



APP PARTNER – SUPPORT DOCUMENTATION GUIDELINES

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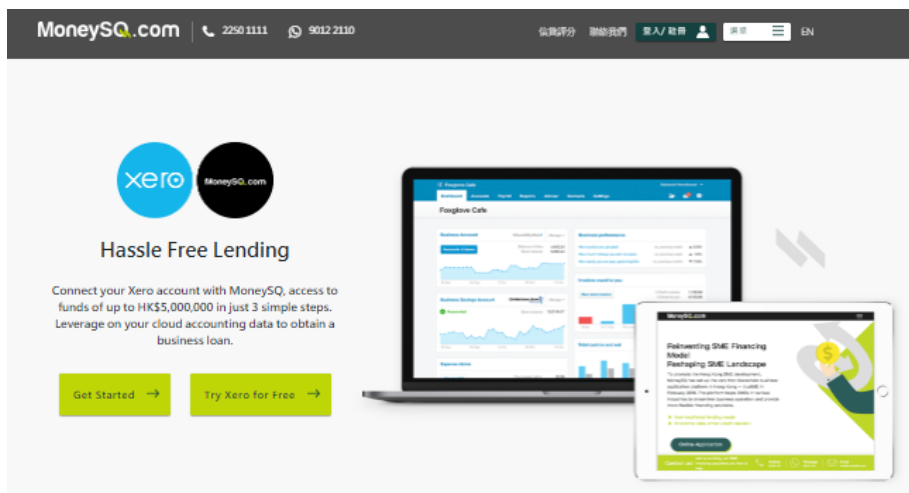
1. Table of Contents

Xero Landing Page

<https://moneysq.com/sme/xero>

Xero SME Loan Page

<https://moneysq.com/loan/referral/xero>



Integrate your Xero account with MoneySQ now!

Imagine you can save all the troubles of preparing financial reports and business documents before applying for a business loan. Our data-driven lending simply connects your Xero account with our MoneySQ lending platform to create a loan portfolio best suited for your business based on your accounting information on Xero!



