

# ELLA (Enhanced Lending Logic Algorithm) 2.0

Empowering Healthcare Businesses with  
Fast, Flexible Financing



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01

## ELLA 2.0 Overview



# ELLA 2.0: Flexible Financing Solutions for Your Healthcare Practice

## Competitive Financing

Private limited companies and partnerships operating in the healthcare industry. Up to RM300,000 per case per business entity

## Flexible Tenure

Enjoy a repayment period of up to three years

## Collateral Options

Choose between a director's guarantee or third-party guarantee

## Strategic Availability

Available in key healthcare hubs like the Greater Klang Valley, Penang, and Johor. Standard applications are approved within 48 hours. (Exceptions will be considered on a case-by-case basis)





02

## Key Financial Terms



# Interest rates



## Competitive rates available

Rates range from 8% to 12% p.a.



## Contact for details

Speak with Relationship  
Manager for precise rates  
applicable to your specific  
business situation.





03

## Application Requirements





# Mandatory Requirements for ELLA 2.0

1

## Compulsory OCBC CASA Account

Must have an existing or a new CASA account with OCBC Bank for loan disbursement (TAT 24 hours). subject to completion of legal documentation process and payment of all fees (ie. Legal fee, insurance premium and/or any other incidental cost).

2

## Direct Debit for Repayment

Compulsory to sign up for Direct Debit for loan repayment.

3

## Keyman Insurance

Compulsory to purchase Keyman insurance (ETLA or Group PA) for all guarantors with Great Eastern General Assurance (cash purchase)

4

## Legal Fees

Legal fees of RM1,200 per case to be paid by the customer. Legal attestation and video conferencing are managed by one of our panel law firms in KL.







**04**

## **OCBC CASA/eBiz Account Benefits**



# Key Benefits of OCBC CASA account

## Quick Account Setup

Only RM500 initial deposit with minimal RM10 half-yearly maintenance fee if balance falls below RM1,000.



## Essential Banking Tools

Business Debit Card, OneCollect, DuitNow and Foreign Exchange services automatically included for comprehensive financial operations.



## Digital Banking

- Free Velocity@OCBC business internet banking
- Velocity Token: First 2 tokens are free; RM 40 per additional token
- Velocity Training (WebEx): Available at RM 20



## Faster Loan Processing

24-hour loan disbursement timeline once CASA account is activated, ensuring quick access to funds.





**05**

## **Direct Debit Payment Benefits**



# Key Benefits for Direct Debit Payment

## Convenient Automated Payments

Automatic deductions from OCBC CASA account ensure timely repayments with minimal effort.

## Faster Loan Access

Direct Debit setup enables quicker fund disbursement once loan is approved.



## Better Credit Discipline

Regular scheduled payments positively impact credit profile through consistent repayment behavior.

## Avoid Late Payments

Automation minimizes missed payments, preventing penalties and service disruptions.





**06**

## **Keyman Insurance Benefits**





# Key Benefits of Keyman Insurance

## Business continuity protection

Financial safety net ensures smooth operations if key person is lost.

## Financial stability

Covers costs for replacement, offsets revenue loss, pays debts or maintaining investor confidence during challenging transitions.



## Operational protection

Absorbs financial strain, prevents cash flow disruptions when indispensable individuals are absent.

## Transition resources

Provides time and resources to adapt, find replacements, implement survival strategies.

## Potential Tax Benefits

Premium may be tax deductible for specific policy types meeting IRBM conditions.





07

## Success Story





# Case Study : Klinik Utama

## Growing clinic challenges

Rising operational costs and urgent need to upgrade diagnostic equipment. Traditional financing was slow and required physical collateral.

## ELLA 2.0 solution

Secured RM100,000 working capital within 48 hours without physical collateral.

## Seamless implementation

Quick disbursement via OCBC CASA with automated Direct Debit repayment.

## Business impact

Upgraded services without compromising patient care, creating financial breathing room.

"ELLA 2.0 gave us the breathing room we needed. The process was fast, simple, and allowed us to upgrade our services without compromising patient care." — Dr. Farah, Clinic Director



# Thank you.

