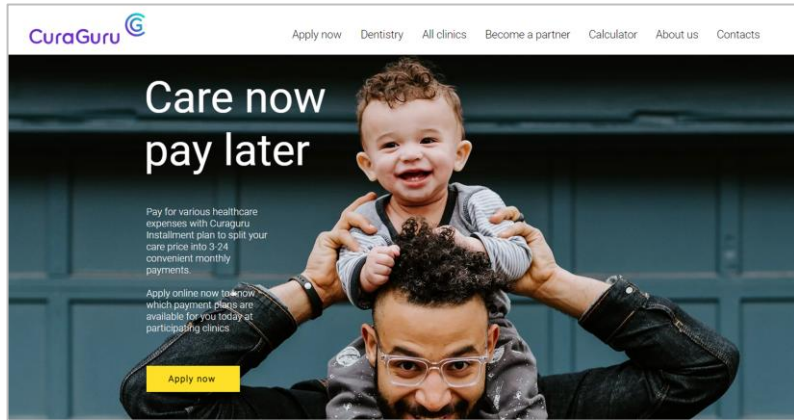


Curaguru 0% Installment plan service for clinics



How to propose Installment plan to your clients:



- Customer requirements:
 - aged 21y+
 - employed with rm1500+ constant monthly income
 - has enough payment capacity
- Installment plans available:
 - 0% plan: 3x/4x monthly payments
 - Smart plan: 6x/12x (1%/mo) & 18x/24x monthly payments (1.25%/mo)
- Time-to-yes: within 1 hour (subject of applicant's contactability, for high ticket cases time required might be longer due to additional checks)

- Online application form is available at curaguru.com
- NRIC and 5min are only required to apply online

- Curaguru will send approval email to the applicant and the clinic within 1 hour with plans available, drafts of the Installment invoices compiled will be also attached
- Clinic will sign medical agreement & Installment invoice chosen by the client, collect #1 installment and start providing the care
- Curaguru will pay upfront to the clinic for the client's treatment/care

- Curaguru Solutions is a fintech company founded by experienced professionals with solid experience in Banking and Consumer finance, operating in Malaysia since 2020. "Cura" in Latin stands for "Taking care" and "Guru" stands for "Guru".
- Curaguru is an Installment plan platform powering Healthcare service providers with additional convenient payment options. Our partners whenever required can propose Curaguru Installment plan to their patients as an additional convenient payment option with online approval – new alternative to credit cards. We use automated online business process to process online applications submitted at curaguru.com and don't require any payslips, income proof documents, utility bills or other documents except NRIC.
- Curaguru proposes short term interest-free "0% Plan" options of 3x/4x monthly payments (with no overpayment), longer term "Smart plan" of 6x/12x (1%/mo overpayment) & 18x and 24x monthly payments (1.25%/mo overpayment) to individual patients of various healthcare service providers. For more information about Curaguru please refer to curaguru.com
- How to get financing from Curaguru:



- Installment invoice purchase online request form can be found at curaguru.com/contacts
- Attach scans of the medical agreement signed by the client & Installment invoice signed by the client and clinic's authorized representative

- Installment invoices' purchase is done on a weekly basis
- After successful checking of the signed Installment invoices Curaguru will send Invoice(s) Sale and purchase agreement to the Doctor in charge/ Director of the clinic for online signing

- Curaguru will transfers Invoices' purchase consideration to the clinic's bank account immediately after Sale and purchase agreement conclusion
- Clinic afterwards will continue patient's treatment until its full completion, outstanding installments will be paid by the patients to Curaguru directly via DirectDebit

Thanks for choosing us your trusted financial partner!

Have questions? Please contact our friendly Partner support team via partner@curaguru.com