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PUC Markets Financing Facility, Begins with Civil Servants

Key highlights: -

- Quick and hassle-free digital financing applications from RM3,000 up to RM150,000 for civil servants
- A reward of additional 3% of the approved financing in the form of PrestoPay Credits from now until 21 January 2020
- Monthly repayment through Salary Deduction Scheme

Kuala Lumpur, 23 October 2019 – ACE Market-listed company PUC Berhad (“PUC” or “the Group”) today announced their latest service to market financing facility, beginning with civil servants, through Presto.

Group Managing Director and Chief Executive Officer of PUC Berhad, **CHEONG Chia Chou** said as a leading digital lifestyle service provider in Malaysia, the company is committed to creating a seamless digital experience for Presto users to enjoy a faster, cooler and richer life.

“PUC acts as the marketing representative for their financing partners – Yayasan Ihsan Rakyat (YIR) and Yayasan Dewan Perniagaan Melayu Perlis Berhad (YYP), who are reliable and have been in the industry to provide Islamic financing services to the civil servants (“customers”).

“To ease individuals in meeting their financial needs with low profit rate, interested customers may contact us and we will assist to direct them to apply financing with our financing partner’s hassle-free digital financing platform. Customers will need to submit application forms and required documents for our financing partners to perform credit checks. On top of that, customers must also download, register, and fill in the required details for e-KYC (Electronic Know-Your-Customer) on Presto App to be a verified Presto user for the additional PrestoPay Credits,” Cheong said.

Depending on eligibility, the financing amount varies from RM3,000 up to RM150,000, with a repayment period ranging from 1 year to 10 years. No guarantor or collateral is required for this financing package.

The repayment is done through a Salary Deduction Scheme, whereby the installment payments are deducted from the customer’s salary on a monthly basis. In addition, PUC would be rewarding additional 3% of the approved financing in the form of PrestoPay Credits to customers who take up the PrestoPay Credit Financing from now until 21 January 2020.

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For example, if a RM3,000 financing is approved, additional PrestoPay Credits worth RM90 will be credited into the customer's Presto App. There is no expiry to the PrestoPay Credits, which they may use to purchase goods or services through Presto, and enjoy up to 50% discount for selected items from all categories every day.

“This will be in time for users to shop during the upcoming year-end sales – 11.11, Black Friday, Cyber Monday, and 12.12. At the moment, we are opening this service exclusively to civil servants, and more financing products will be extended to more user segments in phases. Introduction of financing offerings will generate greater user exposure, and expected to drive traffic to Presto ecosystem,” Cheong added.

Beginning today, interested customers may access Presto App and click on the 'Financing' widget in the landing page. Alternatively, they may submit their enquiries at: <https://www.prestouniverse.com/presto/PrestoPay-Credits-Financing-Package.html>

The Presto app is available for download in both App Store and Google Play. For more information about Presto app and its mobile wallet PrestoPay, visit <https://www.prestouniverse.com/presto>.

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About PUC Berhad

PUC Berhad (“PUC”) was incorporated in Malaysia on 3 November 1997 by China Founder Group. It was listed on the ACE Market of Bursa Malaysia Securities Berhad on 8 April, 2002. Throughout the years, PUC and its subsidiaries have built a solid foundation in integrated media services and payment solutions. In mid-2007, the Group embarked on a digital business journey. Today, the Group's digital services include financial technology related services, new media, eCommerce, mobile payment, digital imaging, and artificial intelligence. These continuous efforts are in line with the Group's vision to be a key homegrown digital ecosystem creator. For more information, please visit www.puc.com.

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