

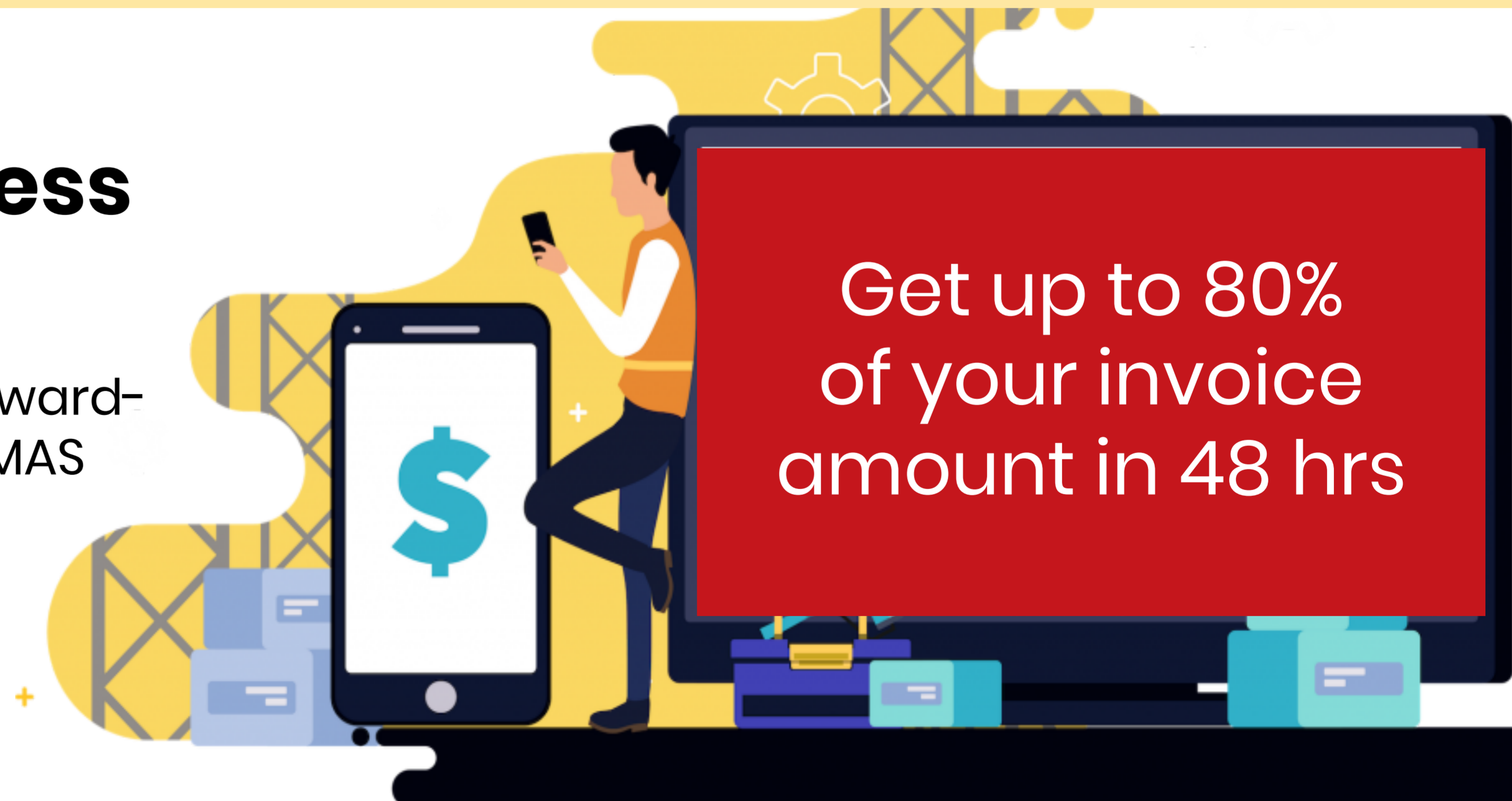
Introducing

Really eZFunds

powered by Validus

Boost your business cashflow today

From **Validus** – Singapore's award-winning FinTech licensed by MAS



Exclusive to All Vendors registered on the **Really** platform. *T&Cs apply.

Really eZFunds

powered by Validus



Increase business cashflow



Fulfil orders and demands with financial backing



Access extra financial support



Expand and grow your business

- ✓ Receive funds of up to 80% of the invoice amount* on day 1 of approval
- ✓ Up to **\$50k of pre-approved financing*** available
- ✓ Receive funds within 48 hours of approval
- ✓ Quick application process – 10 mins max
- ✓ Collateral-Free; No guarantee needed
- ✓ No lock-in period; Flexible, pay-per-use arrangement

Exclusive to All Vendors registered on the **Really** platform. *T&Cs apply.