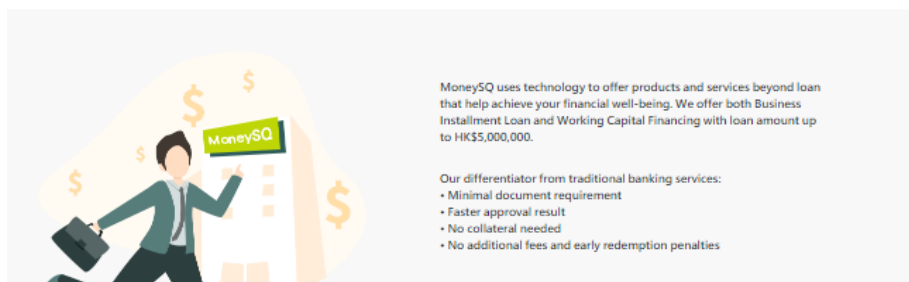
No more paperwork



Seamless integration



No hidden fees



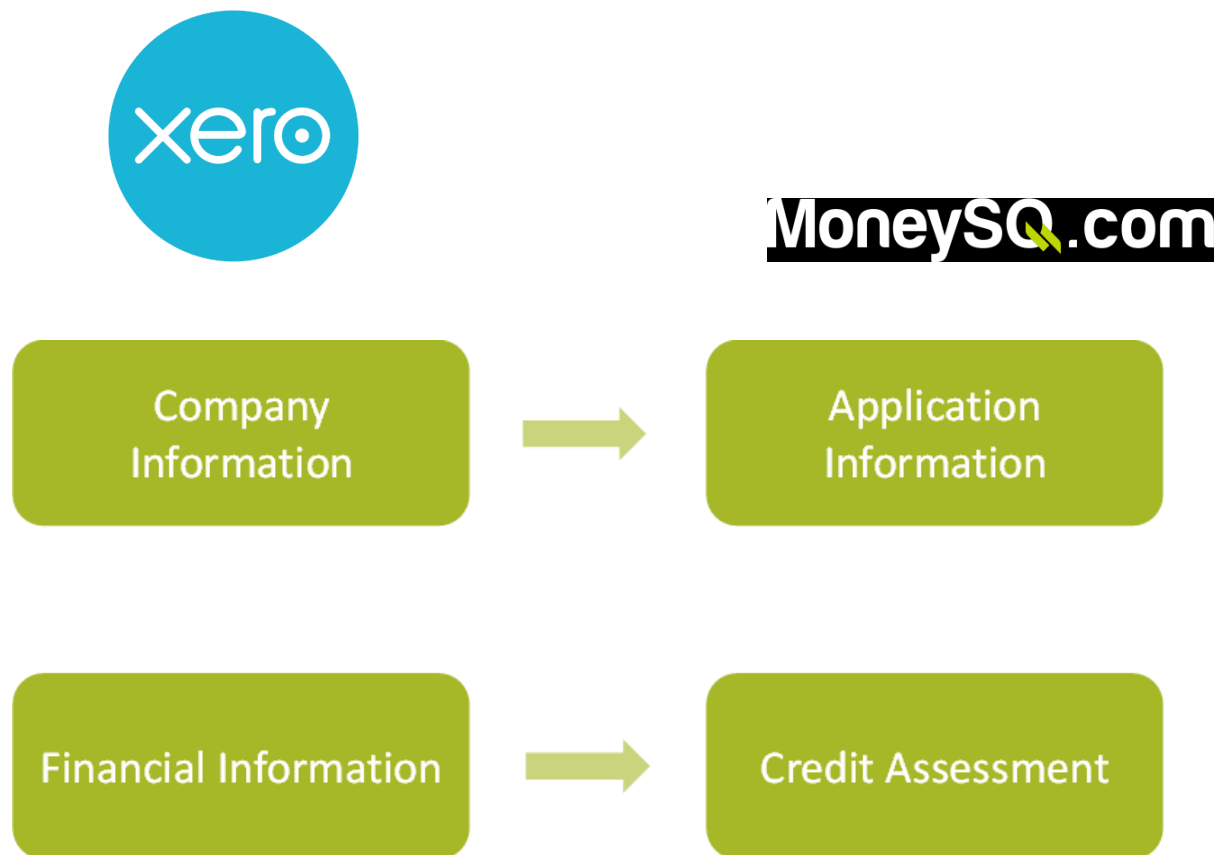
MoneySQ uses technology to offer products and services beyond loan that help achieve your financial well-being. We offer both Business Installment Loan and Working Capital Financing with loan amount up to HK\$5,000,000.

Our differentiator from traditional banking services:

- Minimal document requirement
- Faster approval result
- No collateral needed
- No additional fees and early redemption penalties

2. Data Flow Diagram

MoneySQ integrates with your xero accounts data to save time and reduce the risk of human error with seamless transfer of your company information and financial data for credit assessment purpose.



3. Getting Started

To get start with MoneySQ.com loan application, you will go through a few simple steps as below:

1. Direct to MoneySQ.com loan application form
2. Complete the MoneySQ.com loan application form
3. Choose the “share the Xero data with MoneySQ.com” option to authorise data sharing
4. MoneySQ.com will access the organization and accounting data with Xero open API
5. After processing, user will be redirect to MoneySQ.com with an application reference number
6. MoneySQ.com customer service team will contact the applicant for further loan application processing

4. FAQ

- After completed the application form, what is the next step?
 - Once the users have completed the online application and authorised MoneySQ to connect with their Xero account, MoneySQ application management team will contact applicants to follow up on the application, and to collect loan related documents which are not available in Xero systems, such as tenancy agreement, company directors’ address proof, and other relevant business information which varies on a case by case basis, for further credit assessment.
- If I don’t have a Xero account, what can I do?
 - If a potential loan applicant does not have a Xero account, we would recommend the client to register a trial account with Xero and authorize MoneySQ to connect with their Xero account. Depending on the applicant’s financials, credit worthiness and the amount of loan facilities applied, MoneySQ may require the loan applicant to continue the usage of Xero even after the trial period to allow on-going loan monitoring activities to be performed using Xero data.
- What information can be sent through to MSQ from Xero?
 - Any information that is relevant to loan approval and credit assessment, including financial reports, purchase orders, invoices, bank transactions, and other relevant information will be sent through to MoneySQ, to minimise the efforts of applicants providing supporting documents and speed up the loan approval process.
- Can I disconnect the Xero from MoneySQ?
 - To request discontinuation of data integration, you can contact us at xerosupport@moneysq.com.

5. Inline Help

3-Steps Integration:

1. Register on MoneySQ website anytime, anywhere and complete our simple loan application form
2. Link your Xero account to MoneySQ
3. Cash drawdown as soon as your application is approved