

预资「卡账贴现」优点：
The GMF advantages:

- 预支现金高达新币500,000元
Receive up to S\$500,000 in cash
- 资金最快於三天到手
Get your cash as quickly as 3 days
- 申请简易
Simple application process
- 特高批核率
High approval rates
- 绝不影响个人信贷记录
No impact on Personal Credit Profile
- 毋须抵押品
No collateral required
- 不设固定付款额
No fixed payment - GMF gets paid when you get paid
- 不设固定付款期
No fixed payment term
- 付款容易 - 毋须签发支票
Easy payback - no cheque writing
- 绝无隐藏收费
No hidden costs



专业支援
经验丰富
Who are we?

预资为亚太区「卡账贴现」服务之先驱，专业管理层拥有逾60年相关经验。鉴于新加坡的中小商户於申请银行借贷时常遇上困难，有见及此，我们致力为新加坡商户，不论大小规模，提供所需资金，助其业务更上一层楼。

预资永远是您业务的好拍档！

Global Merchant Funding (GMF) is the first merchant cash advance provider in Asia-Pacific. GMF's management team has over 60 years of experience. GMF understands how difficult it can be for businesses in Singapore to obtain bank loans. GMF is dedicated to helping businesses of all sizes by providing cash for all business needs.

GMF is your best business partner anytime!

若您需要资金拓展业务，请即与我们联络！
预资可为您提供资金发展业务。

A cash advance from GMF is the simple funding solution for your business.

请即申请！ Apply for Your Cash Advance Today!



预资热线 GMF Hotline 6603 0800
www.gmf.com.sg

GMF 預資

明日卡账 | 今日兑现
Turning future card receivables into cash today

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明日卡账，今日兑现！
Turn Your Future Credit Card
Sales into Cash Today!



为新加坡中小商户带来
崭新资金来源

The Newest Source of Cash for
Singapore Businesses

SB201010

GMF 預資

卡账贴现服务
Asia's first Merchant Cash Advance provider

预资「卡账贴现」如何帮到您? How can GMF help advance your business?

- 增加营运资金
Additional working capital
- 扩展业务
Business expansion
- 装修翻新
Renovation
- 添置新货
Purchase of inventory or extra stock
- 淡季经营
Extra cash during slow periods
- 收购合作夥伴股份
Partner buy-out
- 缴交税项
Paying taxes
- 支付租项
Rental payment
- 个人投资
Personal investment

无论任何用途，只因资金全属您!
It doesn't matter what you use the cash for it's yours!



何谓「卡账贴现」? An introduction to the MCA

崭新「卡账贴现」服务首度登陆新加坡!

「卡账贴现」早於美加、英国及香港等地盛行十多年，为无数商户和企业提供数额庞大的周转资金。我们率先引入此服务，专为接纳信用卡交易的商户提供特快资金，而商户则把部份未来信用卡营业额售予我们。

有别於一般银行借贷，「卡账贴现」是透过预支卡账提供资金，您毋须操心向预资私人有限公司付款的问题，款项将透过您的信用卡收账银行，按您的信用卡营业额比例自动扣除，简单无忧，让您有更多时间投放在业务上。我们亦不设固定付款额，数额将视乎您的信用卡营业额而定。

A brand new funding solution for Singapore!

The Merchant Cash Advance (MCA) has existed in countries around the world such as the United States, Canada, the UK, and Hong Kong for over 10 years, helping thousands and thousands of businesses by providing large amounts of cash.

GMF provides the cash advance quickly to businesses of all sizes that accept credit card payments, and in return the business sells GMF a fixed amount of future card sales.

You never have to worry about making any payments directly to GMF. Your payment is made automatically by deducting a fixed portion of your card sales through your credit card processing bank. It's easy and hassle free – giving you more time to spend on your business.

There is no fixed payment amount. As your card sales go up or down, so does the amount paid to GMF.



「卡账贴现」与一般银行贷款比较 Comparison between Bank Loan and MCA

	一般银行贷款 Bank Loan	「卡账贴现」MCA
金额 Amount of Cash	低 Low	高 High
批核时间 Speed of Funds	由申请至批核，过程可花上数星期至数月 Can take weeks or months from application to receipt of funds	资金到手只需3天! As quickly as 3 days!
申请过程 Ease of Application	冗长繁复 Complex and lengthy	简单，批核取决於卡账营业额 Simple. Approval driven by card sales
是否需要抵押品? Collateral Required?	是 Yes	否 No
会否影响个人信贷纪录? Affects Personal Credit Profile?	会 Yes	不会 No
有否特定付款额? Is Payment Fixed?	有 Yes	没有，视乎商户之卡账营业额 No. Depends on business card sales
有否特定付款期? Is the Payment Term Fixed?	有 Yes	没有 No
资金用途 Use of Funds	银行大多要求列明资金用途 Banks always insist on approving the use of funds	可作任何用途 Can be used for any purpose
会否提供予规模较小的商户? Available to Small Businesses?	会，但很多中小商户未能符合银行借贷条件 Yes, but many businesses fail bank lending criteria	会 Yes
会否提供予季节性业务的商户? Available for Seasonal Businesses?	或许，但银行一般需要稳定及可预计的流动资金 Maybe. Banks usually require stable and predictable cash flows	会 Yes
於信贷衰退的情况会否提供? Availability during Credit Downturn?	不容易提供 Not easily available	会，因批核取决於卡账营业额 Yes. Approval driven by card sales