Pre-approved up to **\$50,000**, zero collateral required.



PURCHASE ORDER FINANCING

For SMEs with large orders or contracts

- ✓ Get up to 60% of purchase order amount* (pre-approved for **\$30k**)
- ✓ Low interest rate from 1.5% per month, and a one-time disbursement fee only
- ✓ No lock-in period: Flexible, pay-per-use arrangement
- ✓ Easy to apply, 48-hr approval
- ✓ Can be converted to Invoice financing later



INVOICE FINANCING

For SMEs issuing Invoices with credit terms of 30 – 150 days

- ✓ Get up to 80% of invoice amount* (pre-approved for **\$50k**)
- ✓ Low interest rate from 1.5% per month, and a one-time disbursement fee only
- ✓ No lock-in period: Flexible, pay-per-use arrangement
- ✓ Easy to apply, 48-hr approval

*Subject to a maximum financing amount of \$500,000 for Invoice Financing, and \$250,000 for Purchase Order Financing. Rates published are only applicable to projects of Tenders won on the Really platform, and only if the MCST (Buyer) has signed an Notice of Irrevocable Payment (NIP) to redirect invoice(s) payment for goods and services by SME Borrower, to Validus Capital. Information provided is intended as a guide only, and does not constitute a loan application or an offer of finance. Rates may vary and any finance or loan request is subject to assessment by Validus Capital. Really reserves the right to update the information without prior notice.

How it works

Step 1

Register or login to your Really vendors account.



Step 2

Ensure your profile is 100% complete!



Step 3

Bid for tenders that interest you.



Step 6

Await funds once paperwork is completed!



Step 5

Submit administrative paperwork for processing.

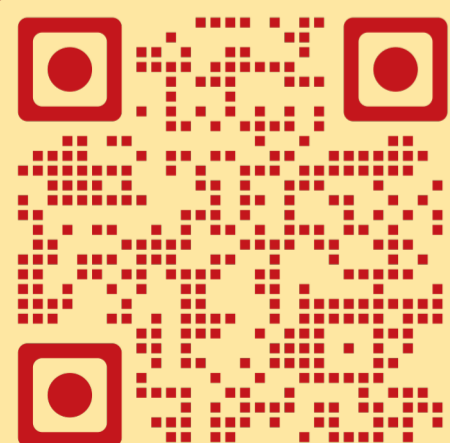


Step 4

Apply for Really eZFunds on the Really platform once tender has been awarded.



Here's a [short video](#) on the application process.



Scan this to check your eligibility today!
Find out more [here](#).

Got questions? Email support@really.sg to have them answered!





Innovative, data-driven fintech transforming SME financing

Founded in 2015 to address the unmet financing needs of SMEs, Validus is today the largest SME lending marketplace in Singapore with a growing presence in Indonesia, Vietnam and Thailand.

An award-winning Fintech, Validus uses Data Analytics and AI to drive growth financing to the underserved SME sector via funds from high-net-worth individuals (HNWIs) and institutional investors.

We've built industry-leading partnerships with Corporates (blue-chip companies, government-linked companies) and B2B platforms to deploy solutions that boost SME lending in local supply chains.

Validus holds a Capital Markets Services Licence issued by the Monetary Authority of Singapore (MAS), and its Indonesian arm Batumbu has received OJK registration in April 2019.



Southeast Asia's leading SME financing platform



**Award-winning
fintech**



**Over \$500 mil
disbursed**



**90% repeat
borrowers**



**20% avg SME
revenue growth**

Figures based on internal statistics,
as of 1 Oct 2020

Key Milestones

- **Crossed major milestone of disbursing over \$500 million to SMEs**
Sep 2020
- **Expanded to Thailand - Siam Validus**
headquartered in Bangkok
Aug 2020
- **Series B+** led by Vertex Growth and Kuok Group's Orion Fund (managed by K3 Ventures)
May 2020
- **Expanded to Vietnam - Validus Vietnam**
headquartered in Ho Chi Minh
Aug 2019
- **Expanded to Indonesia - Batumbu**
headquartered in Jakarta, receives **OJK registration**
Apr 2019
- **Series B** led by Dutch development bank FMO
Feb 2019
- **Launched \$20M Trade Finance Fund** with Lighthouse Canton
May 2018
- **Commenced first Corporate Vendor Financing Program** with ST Engineering
Mar 2018
- **Granted Capital Markets Services (CMS) licence** by MAS
Dec 2017
- **Joined GeBIZ as an approved financing partner**
Jul 2017
- **Series A** led by Vertex Ventures
Jun 2017
- **Partnered with Visa** to develop a virtual card-based SME financing solution
May 2017
- **Developed first proprietary credit risk algorithm** with NUS RMI-CRI
Aug 2016

Backed by reputed VCs



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